

**A 12-Week Self-Study Plan
for the CFP® Certification Examination
Using Keir's Comprehensive Review Materials**

This is a **Guide** only.

The purpose of this study plan is to give CFP® Certification Examination candidates a general idea of how much material they should cover each day to review all of the Keir CFP materials in a 12-week period.

We do not (on purpose) give a suggested amount of time to spend each day. Most students find that this will vary from two to four hours per day (a total of 200 to 300 hours to adequately prepare for the exam). The critical recommendation is: "Do not allow work to pile up. Do not put off completing a lesson without a serious reason."

Some things that may alter your pace:

- ✓ **Unclear Concept:** If you find a concept unclear after spending a reasonable amount of time, call customer service at Keir during normal business hours. We will have an answer for you or have an instructor call you back within 24 hours or less. You can reach customer service at 800-795-5347, or e-mail your questions to our instructors at fpquestions@keirsuccess.com.
- ✓ **Already Understand Topic:** You may need to spend less time on it, but make sure you are scoring 75% or better on the questions.
- ✓ **Unfamiliar with Topic:** There will be topics in the materials with which you are not as familiar. You will need to spend more time on these topics.
- ✓ **Family/Personal Emergency:** You may need to reschedule both your study time and/or exam time.

Key Concepts built into this agenda:

- 1) You must read all topics in the two-volume summary review books.
- 2) You must answer all application questions in the two-volume summary review books and all cases in the Case Studies Book (and score at least 75% on them).
- 3) You purchased the Essential Keys for CFP® Certification Examination Success Book, comprehensive exam software, and flashcards. If you did not order these items, you will have less to study some days.
- 4) You must take the entire 10-hour Simulated Examination one week prior to the exam.
- 5) Setting regular study hours over a period of time is better than putting off studying and cramming at the last minute.
- 6) Let ideas sink in. The curriculum does not call for study on Sundays (or any other **one** day of your choosing each week). This will allow time for that week's topics to sink in.

As long as you accomplish these six items, you may adjust the agenda to fit your life – and study styles.

We at Keir wish you the best of luck studying for the exam. You can always reach us for questions regarding the content of our materials on Monday through Friday from 9 AM ET to 5 PM ET. Please call us at 800-795-5347 or send us an e-mail message at customerservice@keirsuccess.com. Remember, Keir will get you through!

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Week 1	Assignment	Supplemental Study Material (if purchased)
Monday	Take PACER Examination on Keir's Web site Read Financial Planning ✓ Topics 1, 2, and 3 Answer all Application Questions	Read Essential Keys ✓ Topics 1, 2, and 3
Tuesday	Read Financial Planning ✓ Topics 4, 5, 6, and 7 Answer all Application Questions	Read Essential Keys ✓ Topics 4, 5, 6, and 7
Wednesday	Read Financial Planning ✓ Topics 8, 9, and 10 Answer all Application Questions	Read Essential Keys ✓ Topics 8, 9, and 10
Thursday	Read Financial Planning ✓ Topic 11 Answer all Application Questions Read Keir's Guide to Your Financial Calculator ✓ Chapters 1, 2, and 3	Read Essential Keys ✓ Topic 11
Friday	Read Financial Planning ✓ Topics 12, 13, and 14 Answer all Application Questions	Read Essential Keys ✓ Topics 12, 13, and 14
Saturday	Review Financial Planning ✓ Topics 1 – 14, Including Application Questions	Flip through flashcards ✓ Financial Planning Answer Financial Planning Questions on CD (or online) ✓ As many as possible

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Week 2	Assignment	Supplemental Study Material (if purchased)
Monday	Read Insurance Planning ✓ Topics 15, 16, and 17 Answer all Application Questions	Read Essential Keys ✓ Topics 15, 16, and 17
Tuesday	Read Insurance Planning ✓ Topics 18, 19, and 20 Answer all Application Questions	Read Essential Keys ✓ Topics 18, 19, and 20
Wednesday	Read Insurance Planning ✓ Topic 21 Answer all Application Questions	Read Essential Keys ✓ Topic 21
Thursday	Read Insurance Planning ✓ Topics 22, 23, and 24 Answer all Application Questions	Read Essential Keys ✓ Topics 22, 23, and 24
Friday	Read Insurance Planning ✓ Topics 25 and 26 Answer all Application Questions	Read Essential Keys ✓ Topics 25 and 26
Saturday	Review Insurance Planning ✓ Topics 15 – 26, Including Application Questions	Flip through flashcards ✓ Financial Planning ✓ Insurance Planning Answer Insurance Planning Questions on CD (or online) ✓ As many as possible

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Week 3	Assignment	Supplemental Study Material (if purchased)
Monday	Read Employee Benefits Planning ✓ Topics 27, 28, 29, and 30 Answer all Application Questions	Read Essential Keys ✓ Topics 27, 28, 29, and 30
Tuesday	Read Employee Benefits Planning ✓ Topics 31, 32, and 33 Answer all Application Questions	Read Essential Keys ✓ Topics 31, 32, and 33
Wednesday	Read Investment Planning ✓ Topic 34 Answer all Application Questions	Read Essential Keys ✓ Topic 34 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning
Thursday	Read Investment Planning ✓ Topics 35, 36, and 37 Answer all Application Questions	Read Essential Keys ✓ Topics 35, 36, and 37
Friday	Read Investment Planning ✓ Topics 38 and 39 Answer all Application Questions	Read Essential Keys ✓ Topics 38 and 39
Saturday	Read Investment Planning ✓ Topic 40 Answer all Application Questions	Read Essential Keys ✓ Topic 40 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning

Editor's Note: The Employee Benefit questions on the CD (or online) are included in the Retirement Planning section.

