



Student Handbook

Policies for FP Canada Institute™ Education Courses and Programs

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QAFP

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INTRODUCTION

The FP Canada Institute™ (the Institute), a division of FP Canada™, is dedicated to elevating the practice of financial planning through education and practice support. The Institute offers technical and professional education in support of QAFP® certification and CFP® certification, as well as continuing education courses.

This Student Handbook sets out the policies for the Institute's technical education courses, professional education programs, and continuing education courses offered through the FP Canada Institute Learning Platform (Learning Platform):

- Technical Education – Fundamentals
- Technical Education – Advanced
- QAFP Professional Education Program
- QAFP Certification to CFP Certification Professional Education Program
- CFP Certification Program for F.PI. Professionals
- CFP Professional Education Program
- Introduction to Professional Ethics (IPE)
- Advanced Certificate in 3H Financial Planning

The policies outlined in this handbook aim to foster the fair and consistent treatment of all students. Students must attest that they understand and accept these policies when participating in an Institute education course or program.

This version of the Student Handbook supersedes all earlier versions and any policies contained within. The Institute reserves the right to amend this handbook, and the policies contained within, at any time.

All education program fees are listed on the [FP Canada Fee Schedule](#).

1. DEFINITIONS

The following definitions apply to all courses and programs.

- **Learning Platform:** The [FP Canada Institute online system](#) where students access course materials, assessments, and other resources required to complete a course or program.
- **Education Dashboard:** [Education section](#) of your FP Canada account where students start their technical and professional education courses and monitor their progress throughout their certification journey and beyond.
- **Purchase Date:** The date on which a student purchases a course, program, or final assessment.
- **Start Date:** The date a student starts a course or program.
- **Auto Enrollment Date:** The date a course or program will be automatically started for a student if they have not started it themselves. At this point, the Auto Enrollment Date becomes the Start Date.
- **Access Expiry Date:** The date a student no longer has access to the online course or program materials in the Learning Platform.

2. GENERAL EDUCATION POLICIES

This section contains general education policies, which apply to Institute courses and programs.

2.1. Student Conduct

In all communications with FP Canada and the FP Canada Institute, including in Discussion Forums and Office Hours associated with the Institute's courses and programs, students should be aware that abusive conduct, including abusive or offensive language will not be tolerated. Such conduct will be subject to discipline by the Institute up to and including removal from the course and/or program in the most severe cases.

2.2. Policy Exceptions

Exceptions to the policies in this handbook may be granted at the sole discretion of the Institute. Policy exceptions may be considered due to unforeseen circumstances, including prolonged illness, bereavement, or other extenuating circumstances that are beyond a student's control. Policy exception requests will not be considered for holidays, workload issues, business trips, minor ailments, unintentional student oversight, or error.

To apply for a policy exception, students must complete a [policy exception request form](#) and submit it to info@fpcanada.ca with all supporting documentation. The Institute aims to respond to policy exception requests within 10 business days.

2.3. Accommodation Policy

The Institute is committed to providing accessible education to all students, ensuring equal opportunities for participation in its courses and programs. The Institute recognizes the diverse learning requirements of students and aims to create an inclusive learning environment by offering reasonable accommodations to those with disabilities or other special needs.

2.3.1. PRINCIPLES

The following principles govern the accommodation process:

- **Duty to Accommodate** – The Institute acknowledges its duty to provide reasonable accommodations for students with disabilities and other protected grounds, as recognized under applicable human rights legislation, to the point of undue hardship. In determining undue hardship, the Institute may consider factors such as significant financial burden, health and safety risks, and major disruptions to operations. The aim is to remove barriers that hinder equal access to education while promoting fair and inclusive participation in all courses and programs.
- **Academic Integrity** – While the Institute strives to accommodate the needs of students requiring accommodation, it must also preserve the academic integrity and learning objectives of its courses and programs. Accommodations will not alter the fundamental nature of the education offerings, and any adjustments made will be in line with the essential competencies and learning outcomes of the course or program.
- **Privacy and Confidentiality** – The Institute is committed to protecting the privacy and confidentiality of students seeking accommodation. Information related to accommodation requests, including supporting documentation, will be kept confidential and shared only when necessary to evaluate the request. The accommodation process will be handled with sensitivity and discretion, ensuring that students feel respected.
- **Individualized Assessment** – All accommodation requests will be considered and assessed on a case-by-case basis, with a focus on the unique needs of each student. The Institute will engage in a collaborative process with students to fully understand their specific requirements. This approach ensures that accommodations are tailored appropriately while maintaining the academic standards and integrity of the program.
- **Responsibility and Accountability** – Both the Institute and the student share responsibility in the accommodation process. The student must take proactive steps by submitting a formal request for accommodation, accompanied by appropriate supporting documentation, prior to the start of their course or program. The Institute, in turn, is committed to reviewing and responding to these requests in a timely and transparent manner. In cases where an accommodation request is submitted after registration, the Institute will make every effort to provide reasonable accommodations; however, the availability of such accommodations cannot be guaranteed without adequate advance notice.

2.3.2. ACCOMMODATION REQUEST PROCESS

Students seeking accommodation are encouraged to submit their request before registering in a course or program to allow adequate time for review and implementation. Requests can be submitted via the accommodation request form, which can be obtained by contacting the

Certificant and Student Services Team at educationsupport@fpcanada.ca. Requests must include supporting documentation that outlines the specific accommodation needs, including relevant medical or expert reports, if applicable.

The Institute will review all requests in a timely manner and engage in a collaborative process with the student to determine suitable accommodations. Although efforts will be made to address late requests, students are encouraged to plan ahead to ensure that appropriate measures can be taken.

