



STUDENT HANDBOOK

Policies for FP Canada Institute™ Education Programs

April 2023

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STUDENT HANDBOOK

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 that is affiliated with Canada's most trusted partner in professional financial planning. Well-suited to a changing, fast-paced world, the Institute offers individuals and industry partners a direct, end-to-end learning path that integrates technical and professional skills education in support of QAFP® certification and CFP® certification.

The FP Canada Institute: Trusted. End-to-End. Excellence.

This handbook covers the policies for the Institute’s education programs on the path to certification:

- Technical Education – Fundamentals and Advanced
- Introduction to Professional Ethics
- CFP Professional Education Program
- QAFP Professional Education Program
- QAFP-to-CFP Certification Bridge Program™ (Bridge Program)

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

All education program fees are listed under the FP Canada Institute Certification Education Fees section on the [FP Canada Fee Schedule](#).

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

1. General Education Policies

The Institute's Accommodations and Academic Misconduct policies and the process to request a policy exception apply to all education programs.

1.1. Accommodations

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

Individuals requesting accommodation should submit their request as early as possible prior to registration. Please email the Certificant and Student Services Team at educationsupport@fpcanada.ca to request an education accommodation form. The Institute strives to provide reasonable accommodations while maintaining the integrity of its educational programs.

1.2. 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.

1.2.1. Examples of Academic Misconduct

This policy lists the most common instances of academic misconduct, which include, but are not limited to, the following.

1.2.1.1. Plagiarism

The following instances constitute plagiarism:

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

- Participation in a study group is acceptable if used to discuss the learning content. However, study group members must answer all quiz, test, assignment, and final assessment questions **independently**.

1.2.1.2. Cheating

The following instances constitute cheating:

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

1.2.1.3. Collusion

The following instances constitute collusion:

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

1.2.1.4. 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;
- Copying, downloading, or storing of any course or program content, assignments, assessments, quizzes, etc. for use outside of the program requirements, or to share with others.

1.2.2. Identifying and Reviewing Allegations of Academic Misconduct

The Institute has the authority to 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 can be identified by:

- An Institute assignment and/or final assessment marker;
- Another student;
- Plagiarism software used by the Institute; and/or

- Any other source of information.

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 and communicate the penalty to the student(s) in writing.

If a student is suspected of having participated in or contributed to academic misconduct, the results of that student's program will not be released until the review process is complete.

1.2.3. Penalties

Findings of academic misconduct are made on a case-by-case basis. In instances where a student is found, by the Institute, to have engaged in academic misconduct, the Institute will determine the appropriate penalty based on the severity of the circumstances.

Examples of serious or severe academic misconduct include:

- Submitting another student's (or former student's) work as one's own;
- Cheating on a final assessment;
- Intentionally assisting another student to commit academic misconduct, including cheating on a final assessment.

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

- A written reprimand from the Institute;
- A requirement that the student(s) resubmit any graded component of an Institute course;
- Issuing a 'Fail' grade for any graded component of an Institute course;

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

- Issuing a 'Fail' grade for the program and require the student(s) to repeat the program at full cost; **and**
- Reporting the results of the Institute's review/investigation to the FP Canada Standards Council™.

Where a student is found to have engaged in repeated instances of academic misconduct, a second or repeated instance will result in a more severe penalty and a

report by the Institute to the FP Canada Standards Council irrespective of the nature of the second/repeated conduct.

1.3. Requesting a Policy Exception

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 **are not considered** for holidays, workload issues, business trips, minor ailments, or human error.

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

2. Technical Education Courses and Programs

2.1. Eligibility

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

2.1.1. Securities and Mutual Funds Licensed Representatives Programs

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

2.1.2. Technical Education – Advanced

- To be eligible for Technical Education – Advanced, students must successfully complete Technical Education – Fundamentals (six courses and final program assessment) or an FP Canada-Approved Core Curriculum program.

2.1.3. 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 completion for validated exemptions.
- To be eligible for the Technical Education – Advanced Final Assessment, students must successfully complete the Technical Education – Advanced course.

2.2. 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.

2.3. Withdrawals

- There are no refunds for individual course or final assessment purchases.
- Students who purchase a Technical Education program can withdraw within 20 business days of purchase and receive a 75% refund; however, refunds are not available if a course test has been attempted.
- To process the withdrawal, students must submit a [withdrawal form to educationsupport@fpcanada.ca](#).

2.4. Start Dates, Access Expiry, and Extensions

2.4.1. Definitions

The following definitions apply to all Technical Education courses and final assessments. Professional Education Program start dates, access expiry, and extensions are outlined in [section 3.4](#).

Purchase Date: Date of purchase of a course or program.

Start Date: Date the student starts a course from their Education Dashboard.

Auto Enrollment Date: Date the course will be automatically started if a student has not started it themselves. In this case, the Auto Enrollment Date becomes the Start Date for that course.

Access Expiry Date: Date the student no longer has access to the online course on the [FP Canada Institute Learning Platform](#) (learning platform).

