Designation	Sponsoring Organization	Requirements	Cost	Time to Complete	Why You'd Want It
Accredited Financial Counselor (AFC)	Association for Financial Counseling and Planning Education, 614-485-9650 afcpe.org	Two courses with exams, 30 hours of continuing ed every two years.	$800	Self-study	Advisors who want to educate families on general principles of financial decision making.
Accredited Investment Fiduciary (AIF)	Center for Fiduciary Studies, 866-390-5080, cfstudies.com	Two-and-a-half day program or Web-based self-study.	$1,850/$945	15-20 hours for self-study	For advisors providing guidance to investment committees of retirement plans, foundations and trustees.
Certified College Planning Specialist (CCPS)	National Institute of Certified College Planners, 315-487-4567, niccp.com	Self-study with three modules, 12 hours continuing ed every year	$1,185, $295 annual member-ship	One month to one year	For advisors seeking to specialize in college saving, focuses on financial aid strategies, tax advice and other material.

Certified Credit Counselor	National Institute for Financial Counseling Education, 321-727-2233, nifce.org	Eight-hour seminar or self-study, eight hours continuing ed per year.	$200	"A few months"	To help clients who are in too much debt.
Certified Divorce Financial Analyst (CDFA)	Institute for Divorce Financial Analysts, 800-875-1760, institutedfa.com	Self-study, four exams, 20 hours continuing ed every two years.	$1,500	Four months	Covers financial, tax and other issues.
Chartered Financial Analyst (CFA)	Chartered Financial Analyst Institute, 800-247-8132 cfainstitute.org	Levels I, II, III exams, three years experience in investment decision-making process.	One-time registration, enrollments for each exam, and books costs roughly $2,000	Self-study	In-depth coverage of portfolio-management and investment analysis.
Certified in Long-Term Care (CLTC)	Corp. of LTC Certification, 617-796-9788, ltc-cltc.com	One-day course or self-study.	varies	"Several months"	For those selling long-term-care insurance.

Certified Retirement Financial Advisor (CRFA)	Society of Certified Retirement Financial Advisors, 888-880-CRFA, crfa.us	Four-day course or self-study, 15 hours continuing ed every year specific to retirees or seniors.	$1,995	One to four months	Focuses on post-retirement issues.
Certified Senior Advisor (CSA)	Society of Certified Senior Advisors, 800-653-1785, soc-cda.com	Three-day course or self-study, hours continuing ed over three years.	$1,295/$1,095	Up to six months	Provides in-depth material on psychological aspects of aging, grief, and other topics, in addition to financial issues.
Certified Financial Planner (CFP)	Certified Financial Planner Board of Standards, 800-487-1497 cfp.net	Board-approved financial planning curriculum, (unless you're a CFA, CPA, ChFC), 10-hour exam, 30 hours of continuing ed every two years.	$595 enrollment fee, $360 biennial certification fee, $100 one-time background check fee	18 to 24 months	Provides certification in financial planning.

Certified Investment Management Analyst (CIMA)	Investment Management Consultants Association, 303-770-3377, imca.org	Three years consulting experience, clean U-4, five-day program, four-hour exam, 40 hours of continuing ed every two years.	$5615 for non members, $5115 for members, $395 yearly membership fee	One-week course	Advisor that wants to learn asset allocation, investment policy creation, manager search and selection, performance measurement, risk management, etc.,
Certified Specialist in Estate Planning (CSEP)	National Institute for Excellence in Professional Education, LLC. 610-688-4574 http://www.niepe.org/index.htm	Six core courses and two electives, 24 hours of continuing ed every two years.	$350 live program or $499 for self study package plus $75 annual fee	Self-study or live seminar programs must be completed within three years	Provides basic to advanced learning of all estate-planning issues.
Chartered Advisor for Senior Living (CASL)	American College, 888-263-7265, www.theamericancollege.edu	Five courses offered at the American College or self-study, 15 hours of continuing ed every two years.	One to one-and-a-half years	$2,300, plus one-time $70 fee	Covers estate planning, long-term care, investments and other issues.

Chartered Advisor in Philanthropy (CAP)	American College, 888-263-7265, www.theamericancollege.edu	Three courses offered at the American College or self-study, 15 hours continuing ed very two years.	Nine months to one year	$2,159, plus $70 fee	Long-term charitable planning for individuals and nonprofits.
Chartered Financial Consultant (ChFC)	American College, 888-263-7265 www.theamericancollege.edu	Six courses, two electives, work experience, 30 hours of continuing ed every 2 years.	One to two years	$450 per course	Provides advisors with skills to do comprehensive financial planning.
Registered Employee Benefits Counselor	American College, 888-263-7265, www.theamericancollege.edu	Five courses offered at the American college or self-study, 30 hours of continuing ed every two years.	One to one-and-a-half years	$2,300, plus $70 fee	Covers group and health insurance, retirement planning and executive compensation issues.