Accommodations will be reviewed periodically to ensure their continued appropriateness and effectiveness. If a student's circumstances change, or if the accommodation is found to be ineffective, adjustments may be made in consultation with the student.

2.4. Generative AI Use Policy

The Institute upholds the highest standards of academic integrity and fairness across its courses and programs, while embracing the use of modern technology for educational purposes. As such, the use of Generative Artificial Intelligence (AI) tools, including ChatGPT and other AI writing and coding assistants, is subject to the following guidelines:

- Students are permitted to use technology, including Generative AI tools, to deepen their understanding of course or program materials, provided that these tools are used solely as study aids or for concept clarification. It is the responsibility of students to verify any information from sources outside of the Institute.
- Inputting proprietary course or program content (such as instructional materials and assessment items) into AI tools is prohibited, as these materials are the exclusive intellectual property of the Institute and must not be shared, distributed, or used outside of authorized contexts.
- The use of AI tools to complete or support the completion of an assessment (assignments, course tests, final assessments, or any other graded item) is prohibited. Assessment items must be original work produced solely by the student, reflecting their own understanding and effort.
- Any use of AI tools for assessments may be considered academic misconduct, as this use compromises the integrity of student evaluations and independent learning.

By adhering to this policy, students ensure that their educational achievements reflect their true understanding and knowledge, while also maintaining the integrity and credibility of the Institute's courses and programs.

2.5. Academic Misconduct

Academic misconduct is defined as any action which gains, attempts to gain, or assists others in gaining or attempting to gain, unfair academic advantage.

Academic misconduct includes, but is not limited to, plagiarism, cheating, collusion, and the unauthorized use of intellectual property.

2.5.1. EXAMPLES OF ACADEMIC MISCONDUCT

The most common instances of academic misconduct include, but are not limited to, the following:

2.5.1.1. Plagiarism

The following instances constitute plagiarism:

- Submitting the words, ideas, or data of another person, including information found on the Internet, or produced by AI, as if they are one's own (if sources are used, they must be referenced);
- Paraphrasing another person's work, or work produced by AI, with very minimal change and submitting it as one's own;
- Piecing together portions of another person's work and submitting it as one's own; and/or
- Submitting an assignment or assessment as one's own work when it has been produced in whole or in part by or in collaboration with other individuals.

Participation in a study group is acceptable. However, study group members must answer all quiz, test, assignment, and Final Assessment questions independently.

2.5.1.2. Cheating

The following instances constitute cheating:

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

2.5.1.3. Collusion

The following instances constitute collusion:

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

2.5.1.4. Unauthorized Use of Intellectual Property

The following instances constitute unauthorized use of intellectual property:

- Possessing any course or program content during an assessment in which possessing this content has been disallowed; and
- Copying, downloading, or storing of any course or program content, including assignments, assessments, tests and quizzes, for use outside of the program requirements or to share with others.

2.5.2. IDENTIFYING AND REVIEWING ALLEGATIONS OF ACADEMIC MISCONDUCT

The Institute may review incidents or reports of academic misconduct relating to current and past students. The review process begins on the date a complaint is brought to the attention of, or an instance of suspected academic misconduct is detected by, the Institute.

A potential incident of academic misconduct may be identified by:

- An Institute staff member;
- Another student;
- Plagiarism software utilized by the Institute;
- Proctoring software utilized by the Institute; or
- Any other source of information.

Students who identify instances of suspected academic misconduct within the context of Institute education courses and programs are required to promptly notify the Institute at educationsupport@fpcanada.ca for guidance on how to proceed.

Where an alleged instance of academic misconduct is identified, the Institute will:

- Inform the student(s) of the allegation of academic misconduct and provide the student(s) with an opportunity to respond to the allegation(s).
- Conduct an internal review/investigation of the allegation(s) of academic misconduct; and
- Following its internal review/investigation and having considered the response provided by the student(s), determine if the student(s) engaged in academic misconduct as defined above and, if so, determine the penalty which will be communicated to the student(s) in writing.

At the request of the Institute, students must cooperate with any Institute's investigation into academic misconduct. 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 Institute's investigation is complete.

2.5.3. PENALTIES

In instances where a student is found, by the Institute, to have engaged in academic misconduct, the Institute will determine the appropriate penalty or penalties based on the severity of the circumstances. Factors that influence the result include:

- The degree of plagiarism;
- Whether or not the occurrence is the first;
- Whether the act was intentional; and
- The source from which work was copied.

Results of academic misconduct are determined on a case-by-case basis.

Penalties for academic misconduct deemed to be less serious or severe may include:

- A written decision from the Institute with guidance on how to proceed;

- A requirement that the student(s) resubmit any graded component of an Institute course or program; and/or
- Issuing a 'zero' grade or 'Fail' as appropriate for any graded component of an Institute course or program.

Penalties for academic misconduct deemed to be more serious or severe may include:

- Issuing a 'zero' grade or 'Fail' as appropriate for the course or program and requiring the student to repeat the course or program at full cost; and
- Reporting the results of the Institute's review/investigation to the FP Canada Standards Council™.

An academic misconduct penalty may impact the student's enrollment status in other Institute courses and programs.

Where a student is found to have engaged in repeated instances of academic misconduct, a second or repeated instance will result in more severe penalties and a report by the Institute to the FP Canada Standards Council irrespective of the nature of the second or repeated misconduct.