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Week 4	Assignment	Supplemental Study Material (if purchased)
Monday	Read Investment Planning ✓ Topic 41 Answer all Application Questions	Read Essential Keys ✓ Topic 41
Tuesday	Read Investment Planning ✓ Topics 42 and 43 Answer all Application Questions	Read Essential Keys ✓ Topics 42 and 43 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning
Wednesday	Review Investment Planning ✓ Topics 34 – 43, Including Application Questions	Flip through flashcards ✓ Investments Answer Investment Questions on CD (or online) ✓ As many as possible
Thursday	Read Income Tax Planning ✓ Topics 44 and 45 Answer all Application Questions	Read Essential Keys ✓ Topics 44 and 45
Friday	Read Income Tax Planning ✓ Topic 46 Answer all Application Questions	Read Essential Keys ✓ Topic 46
Saturday	Read Income Tax Planning ✓ Topics 47 and 48 Answer all Application Questions	Read Essential Keys ✓ Topics 47 and 48 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning

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Week 5	Assignment	Supplemental Study Material (if purchased)
Monday	Read Income Tax Planning ✓ Topics 49, 50, and 51 Answer all Application Questions	Read Essential Keys ✓ Topics 49, 50, and 51
Tuesday	Read Income Tax Planning ✓ Topics 52, 53, and 54 Answer all Application Questions	Read Essential Keys ✓ Topics 52, 53, and 54
Wednesday	Read Income Tax Planning ✓ Topics 55, 56, 57, and 58 Answer all Application Questions	Read Essential Keys ✓ Topics 55, 56, 57, and 58 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning
Thursday	Review Income Tax Planning ✓ Topics 44 – 58, Including Application Questions	Flip through flashcards ✓ Income Tax Planning Answer Income Tax Questions on CD (or online) ✓ As many as possible
Friday	Read Retirement Planning ✓ Topics 59 and 60 Answer all Application Questions	Read Essential Keys ✓ Topics 59 and 60
Saturday	Read Retirement Planning ✓ Topic 61 Answer all Application Questions	Read Essential Keys ✓ Topic 61 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning

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Week 6	Assignment	Supplemental Study Material (if purchased)
Monday	Read Retirement Planning ✓ Topics 62 and 63 Answer all Application Questions	Read Essential Keys ✓ Topics 62 and 63
Tuesday	Read Retirement Planning ✓ Topics 64 and 65 Answer all Application Questions	Read Essential Keys ✓ Topics 64 and 65
Wednesday	Read Retirement Planning ✓ Topics 66 and 67 Answer all Application Questions	Read Essential Keys ✓ Topics 66 and 67 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning
Thursday	Review Retirement Planning ✓ Topics 59 – 67, Including Application Questions	Flip through flashcards ✓ Retirement Planning Answer Retirement Plan Questions on CD (or online) ✓ As many as possible
Friday	Read Estate Planning ✓ Topics 68, 69, and 70 Answer all Application Questions	Read Essential Keys ✓ Topics 68, 69, and 70
Saturday	Read Estate Planning ✓ Topics 71, 72, and 73 Answer all Application Questions	Read Essential Keys ✓ Topics 71, 72, and 73

Online review course starts this week. Please see Study Tips-12 for details.

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Week 7	Assignment	Supplemental Study Material (if purchased)
Monday	Read Estate Planning ✓ Topics 74, 75, and 76 Answer all Application Questions	Read Essential Keys ✓ Topics 74, 75, and 76
Tuesday	Read Estate Planning ✓ Topics 77, 78, 79, and 80 Answer all Application Questions	Read Essential Keys ✓ Topics 77, 78, 79, and 80 Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning
Wednesday	Read Estate Planning ✓ Topics 81, 82, and 83 Answer all Application Questions	Read Essential Keys ✓ Topics 81, 82, and 83
Thursday	Read Estate Planning ✓ Topics 84, 85, and 86 Answer all Application Questions	Read Essential Keys ✓ Topics 84, 85, and 86
Friday	Read Estate Planning ✓ Topics 87, 88, and 89 Answer all Application Questions	Read Essential Keys ✓ Topics 87, 88, and 89
Saturday	Review Estate Planning ✓ Topics 68 – 89, Including Application Questions	Answer Estate Planning questions on CD (or online) ✓ As many as possible Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning

**Live review courses start this week across the U.S.
Please see Study Tips-13 through Study Tips-14 for details.**

Editor's Note: Students should complete Volumes 1 and 2 before attending the live review class. It typically takes students up to 100 hours to complete both books.