Extensions: If a student needs more time to complete a course or final assessment before access expires, they can purchase an extension under the following conditions:

- Extensions are granted for individual courses and final assessments (not the program as a whole);
- Extensions must be requested at least five business days before access expires;
- Only one extension per course or final assessment is allowed;
- For program purchases, all Technical Education – Fundamentals courses must still be started by the auto enrollment date (as outlined in section 2.4.2);

2.4.2. Deadlines

Course/Program	Auto Enrollment Date	Access Expiry Date	Extensions
Individual course purchases: Technical Education – Fundamentals	One month after Purchase Date ¹	Four months after Start Date	Two additional months after original Access Expiry Date
Individual course purchases: Technical Education Advanced	One month after Purchase Date ¹	Eight months after Start Date	Four additional months after original Access Expiry Date
Securities and Mutual Funds Licensed Representatives programs: Technical Education – Fundamentals courses	16 months after Purchase Date ¹ for all courses not yet started	Access for each course expires four months after Start Date	N/A
All other programs: Technical Education – Fundamentals courses	20 months after Purchase Date ¹ for all courses not yet started	Access for each course expires four months after Start Date	N/A
Final Assessment: Technical Education – Fundamentals	Immediately upon successful completion of all Fundamentals courses and, if applicable, validation of exemptions	Three months after Start Date	Six weeks after original Access Expiry Date

Final Assessment: Technical Education Advanced	Immediately upon successful completion of the Advanced course	Three months after Start Date	Six weeks after original Access Expiry Date
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¹ After Purchase Date or after the date the initial course becomes available; whichever occurs last.

2.5. Successful Completion

To successfully complete a course, students must fulfil the following requirements by the Access Expiry Date stated in [section 2.4](#).

2.5.1. Courses

- Students must achieve a grade of at least 75% on the course test to pass each course. If they are unsuccessful, students can attempt the test up to two additional times. If unsuccessful after three attempts, students must repeat the course and will be required to pay the full course fee.
- Students who fail the course multiple times may not be able to re-register immediately. The Institute will communicate with these students on a case-by-case basis.

2.5.2. Final Assessments

- Students must achieve a grade of at least 60% to pass. If unsuccessful, students can repeat the final assessment for a discounted fee.
- Students who fail the final assessment multiple times may not be able to re-register immediately. The Institute will communicate with these students on a case-by-case basis.

3. Introduction to Professional Ethics and Professional Education Programs

3.1. Eligibility

3.1.1. Introduction to Professional Ethics Course

- No education prerequisites.

3.1.2. CFP Professional Education Program, QAFP Professional Education Program, and Bridge Program

- Students must meet the specific program [eligibility requirements](#);
- Students must have access to the [required technology](#);

- Students who completed the Professional Education Program prerequisites through a provider **other than** the Institute must submit proof of completion of the prerequisites; and
- Proof of prerequisites completion must be provided at least 10 business days before deadline to start; students who fail to provide documentation by this time will be automatically withdrawn from the program and refunded 75% of the program fee.

All education completed through the Institute is automatically recorded and no further proof of completion is required.

3.2. CFP Professional Education Program Late Registration and Postponements

- To register for the CFP Professional Education Program after the registration deadline has passed, applicants can submit a request to educationsupport@fpcanada.ca. Late registrations are not guaranteed and applicants are subject to a [late registration fee](#).
- To postpone the start date of a CFP Professional Education Program, registered students must submit a [postponement form](#) to educationsupport@fpcanada.ca and are subject to a [postponement fee](#).
- Postponement requests are accepted up to 20 business days after the start of the program *and* before any assignment is submitted. Once 20 business days have passed or an assignment is submitted, postponements are no longer accepted.
- Students must select a new start date, which must be within three months of the postponement request.
- Only one postponement is permitted.

3.3. Withdrawals

- There are no refunds for Introduction to Professional Ethics course purchases.
- Students who purchase a Professional Education Program can withdraw up to 20 business days after a program Start Date (defined in section 3.4.1) and receive a 75% refund; however, refunds are not available if an assignment or quiz has been submitted.
- To process the withdrawal, students must submit a [withdrawal form](#) to educationsupport@fpcanada.ca.

3.4. Start Dates, Access Expiry, and Extensions

3.4.1. Definitions

The following definitions apply to the Introduction to Professional Ethics course and all Professional Education Programs. Technical Education start dates, access limits, and extensions are outlined in [section 2.4](#).

Purchase Date: Date of purchase of the course or program.

Start Date: Date the student starts the course.

Auto Enrollment Date: Date the course will be automatically started if a student has not started it themselves. In this case, the Auto Enrollment Date becomes the Start Date for that course.

Access Expiry Date: Date the student no longer has access to the online course materials in the [learning platform](#).