2.6. Changes to Student Contact Information

The Learning Platform sends important emails to students about their course or program progress. Students who change their email address after registering for an Institute course or program should inform our Certificant and Student Services Team via educationsupport@fpcanada.ca. Failure to update the student's email address may result in missing important communications, for which the Institute will not be held accountable.

3. TECHNICAL EDUCATION COURSES AND PROGRAMS

Technical Education – Fundamentals Program

The Technical Education— Fundamentals curriculum comprises six courses:

- Financial Management;
- Insurance and Risk Management;
- Estate Planning and Law for Financial Planning;
- Tax Planning;
- Retirement Planning; and
- Investment Planning.

The courses are structured into modules that allow multiple different learning paths. Each module contains optional Knowledge Checks and mandatory ungraded Practice Scenarios to reinforce learning. Upon completion of the Practice Scenarios, students are required to pass a multiple-choice Course Test.

Upon completion of the six courses, students are required to complete the Technical Education – Fundamentals Final Assessment. The Final Assessment is focused on synthesizing and applying the technical knowledge covered throughout the program to real-world client scenarios. The Final Assessment activity is conducted within a proctored online environment.

Technical Education – Advanced Program

The Technical Education – Advanced course deepens the knowledge of the six financial planning areas at the knowledge level required for CFP certification. The course is structured into modules that allow multiple different learning paths. Upon completion of the course, students are required to complete the Technical Education – Advanced Final Assessment. The Final Assessment activity is conducted within a proctored online environment.

3.1. Exemptions

Students may be granted exemptions to Technical Education courses based on approved exemptions. Full details of eligible exemptions, including information on applicable fees, can be found on the [FP Canada Institute Education Exemptions](#) webpage.

Designations, licenses, or courses must be completed before applying for an exemption. Designations and licenses must be current and in good standing. Lapsed, cancelled, suspended, or revoked designations and/or licenses will not be accepted.

3.2. Eligibility

3.2.1. TECHNICAL EDUCATION - FUNDAMENTALS

There are no eligibility requirements for students purchasing Technical Education – Fundamentals individual courses.

To be eligible for a Securities Licensed Representative or Mutual Funds Licensed Representative program, students must provide a screenshot of their profile from the [CSA/ACVM National Registration Search](#) to confirm that their securities or mutual funds registration is current. The student will receive access to their purchased program once their program eligibility is confirmed. If a student is deemed ineligible (i.e., their proof of securities or mutual fund registration cannot be verified), they will be refunded and asked to purchase an appropriate course or program.

3.2.2. TECHNICAL EDUCATION – ADVANCED

To be eligible for the Technical Education – Advanced course, students must successfully complete Technical Education – Fundamentals or an FP Canada-Approved Fundamentals Curriculum program.

3.2.3. FINAL ASSESSMENTS

To be eligible for the Technical Education – Fundamentals Final Assessment, students must successfully complete:

- Technical Education – Fundamentals (six courses); or
- A minimum of one Technical Education – Fundamentals course (through the Institute) and provide proof of approved exemptions.

To be eligible for the Technical Education – Advanced Final Assessment, students must successfully complete the requirements of the Technical Education – Advanced course.

3.3. Timeframe

3.3.1. DEADLINES

Students who purchased individual courses (Fundamentals and Advanced) must start the course within one month of the purchase date. Students who do not start the course will be automatically enrolled after one month. Students must complete:

- **Technical Education – Fundamentals** courses within four months of the Course Start Date.
- **Technical Education – Advanced** course within eight months of the Course Start Date.

Students who purchased a Final Assessment either as an individual purchase or as part of a course bundle must start the Final Assessment within either one month of the purchase date or successful completion of requirements. Students who do not start the Final Assessment will be automatically enrolled after one month. Students will have three months to complete a Final Assessment.

Individual courses and Final Assessment timelines

COURSE	AUTO-ENROLLMENT DATE	ACCESS EXPIRY DATE	EXTENSIONS
Technical Education – Fundamentals	One month after Purchase Date	Four months after Start Date	Two additional months after Access Expiry Date
Technical Education – Advanced	One month after Purchase Date or successful completion of Technical Education – Fundamentals Final Assessment	Eight months after Start Date	Four additional months after Access Expiry Date
Final Assessment: Technical Education – Fundamentals	One month after Purchase Date or successful completion of Technical Education – Fundamentals requirements	Three months after Start Date	Six additional weeks after Access Expiry Date
Final Assessment: Technical Education – Advanced	One month after successful completion of Technical Education – Advanced course	Three months after Start Date	Six additional weeks after Access Expiry Date

Students who purchase more than one course or a program are expected to start and progress through the courses. Students who fail to start a course will be automatically enrolled. Please refer to the table below for specific information regarding auto-enrollment and access expiry dates.

Multiple courses or program purchase timelines

COURSE/PROGRAM	AUTO-ENROLLMENT DATE ¹	ACCESS EXPIRY DATE	EXTENSIONS
Two Technical Education – Fundamentals courses	Four months after Purchase Date	Access for each course expires four months after Start Date	Two additional months per course after Access Expiry Date
Three Technical Education – Fundamentals courses	Eight months after Purchase Date	Access for each course expires four months after Start Date	Two additional months per course after Access Expiry Date
Four Technical Education – Fundamentals courses	Twelve months after Purchase Date	Access for each course expires four months after Start Date	Two additional months per course after Access Expiry Date
Five Technical Education – Fundamentals courses, including Securities and Mutual Funds Licensed Representatives Program	Sixteen months after Purchase Date	Access for each course expires four months after Start Date	Two additional months per course after Access Expiry Date
Six Technical Education – Fundamentals courses (Technical Education Program)	Twenty months after Purchase Date	Access for each course expires four months after Start Date	Two additional months per course after Access Expiry Date

¹ For all courses not yet started.