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Week 8	Assignment	Supplemental Study Material (if purchased)
Monday	Review Financial Planning ✓ Topics 1 – 14, Including Application Questions	Read Essential Keys ✓ Financial Planning (Topics 1 – 14) Review Financial Planning Questions on CD (or online)
Tuesday	Answer Case Questions ✓ Financial Planning	
Wednesday	Review Insurance Planning ✓ Topics 15 – 26, Including Application Questions	Read Essential Keys ✓ Insurance Planning (Topics 15 – 26) Review Insurance Planning Questions on CD (or online)
Thursday	Answer Case Questions ✓ Insurance Planning	
Friday	Review Employee Benefits Planning ✓ Topics 27 – 33, Including Application Questions Answer Case Questions ✓ Employee Benefits	Read Essential Keys ✓ Employee Benefits Planning (Topics 27 – 33) Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Saturday	Review Investment Planning ✓ Topics 34 – 43, Including Application Questions Answer Case Questions ✓ Investment Planning	Read Essential Keys ✓ Investment Planning (Topics 34 – 43) Review Investment Planning Questions on CD (or online)

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Week 9	Assignment	Supplemental Study Material (if purchased)
Monday	Review Income Tax Planning ✓ Topics 44 – 58, Including Application Questions	Read Essential Keys ✓ Income Tax Planning (Topics 44 – 58) Review Income Tax Planning Questions on CD (or online)
Tuesday	Answer Case Questions ✓ Income Tax Planning	
Wednesday	Review Retirement Planning ✓ Topics 59 – 67, Including Application Questions	Read Essential Keys ✓ Retirement Planning (Topics 59 – 67) Review Retirement Planning Questions on CD (or online)
Thursday	Answer Case Questions ✓ Retirement Planning	Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Friday	Review Estate Planning ✓ Topics 68 – 89, Including Application Questions	Read Essential Keys ✓ Estate Planning (Topics 1 – 14) Review Estate Planning Questions on CD (or online)
Saturday	Answer Case Questions ✓ Estate Planning	

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Week 10	Assignment	Supplemental Study Material (if purchased)
Monday	Answer Comprehensive Cases <ul style="list-style-type: none"> ✓ Dan and Laura Bajadali Case ✓ Ed and Carol Callsen Case 	
Tuesday	Answer Comprehensive Cases <ul style="list-style-type: none"> ✓ Robert and Mary Jones Case ✓ Ron and Sandy Revak Case 	
Wednesday	Answer Published Case Scenarios <ul style="list-style-type: none"> ✓ Matthews Case ✓ Kincaid Case ✓ Clarke Case 	
Thursday	Answer Published Case Scenario <ul style="list-style-type: none"> ✓ 2004 Released Case Scenario (12 questions on the Susan Davis case plus 28 other stand-alone questions)	Flip through flashcards <ul style="list-style-type: none"> ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Friday	Review your weakest areas <ul style="list-style-type: none"> ✓ Topics 1 – 89 Review Application Questions	Review as many questions as possible on CD (or online)
Saturday	Review your weakest areas <ul style="list-style-type: none"> ✓ Topics 1 – 89 Review Application Questions	Review as many questions as possible on CD (or online) Flip through flashcards <ul style="list-style-type: none"> ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning

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Week 11	Assignment	Supplemental Study Material (if purchased)
Monday	Take Keir's After-Study Assessment Exam on Keir's Web site Review your weakest areas ✓ Topics 1 – 89 Review Application Questions	Review your weakest areas by reading those topics in the Essential Keys
Tuesday	Review questions on your weakest areas ✓ Cases	Review questions on your weakest areas ✓ CD (or online)
Wednesday	Review your weakest areas ✓ Topics 1 – 89 Review Application Questions	Review your weakest areas by reading those topics in the Essential Keys
Thursday	Review questions on your weakest areas ✓ Cases	Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Friday	Take Simulated Examination and read Answers after completing the entire session ✓ Session 1	
Saturday	Take Simulated Examination and read Answers after completing the entire session ✓ Session 2 ✓ Session 3	Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning

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Week 12	Assignment	Supplemental Study Material (if purchased)
Monday	Review your weakest areas ✓ Topics 1 – 89 Review Application Questions	Review your weakest areas by reading those topics in the Essential Keys
Tuesday	Review questions on your weakest areas ✓ Cases	Review questions on your weakest areas ✓ CD (or online)
Wednesday	Review your weakest areas ✓ Topics 1 – 89 Review Application Questions	Flip through flashcards ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Thursday	Review your weakest areas ✓ Topics 1 – 89 Review Application Questions Stop studying by dinner ✓ Get a good night's sleep	Review your weakest areas by reading those topics in the Essential Keys
Friday	Take CFP® Certification Examination ✓ Get a good night's sleep	Flip through flashcards in morning ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning
Saturday	Take CFP® Certification Examination ✓ Go out to dinner to celebrate completing the exam	Flip through flashcards in morning ✓ Financial Planning ✓ Insurance Planning ✓ Investment Planning ✓ Income Tax Planning ✓ Retirement Planning ✓ Estate Planning