3.4.2. Deadlines

Course/Program	Auto Enrollment Date	Access Expiry Date
Introduction to Professional Ethics	Immediately upon purchase	Six months after Purchase Date
CFP Professional Education Program	Date selected at time of purchase (Cohort Start Date)	12 months after Cohort Start Date – students must also adhere to assignment deadline dates
QAFP Professional Education Program	One month after Purchase Date	Five months after Start Date
Bridge Program	Immediately upon approval of prerequisites	Six months after Start Date

3.4.3. Final Assessment Extensions

CFP Professional Education Program, QAFP Professional Education Program, and Bridge Program students who cannot complete their final assessment by the Access Expiry Date can obtain a three-month extension by paying an extension fee.

- Extensions must be purchased at least five business days prior to the final assessment due date.
- Students can only purchase one extension.
- To purchase an extension, students must send an email to educationsupport@fpcanada.ca.

- No extensions are available for the Introduction to Professional Ethics course.

CFP Professional Education Program students can also request assignment extensions:

- An 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 a program end date.

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.” Once a student’s final grade is uploaded, they will retain limited access to the program.

3.5. Successful Completion

To successfully complete a course or program, students must fulfil the following requirements by the Access Expiry Date stated in [section 3.4](#).

3.5.1. Introduction to Professional Ethics Course

- Students must achieve a grade of at least 60% on the course assessment to pass the course.

3.5.2. Professional Education Programs

- Students must achieve an overall grade of at least 60% to pass a program.
- If a student does not successfully complete a program, they can 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 the program multiple times may not be able to re-register immediately. The Institute will communicate with these students on a case-by-case basis.

3.5.2.1. Professional Education Program Graded Items

- The CFP Professional Education Program graded items consist of seven end-of-unit assignments and an end-of-program final assessment. Students must submit each item by its due date.

- The QAFP Professional Education Program graded items consist of two quizzes, three end-of-unit assignments, a forum discussion, and a two-part end-of-program final assessment. All items must be submitted by the Access Expiry Date.
- The Bridge Program graded items consist of four end-of-unit quizzes, three end-of-unit assignments, and an end-of-program final assessment. All items must be submitted by the Access Expiry Date.
- Any item submitted after a stated due date or Access Expiry 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 timeframe stated in the [extension policy](#).
- 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 when 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 CFP examination must submit their final assessment by a specified date to meet the examination registration transcript cut-off date. This date is shared on the [CFP examination page](#) and the learning platform.
- The CFP Professional Education Program, QAFP Professional Education Program, and the Bridge Program are not preparatory courses for the examinations. Examinations are based on the [FP Canada Standards Council™ Competency Profile](#) and require application of technical knowledge to demonstrate professional competence.

3.5.3. Final Assessment Details

Students enrolled in a Professional Education Program must successfully complete a final assessment to prove that they have acquired all the financial planning competencies, professional practices, and technical knowledge covered in their program. The final assessment evaluates a student's ability to:

- Apply financial models, frameworks, and guidelines taught in the 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;
- Consider the interrelationships and interdependencies across financial planning areas based on a client's unique circumstances;
- Demonstrate appropriate professional skills when creating the financial plan.

The QAFP Professional Education Program final assessment includes a live, virtual discovery interview. Students are required to book a specific time for this interview through the learning platform. Policies for the final assessment live interview booking are stated on the course page in the learning platform.

Students must prepare and submit the final assessment **independently**, as per the [academic misconduct policy](#). 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.

3.6. Program Deferrals

Students who begin a Professional Education 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.

If possible, a student should commit to a re-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 date may not always be possible.

To ensure an optimal student experience, students who receive deferrals are required to complete all coursework within a specific timeframe, defined below, of their original program start date. The Institute will communicate on a case-by-case basis with students who either cannot immediately confirm a re-start date, or who cannot commit to completing a program due to unique circumstances.

For students granted a deferral, the maximum timeframe to complete program requirements from the original start date is as follows:

- CFP Professional Education Program - 24 months
- QAFP Professional Education Program - 10 months
- Bridge Program - 12 months

3.7. Appeals

Students may appeal a final grade if they do not pass the CFP Professional Education Program, QAFP Professional Education Program, or Bridge Program. Appeals are not accepted for individual assignments within these programs or for the Introduction to Professional Ethics course.

Student should be aware that in the appeals process, a student's final assessment is re-scored. In the original grading process, a team of CFP professionals scores the final

assessment by considering the degree to which students apply the frameworks and guidance introduced the program. The Institute 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 because of a final assessment re-score.

If a student is intent on appealing their final grade, they 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 their 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.

4. Changes to Contact Information

The learning platform sends important emails to students about their program progress. However, if a student changes their email with FP Canada after their initial registration, this information is not automatically updated in the learning platform. Therefore, students who change their email after registration must inform our Certificant and Student Services Team via educationsupport@fpcanada.ca. Failure to do so may result in missing important communications, for which the Institute will not be held accountable.

5. Support

Any inquiries on policies in this handbook should be directed to FP Canada's 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.



6. FP Canada 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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