Students who fail to complete the courses within the timeframe will lose access to the online course materials in the Learning Platform by the Access Expiry Date and will receive a grade of “Fail.”

After a student’s final grade is released, they will retain access to the Fundamentals courses and Final Assessments for two weeks from the completion date. Students enrolled in the Advanced course will retain access for three months from the completion date. It is the student’s responsibility to download any relevant course materials, such as downloadable resources and course certificates, before their access expires.

3.3.2. EXTENSIONS

If a student needs more time to complete a course or Final Assessment before the Access Expiry Date, they may be able to purchase an extension. Note that extensions are granted for individual courses and Final Assessments, but not for programs.

Extension requests are subject to the following conditions:

- Extensions must be requested at least five business days before the Access Expiry Date;
- Only one extension per course or Final Assessment is allowed;
- Technical Education – Fundamentals Courses may be extended for two months;
- Technical Education – Advanced Course may be extended for four months; and
- Final Assessments may be extended for six weeks.
- To request an extension, students must send an email to educationsupport@fpcanada.ca.

For program purchases, all Technical Education – Fundamentals courses must still be started within time limits stated in section 3.3.1, even if an extension is granted on an individual course.

3.3.3. DEFERRALS

Students who begin a course, Final Assessment, or program but are unable to complete it due to unforeseen circumstances may request a one-time deferral by sending an email to educationsupport@fpcanada.ca at least five business days prior to the Access Expiry Date.

For students granted a course deferral, the maximum time to complete course requirements is eight months from the Start Date. For students granted a Final Assessment deferral, the maximum time to complete is six months from the Start Date. For students granted a program deferral, the maximum time will be determined based on the student's individual enrolment.

3.4. Withdrawals and Refunds

Students who purchase an individual course can withdraw within 20 business days of purchase and receive a refund of 75%. Refunds are not available if the Course Attestation has been completed.

Students who purchase a Technical Education or Certification program, or more than one course, can withdraw within 60 business days of purchase and receive a refund of 75%. Refunds are not available for courses in which the Course Attestation has been completed.

Refunds are not available for Final Assessment purchases.

To proceed with a withdrawal and request a refund, students must submit a withdrawal request to educationsupport@fpcanada.ca.

3.5. Successful Completion

To successfully complete a course, students must fulfill the following requirements by the Access Expiry Date.

3.5.1. COURSES

For Technical Education — Fundamentals courses, students must achieve a grade of at least 75% on the course test. If they are unsuccessful, students can attempt the test up to two additional times. If a student is unsuccessful on the course test after three attempts, they must repeat the course and will be required to re-register and pay the full course fee. Students who fail a course twice (total of six course test attempts) may not be able to re-register immediately.

For the Technical Education — Advanced course, students must complete all practice scenarios and the attestation at the end of the course.

Appeals of final grades are not accepted for Technical Education courses.

3.5.2. FINAL ASSESSMENTS

Students must achieve a grade of at least 60% to successfully complete a program Final Assessment. If unsuccessful, students can repeat the Final Assessment for a discounted fee.

Students who fail a Final Assessment twice may not be able to re-register immediately. The Institute will communicate with these students on a case-by-case basis. Appeals of final grades are not accepted for Technical Education Final Assessments.

4. QAFP PROFESSIONAL EDUCATION PROGRAM

The QAFP Professional Education Program (the QAFP PEP) brings to life the process of financial planning by illustrating a thorough, efficient, and professional planning engagement. It covers the three sections that form the delivery of professional, holistic financial planning – the application of technical financial planning, professionalism (ethics), and relationships (human behaviour).

4.1. Eligibility

Students must meet the specific program [eligibility requirements](#), including prerequisites and must have access to the required technology.

Students who complete the QAFP PEP prerequisites through a provider other than the Institute must submit proof of completion of the prerequisites. Proof of prerequisites completion must be provided no later than 10 business days after the purchase date. Students who fail to provide documentation by this time will be automatically withdrawn from the QAFP PEP and refunded 75% of the program fee.

Note that all education completed through the Institute is automatically recorded by the Institute and no further proof of completion is required from the student.

4.2. Timeframe

4.2.1. DEADLINES

Students who purchase the QAFP PEP as a standalone program will be automatically enrolled in the program one month after approval of prerequisites. For students who purchase a QAFP Certification Program, they will be automatically enrolled in the QAFP PEP one month after successful completion of the Technical Education – Fundamentals Final Assessment.

Students must complete the QAFP PEP within five months of the Program Start Date. Unless they have received an approved extension or deferral, students who do not successfully complete the program within five months will receive a grade of “Fail.”

After a student’s final grade is released, they will retain access to the program for one month from the completion date. It is the student’s responsibility to download any relevant program materials before their access expires.

4.2.2. PROGRAM EXTENSIONS

Students can request a three-month program extension by paying an extension fee. Extension requests are subject to the following conditions:

- Extensions must be purchased at least five business days prior to the Access Expiry Date.
- Students can only purchase one extension.
- To request an extension, students must send an email to educationsupport@fpcanada.ca.

4.2.3. PROGRAM DEFERRALS

Students who begin the program but are unable to complete it due to unforeseen circumstances may request a one-time program deferral by sending an email to educationsupport@fpcanada.ca at least five business days prior to the Access Expiry Date.

For students granted a deferral, the maximum time to complete program requirements is 10 months from the original Start Date.

