



STUDENT HANDBOOK

Policies for FP Canada Institute™ Education Programs

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STUDENT HANDBOOK

Introduction

A division of FP Canada™, the FP Canada Institute™ (the Institute) is dedicated to elevating the practice of financial planning. The Institute provides professional education, practice support tools, and more. These resources help current and prospective financial planners meet the needs and expectations of all Canadians seeking professional financial planning advice.

To serve clients as effectively as possible in a digital world, financial planners need to develop an expanded and refined skill set. Beyond the technical knowledge essential to financial planning, planners must be able to communicate effectively, deliver advice in a way that resonates, and maintain strong, long-term relationships with clients. The Institute's education programs help current and prospective financial planners develop and enhance these critical skills. Delivered online, these programs incorporate real-world case studies to help planners tackle a broad range of client scenarios.

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

- Introduction to Professional Ethics course (IPE)
- CFP® Professional Education Program
- QAFP™ Professional Education Program
- QAFP Certification to CFP Certification Bridge Program (Bridge Program)

This handbook supersedes all other policy references and replaces all earlier handbook versions. FP Canada reserves the right to amend the policies in this handbook at any time.

All education program fees are available on the [fee schedule](#) page.

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

1. Prerequisites

To start a program, prospective students must submit an application via the [FP Canada Portal](#) and meet the required prerequisites:

- **All programs** - students must have access to the [required technology](#);
- **IPE** - there are no education prerequisites;
- **CFP Professional Education Program, QAFP Professional Education Program, and Bridge Program** - refer to the [eligibility requirements](#).
 - All CFP Professional Education Program, QAFP Professional Education Program, and Bridge Program applicants must submit proof of completion of the prerequisites (note that completion of IPE is automatically registered).
 - CFP Professional Education Program and QAFP Professional Education Program applicants can upload their documents to the application or submit them via info@fpcanada.ca at **least 10 business days prior** to their program [start date](#).
 - Applicants who are unable to provide proof by the deadline can request a postponement. If documents are not received and a postponement request is not made by this time, applicants will be automatically withdrawn from the program and refunded 75% of the program fee.
 - Bridge Program applicants must submit the proof with their application or send it to info@fpcanada.ca .

2. Late Registration

To register for the CFP Professional Education Program or QAFP Professional Education Program after the registration deadline has passed, applicants can submit a request to info@fpcanada.ca. Late registrations are not guaranteed and require the applicants to pay a [late registration fee](#).

3. Postponements

To postpone the start date of a CFP Professional Education Program or QAFP Professional Education Program, registered students must submit a [postponement or withdrawal form](#) and pay a [postponement fee](#). It is not possible to postpone the start date of the Bridge Program or the IPE course.

- 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.

4. Withdrawals

To withdraw from the CFP Professional Education Program, QAFP Professional Education Program, or Bridge Program, students must submit a [postponement or withdrawal form](#). Withdrawals are allowed up to 20 business days after a program start date. The portion of the program fee to be refunded varies based on the date of withdrawal; see the [program fees page](#).

- No refunds are available for students who withdraw from the IPE program.

5. Program Completion

5.1. IPE

- To successfully complete the IPE course, students must receive a minimum grade of 60% on the course assessment within six months of the course [start date](#).

5.2. Professional Education Programs

- To successfully complete the CFP Professional Education Program, QAFP Professional Education Program, or Bridge Program, students must achieve an overall minimum grade of 60% within the [maximum time to complete](#).
 - The CFP Professional Education Program and QAFP Professional Education Program evaluation items consist of seven end-of-unit assignments and an end-of-program final assessment. Students must submit each evaluation item by the due date.
 - The Bridge Program evaluation 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 six months from the course [start date](#).
- Evaluation items submitted after a due date receive a grade of zero and no feedback will be provided.
- If a student requires an extension for any evaluation 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.
- Students who choose to progress rapidly through the program may not receive an assignment 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 course page on the [CFP examination page](#) and the [FP Canada Institute Learning Platform](#) (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.

5.2.1. Final Assessment Details

Students must successfully complete a final assessment to prove that they have acquired all the financial planning competencies, professional practices, and technical knowledge. The final assessment evaluates students' ability to do the following:

- 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.

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.

5.3. Assignment and Final Assessment Extensions

CFP Professional Education Program, QAFP Professional Education Program, and Bridge Program students who are unable to complete their assignments or final assessment by the due date can request an extension. No extensions are available for the IPE program. Students must email a request, along with an explanation, at least two business days prior to the assignment/final assessment due date to educationsupport@fpcanada.ca.

CFP Professional Education Program Students and QAFP Professional Education Program Students

For assignments, please note the following:

- Students may submit only one extension request per assignment;
- An extension of up to one month may be granted;
- An approved assignment extension does not change a program end date.

For the final assessment:

- Students may only submit one extension request;
- Extensions of up to three months may be granted.