4.3. Withdrawals and Refunds

Students who purchase the QAFP PEP as a standalone program or as part of a Certification Program can withdraw within 60 business days of purchase and receive a refund of 75%. Refunds are not available if students have completed a quiz attempt.

To proceed with a withdrawal and request a refund, students must submit a withdrawal request to educationsupport@fpcanada.ca.

4.4. Successful Completion

Students must successfully complete the assessment items – two quizzes, three end-of-unit assignments, a forum discussion, and an end-of-program Final Assessment – to demonstrate that they have acquired all the financial planning competencies, professional practices, and technical knowledge covered in their program. All assessment items must be submitted prior to the Access Expiry Date.

Students must prepare and submit assignments independently, as outlined in the Academic Misconduct Policy section. The Institute allows the use of financial planning software for the purposes of developing financial projections. However, students must ensure they demonstrate their learning by applying the models, guidelines, and frameworks taught in the program.

- Students must score at least 60% on the Introduction to Professional Ethics quiz, with multiple attempts allowed.
- Students can expect to receive their grades for end-of-unit assignments within three weeks of submission, and on the Final Assessment within four to six weeks of submission, with some exceptions when enrollment volumes are unusually high. Quizzes are marked automatically.
- Students who choose to progress rapidly through the program may not receive a grade or feedback on their assignments prior to submitting the next assignment.
- Students registering for the QAFP exam should refer to the Final Assessment deadline. The deadline and other important dates are shared on the [Exam Dates webpage](#).
- Students must achieve an overall grade of at least 60% to successfully complete the program.
- If a student does not successfully complete the program, they may repeat it by paying the full program fee as long as they continue to meet the eligibility requirements.
- Students repeating the program should not re-submit any written assignments used in a previous attempt.

- Students who fail the program twice may not be able to re-register immediately. The Institute will communicate with those students on a case-by-case basis.

4.5. Grade Appeals

If a student does not pass the QAFP PEP, they may appeal the grading of their Final Assessment. Appeals are not accepted for individual quizzes or assignments.

To appeal the grading of a Final Assessment, a student must email a request to educationsupport@fpcanada.ca and pay an appeals fee. The request must be made within 30 days of the release of the student's Final Assessment results. Re-scoring is completed within approximately 30 days from when a request is received. The re-scoring process consists of an independent review by a different assessor. If the appeal changes a program result from a fail to a pass, the appeals fee is reimbursed.

Students who appeal the grading of a Final Assessment should be aware that in the original grading process, a team of QAFP professionals and CFP professionals evaluates items by considering the degree to which students apply the frameworks and guidance introduced in a given client situation. The Institute automatically verifies the scoring for students whose grades are close to the passing standard. It is highly unlikely that a student will receive a passing grade due to a Final Assessment re-score.

5. QAFP CERTIFICATION TO CFP CERTIFICATION PROFESSIONAL EDUCATION PROGRAM

The **QAFP Certification to CFP Certification Professional Education Program** builds on the skills learned in the QAFP Professional Education Program and requires students to apply knowledge from the Advanced Curriculum as well as the Fundamentals 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.

5.1. Eligibility

Students must meet the specific program [eligibility requirements](#), including prerequisites, and must have access to the required technology.

Students who completed any of the program prerequisites through a provider other than the Institute must submit proof of completion of the prerequisites. Proof of prerequisites completion must be provided no later than 10 business after the Purchase Date; students who fail to provide documentation by this time will be automatically withdrawn from the program and refunded 75% of the program fee.

Note that all education completed through the Institute is automatically recorded by the Institute and no further proof of completion is required from the student.

5.2. Timeframe

5.2.1. DEADLINES

Students will be automatically enrolled in the program one month after approval of prerequisites. Students must complete the program within six months of the Program Start Date. Unless they have received an approved extension or deferral, students who do not successfully complete the program within six months will receive a grade of "Fail."

After a student's final grade is released, they will retain access to the program for one month from the completion date. It is the student's responsibility to download any relevant program materials before their access expires.

5.2.2. PROGRAM EXTENSIONS

Students can request a three-month program extension by paying an extension fee. Extension requests are subject to the following conditions:

- Extensions must be purchased at least five business days prior to the Access Expiry Date.
- Students can only purchase one extension.
- To request an extension, students must send an email to educationsupport@fpcanada.ca.

5.2.3. PROGRAM DEFERRALS

Students who begin the program but are unable to complete it due to unforeseen circumstances may request a one-time program deferral by sending an email to educationsupport@fpcanada.ca at least five business days prior to the Access Expiry Date.

For students granted a deferral, the maximum time to complete program requirements is 12 months from the original Start Date.

5.3. Withdrawals and Refunds

Students can withdraw within 60 business days of purchase and receive a refund of 75%. Refunds are not available if students have completed a quiz attempt.

To proceed with a withdrawal and request a refund, students must submit a withdrawal request to educationsupport@fpcanada.ca.

5.4. Successful Completion

Students must successfully complete the assessment items – four end-of-unit quizzes, three end-of-unit assignments, and an end-of-program Final Assessment – to demonstrate that they have acquired all the financial planning competencies, professional practices, and technical knowledge covered in the program. All assessment items must be submitted prior to the Access Expiry Date.

Students must prepare and submit assignments independently, as outlined in the Academic Misconduct Policy section. The Institute allows the use of financial planning software for the purposes of developing financial projections. However, students must ensure they demonstrate their learning by applying the models, guidelines, and frameworks taught in the program.

- Students can expect to receive their grades for end-of-unit assignments within three weeks of submission, and on the Final Assessment within four to six weeks of submission, with some exceptions when enrollment volumes are unusually high. Quizzes are marked automatically within the Learning System.
- Students who choose to progress rapidly through the program may not receive a grade or feedback on their assignments prior to submitting the next assignment.
- Students registering for the CFP exam should refer to the Final Assessment deadline. The deadline and other important dates are shared on the [Exam Dates webpage](#).
- Students must achieve an overall grade of at least 60% to successfully complete the program.
- If a student does not successfully complete the program, they may repeat it by paying the full program fee as long as they continue to meet the eligibility requirements.
- Students repeating the program should not re-submit any written assignments used in a previous attempt.
- Students who fail the program twice may not be able to re-register immediately. The Institute will communicate with those students on a case-by-case basis.

5.5. Grade Appeals

If a student does not pass the program, they may appeal the grading of their Final Assessment. Appeals are not accepted for individual quizzes or assignments.

To appeal the grading of a Final Assessment, a student must email a request to educationsupport@fpccanada.ca and pay an appeals fee. The request must be made within 30 days of the release of the student's Final Assessment results. Re-scoring is completed within approximately 30 days from when a request is received. The re-scoring process consists of an independent review by a different assessor. If the appeal changes a program result from a fail to a pass, the appeals fee is reimbursed.

Students who appeal the grading of a Final Assessment should be aware that in the original grading process, a team of CFP professionals scores evaluation items by considering the degree to which students apply the frameworks and guidance introduced in a given client situation. The Institute automatically verifies the scoring for students whose grades are close to the passing standard. It is highly unlikely that a student will receive a passing grade due to a Final Assessment re-score.

6. CFP PROFESSIONAL EDUCATION PROGRAM

The **CFP Professional Education Program** (CFP PEP) has seven units that align with the financial planning process. Each unit covers the three sections that form the delivery of professional, holistic financial planning – the application of technical financial planning, professionalism (ethics), and relationships (human behaviour).

The CFP Professional Education Program is generally offered as a cohort-based program. Program Start Dates are scheduled on the first day of each month.

6.1. Eligibility

Students must meet the specific program [eligibility requirements](#), including prerequisites, and must have access to the required technology.

Students who complete any of the CFP PEP prerequisites through a provider other than the Institute must submit proof of completion of the prerequisites. Students must provide proof of completing prerequisites to be able to select a cohort start date.

Note that all education completed through the Institute is automatically recorded by the Institute and no further proof of completion is required from the student.

To register for the CFP PEP after the registration deadline has passed, applicants can submit a request to educationsupport@fpcanada.ca. Late registrations may not be accommodated, and applicants are subject to a [late registration fee](#).

6.2. Timeframe

6.2.1. DEADLINES

Once registered, students can select a cohort start date within three months of completing the following steps:

- Provide proof of completing their prerequisites; and
- Register for the CFP PEP.

Students who do not choose a start date will be automatically enrolled in the last available cohort within their three-month window.

Students are required to meet the assignment and Final Assessment deadlines specified within the Learning Platform. Additionally, students must complete the program within twelve months from the Start Date. Unless they have received an approved extension or deferral, students who do not successfully complete the program by the Access Expiry Date will receive a grade of “Fail.”

After a student’s final grade is released, they will retain access to the program for one month from the completion date. It is the student’s responsibility to download any relevant program materials before their access expires.

6.2.2. START DATE CHANGES

Registered students can request a change of their Program Start Date by emailing educationsupport@fpcanada.ca. Requests are subject to the following conditions:

- Requests to move to an earlier Program Start Date must be made no later than 10 business days following the start of the desired Program Start Date. Such requests will be subject to a [late registration fee](#).
- Requests to postpone to a later Program Start Date must be made no later than 20 business days from the current Program Start Date. Students must select a new Program Start Date within three months of the original Program Start Date. Such requests will be subject to a [postponement fee](#). Postponement requests will not be considered if an assignment has been submitted.
- Students may only make one change per registration. After a request to change the Program Start Date has been granted, no additional requests will be considered.

6.2.3. EXTENSIONS

Students who do not complete their Final Assessment by the due date can request a three-month extension by paying an extension fee. Final Assessment extension requests are subject to the following conditions:

- Extensions must be purchased at least five business days prior to the Final Assessment due date.
- Students can only purchase one extension.
- To request an extension, students must send an email to educationsupport@fpcanada.ca.
- Unless they have received an approved extension, students who do not successfully complete the program by the Access Expiry Date will receive a grade of “Fail.”

Students can also request assignment extensions:

- An assignment extension request must be submitted to educationsupport@fpcanada.ca at least two business days prior to the original assignment due date.
- Students may submit only one extension request per assignment.
- An extension of one month may be granted.
- An approved assignment extension does not change the Access Expiry Date.

6.2.4. PROGRAM DEFERRALS

Students who begin the program but are unable to complete it due to unforeseen circumstances may request a one-time program deferral by sending an email to educationsupport@fpcanada.ca at least five business days prior to the Access Expiry Date.

For students granted a deferral, the maximum time to complete program requirements is 24 months from the original Start Date.

If possible, a student should commit to a new Start Date upon approval of a program deferral. Due to the nature of circumstances that give rise to a program deferral, the Institute understands that selecting a new Start Date may not always be possible. The Institute will

communicate on a case-by-case basis with students who either cannot immediately confirm a new Start Date, or who cannot commit to completing a program due to unique circumstances.

6.3. Withdrawals and Refunds

Students who purchase the CFP PEP as a standalone program or as part of a Certification Program can withdraw within 60 business days of purchase and receive a refund of 75%. Refunds are not available if students have completed a quiz attempt.