Bridge Program Students

- An extension of up to three months may be granted to complete any outstanding program requirements.

6. Maximum Time to Complete

Students can complete the programs at their own pace; however, there are time limits as stated in the table below. Programs are accessible via the learning platform and access opens on the start date. **Start dates are defined as follows:**

- **IPE** - the date the student submits the application.
- **CFP Professional Education Program and QAFP Professional Education Program** - the start date selected on the application.
- **Bridge Program** - the date the Institute approves the application (students will receive an email confirming this date).

	IPE	QAFP Professional Education Program	CFP Professional Education Program	Bridge Program
Maximum time to complete	Six months from start date	Seven months from start state	12 months from start date	Six months from start date

- Unless they have received an approved extension, students who do not meet program completion requirements within these timeframes receive a grade of “Fail.”

7. Program Deferrals

Students who begin a program but are unable to complete it due to **unforeseen circumstances** may request a one-time program deferral. Examples of events that may necessitate program deferrals include prolonged illness, bereavement, or extenuating circumstances that are beyond a student’s control. 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 educationsupport@fpcanada.ca with supporting documentation (required). The Institute aims to respond to requests within 10 business days.

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 this is not always possible.

To ensure an optimal student experience, students who receive deferrals are required to complete all coursework within a specific timeframe of their original program start date, defined below. In cases where a re-start date is not immediately confirmed or prolonged circumstances make program completion impossible, the Institute and student will determine how to proceed on a case-by-case basis.

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

- CFP Professional Education Program- 24 months
- QAFP Professional Education Program - 14 months
- Bridge Program - 12 months

8. 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 IPE 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 evaluation items by considering the degree to which students apply the frameworks and guidance introduced

in a given client situation. 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. Requests for appeals are not encouraged.

If a student is intent on appealing their final grade, they may email a request to educationsupport@fpcanada.ca. The request must be made within 30 days of the release of their final assessment results. The fee for an appeal is \$250.

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.

9. Repeat Enrolment

If a student does not successfully complete a program (i.e., they do not complete the program in the required timeframe or they do not receive a passing grade), they can retake it by paying the full program fee as long as they meet the [eligibility requirements](#).

If a student repeats a program, they should not re-submit any written assignments used in a previous attempt.

10. Accommodations

The Institute is committed to providing professional education in a manner 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.

11. Academic Misconduct

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

11.1. Examples of Academic Misconduct

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

11.1.1. Plagiarism

The following constitute plagiarism:

- Submitting the words, ideas, or data of another person, including information found on the Internet, as if they are one's own (if sources are used, they must be referenced);
- Paraphrasing another person's work 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 or in part by or in collaboration with other individuals.
 - Participation in a study group is acceptable if used to discuss how the learning applies to the case study. However, study group members must answer all assignment and final assessment questions **independently**.

11.1.2. Cheating

The following 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, assignments, or assessments

11.1.3. Contributing to Academic Misconduct

The following instances constitute contributing to misconduct:

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

11.1.4. Unauthorized Use of Intellectual Property

Copying, downloading, or storing of any course or program content, assignments, assessments, quizzes, etc. for use outside of the course or program requirements, or to share with others are considered unauthorized uses of intellectual property.

11.2. Review and Resulting Penalties

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

Depending on the circumstances surrounding the academic misconduct, the Institute may take one or more of the following actions:

- Issue a written reprimand;
- Record a 'Fail' grade for the unit assignment(s) and/or final assessment;
- Require the student to submit a new unit assignment or final assessment;
- Record a 'Fail' grade for the program and require the student to repeat at full cost;
- Suspend the student from re-enrolling in the program for a defined period;
- Escalate the results of the review/investigation to the FP Canada Standards Council;
- Take other action as deemed appropriate.

12. Requesting a Policy Exception

Exceptions to the policies outlined in this handbook may be granted at the sole discretion of the Institute. To request an exception to a policy, students must submit a completed [policy exception request form](#), along with any relevant documentation, to educationsupport@fpcanada.ca.

13. Changes to Contact Information

Students who change their contact information after registration must email their new information to info@fpcanada.ca. If a student updates their profile in the portal, they must also send an email to info@fpcanada.ca. It is a student's responsibility to ensure all contact information is accurate and up to date.

14. Support

Questions related to learning content or evaluation items should be sent to the instructor through the “Ask the Instructor” discussion forum on the learning platform, or by attending a live “Office Hours” session.

Questions related to education policy, timelines, and technical requirements should be sent to the program administrator through the “Ask the Administrator” discussion forum on the learning platform.

For all other inquiries, including questions about the registration process and technical support, contact our Certificant and Student Services Team at info@fpcanada.ca, 416.593.8587 or 1.800.305.9886 from Monday to Friday, 9:00 AM to 5:00 PM ET.



Contact Details

FP CANADA™

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