To proceed with a withdrawal and request a refund, students must submit a withdrawal request to educationsupport@fpcanada.ca.

6.4. Successful Completion

Students must successfully complete the assessment items – Introduction to Professional Ethics assessment quiz, seven end-of-unit assignments, and an end-of-program Final Assessment – to demonstrate that they have acquired all the financial planning competencies, professional practices, and technical knowledge covered in the program. All assessment items must be submitted prior to the Access Expiry Date.

Students must prepare and submit assignments independently, as outlined in the Academic Misconduct Policy section. The Institute allows the use of financial planning software for the purposes of developing financial projections. However, students must ensure they demonstrate their learning by applying the models, guidelines, and frameworks taught in the program.

- Students must score at least 60% on the Introduction to Professional Ethics quiz, with multiple attempts allowed.
- Any item submitted after a due date will receive a grade of zero and no feedback will be provided.
- If a student requires an extension for any item, they must receive an approval by the deadline stated in the Extensions policy section.
- Students can expect to receive their grades for end-of-unit assignments within three weeks of submission, and on Final Assessments within four to six weeks of submission, with some exceptions when enrollment volumes are unusually high.
- Students who choose to progress rapidly through the program may not receive a grade or feedback on their assignments prior to submitting the next assignment.
- Students registering for the CFP exam should refer to the examination registration transcript cut-off date. The transcript cut-off date and other important dates are shared on the [Exam Dates webpage](#).
- Students must achieve an overall grade of at least 60% to successfully complete the program.
- If a student does not successfully complete a program, they may repeat it by paying the full program fee as long as they continue to meet the eligibility requirements.
- Students repeating a program should not re-submit any written assignments used in a previous attempt.
- Students who fail a program twice may not be able to re-register immediately. The Institute will communicate with those students on a case-by-case basis.

6.5. Grade Appeals

If a student does not pass the program, they may appeal the grading of their Final Assessment. Appeals are not accepted for individual quizzes or assignments.

To appeal the grading of a Final Assessment, a student must email a request to educationsupport@fpccanada.ca and pay an appeals fee. The request must be made within 30 days of the release of the student's Final Assessment results. Re-scoring is completed within approximately 30 days from when a request is received. The re-scoring process consists of an independent review by a different assessor. If the appeal changes a program result from a fail to a pass, the appeals fee is reimbursed.

Students who appeal the grading of a Final Assessment should be aware that in the original grading process, a team of CFP professionals scores evaluation items by considering the degree to which students apply the frameworks and guidance introduced in a given client situation. The Institute automatically verifies the scoring for students whose grades are close to the passing standard. It is highly unlikely that a student will receive a passing grade due to a Final Assessment re-score.

7. CFP CERTIFICATION PROGRAM FOR F.PL. PROFESSIONALS

The **CFP Certification Program for F.Pl. Professionals** is designed to offer an efficient pathway to CFP certification for financial planners licensed by the Autorité des marchés financiers (AMF) in the Province of Quebec. The program builds on the existing professional financial planning expertise of those planners licensed in Quebec with the technical and professional education required for CFP certification with FP Canada.

7.1. Eligibility

This program is available to financial planning professionals who hold the F.Pl. license in good standing with the AMF and who meet requirements for CFP certification established by FP Canada.

7.2. Timeframe

7.2.1. DEADLINES

Students will be automatically enrolled in the program one month after approval of prerequisites. The enrollment date is the Program Start Date.

Students must complete the program within eight months of the Program Start Date. Unless they have received an approved extension or deferral, students who do not successfully complete the program within eight months will receive a grade of “Fail.”

After a student’s final grade is released, they will retain access to the program for one month from the completion date. It is the student’s responsibility to download any relevant program materials before their access expires.

7.2.2. PROGRAM EXTENSIONS

Students can request a three-month program extension by paying an extension fee. Extension requests are subject to the following conditions:

- Extensions must be purchased at least five business days prior to the Access Expiry Date.
- Students can only purchase one extension.
- To request an extension, students must send an email to educationsupport@fpcanada.ca.

7.2.3. PROGRAM DEFERRALS

Students who begin the program but are unable to complete it due to unforeseen circumstances may request a one-time program deferral by sending an email to educationsupport@fpcanada.ca at least five business days prior to the Access Expiry Date.

For students granted a deferral, the maximum time to complete program requirements is 16 months from the original Start Date.

7.3. Withdrawals and Refunds

Students can withdraw within 60 business days of purchase and receive a refund of 75%. Refunds are not available if students have completed a quiz attempt.

To proceed with a withdrawal and request a refund, students must submit a withdrawal request to educationsupport@fpcanada.ca.

7.4. Successful Completion

Students must successfully complete the Introduction to Professional Ethics assessment quiz and the Final Assessment to demonstrate that they have acquired all the financial planning competencies, professional practices, and technical knowledge covered in their course. All assessment items must be submitted prior to the Access Expiry Date, and students must achieve a minimum overall grade of 60% to successfully complete the program.

- Students must score at least 60% on the Introduction to Professional Ethics quiz, with multiple attempts allowed.
- For the Final Assessment, students must also achieve a minimum score of 60%, with one attempt provided. If unsuccessful, a new attempt can be requested via email to educationsupport@fpcanada.ca within 30 days of the initial attempt, subject to a retake administration fee. The second attempt can be taken after a 15-day waiting period and must be completed within 60 days of the request being processed.
- A maximum of two attempts on the Final Assessment is permitted per enrollment. If both attempts are unsuccessful, students may re-enroll in the program and pay the full program fee. In the retake course, a 30-day waiting period is required before a second attempt on the Final Assessment, and the retake administration fee will apply.
- If a student fails the course twice (up to four total Final Assessment attempts), they must apply for an exception to re-enroll in the program at the full fee, subject to a 30-day waiting period.
- Appeals are not accepted for any assessment items or final grades.

8. CONTINUING EDUCATION COURSES

The **Introduction to Professional Ethics (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 **Advanced Certificate in 3H Financial Planning**, specifically designed for CFP professionals, covers all stages of the financial planning process. The emphasis on 3H Financial Planning – Holistic Financial Planning, Human Behaviour, and Honesty and Ethics – leads to effective client engagement for strong, long-lasting relationships and translates into tangible client outcomes. The complete Advanced Certificate is a collection of 15 individual courses. While completion of all 15 courses is a requirement to obtain the Advanced Certificate in 3H Financial Planning, the program also allows students the flexibility to choose individual courses, or a pre-defined set of courses called a ‘concentration’.

8.1. Timeframe

IPE students will be automatically enrolled in the course upon purchase. Students must complete the course within six months of the Start Date.

For students in the Advanced Certificate in 3H Financial Planning, they will have the following time-period to start the course depending on the purchased course package:

- Advanced Certificate in 3H Financial Planning – 33 months;
- Skill Based 3H Concentration – 9 months;
- Process Stage Concentration – 5 months; or
- Individual Courses – 1 month.

Students in Advanced Certificate course(s) that do not start by the deadline will be automatically enrolled in the course(s). Students must complete the course within three months of the Start Date. Failure to successfully complete the course within three months will result in a “not complete” record for the course.

Once a student’s final grade has been uploaded, they will retain limited access to the program. Students are responsible for downloading any relevant course materials (downloadable resources, course certificates) before access expires.

8.2. Withdrawals and Refunds

No refunds are available for students who withdraw from continuing education courses.

8.3. Successful Completion

To successfully complete a course or program, students must fulfil the following requirements prior to their Access Expiry Date:

Introduction to Professional Ethics (IPE)

- Students must achieve a minimum score of 60% on the Course Assessment.
- Students who do not pass the Course Assessment with a minimum score of 60% within three attempts will receive a grade of “Fail.”
- Students who fail the course or do not complete the course prior to the Access Expiry Date may repeat the course by paying the full course fee.
- Grade appeals and extensions are not considered for continuing education courses.

Advanced Certificate in 3H Financial Planning courses

- Students must achieve a minimum score of 60% on the Course Assessment and receive a score of “Accepted” on the On-the-Job Practice and Reflection Exercise.
- Students who do not pass the Course Assessment with a minimum score of 60% within three attempts will not receive access to the On-the-Job Practice and Reflection Exercise and receive a grade of ‘Fail’.
- Should the On-the-Job Practice and Reflection Exercise be graded as “Not Accepted”, students will have one more opportunity to resubmit (i.e. up to a maximum of two attempts) by the Access Expiry Date.
- Students who fail a course or do not complete a course prior to their Access Expiry Date may repeat the course by paying the full course fee.
- Grade appeals and extensions are not considered for continuing education courses.

9. STUDENT SUPPORT

The FP Canada Institute is committed to providing a supportive learning environment for all students through a structured approach to student support.

9.1. Discussion Forums

Each technical and professional education course or program offered through the Institute's Learning Platform features discussion forums which are accessible through the Learning Platform. These forums are essential tools for facilitating communication and addressing academic queries. Discussion forums are not available in continuing education courses.

To ensure the integrity and professionalism of the learning environment, the following forum use guidelines must be observed:

- **Clarity in Communication:** When initiating new threads or questions, students are encouraged to provide comprehensive details to enable efficient and accurate responses from FP Canada staff.
- **Professional Conduct:** In all forum interactions, students are expected to maintain a professional and respectful demeanor. Use of offensive language or behaviour will not be tolerated.
- **Unauthorized Content:** Discussion Forum posts that contain solutions to course or program assessment items (e.g., assignments, assessments, quizzes, practice scenarios and course tests) are not permitted and will be removed.
- **Privacy Considerations:** Forum posts are visible to all students enrolled in the course or program. While we encourage open dialogue, respect for the opinions of fellow students is paramount.

Students who fail to adhere to the policies may be subject to the Institute's disciplinary procedures.

9.2. Office Hours

Office Hours serve as an additional layer of support, facilitating real-time engagement with instructors and peers. They offer a valuable platform for interactive discussions, resolution of queries, and exploration of complex subjects. Office Hours are not available for all courses or programs.

The following policy provisions are applicable to these sessions:

- **Technical Requirements:** Students must have the required technology and internet connectivity to effectively engage in the sessions.
- **Recording Consent:** All participants in Office Hours must grant consent for the potential recording of these sessions. In cases where recording is initiated, attendees will be promptly informed through the video call platform.
- **Professional Conduct:** Students are expected to maintain a professional and respectful demeanor. Use of offensive language or behaviour will not be tolerated.

- **Unauthorized Content:** Discussion of final course tests, final assessments and student grades are not permitted.

Students who fail to adhere to the policies may be removed from the Office Hours session and be subject to the Institute's disciplinary procedures.

9.3. Administrative Support

For inquiries on policies in this handbook, or for administrative support in registering for or accessing an Institute course, please contact the FP Canada Certificant and Student Services Team at educationsupport@fpcanada.ca, 416.593.8587 or 1.800.305.9886 from Monday to Friday, 9:00 AM to 5:00 PM ET.