

Table 1: Advisers Agree that Pro Bono Service Develops Key CFP® Principal Knowledge Topic Skills

	CFP® Pros Under Age 35	All CFP® Professionals
Disability income insurance	48%	40%
Estate planning	50%	53%
Life insurance	59%	53%
Financial statements	62%	56%
Education saving vehicles and funding	60%	59%
Health insurance and healthcare cost management	62%	60%
Investment planning	59%	60%
Tax planning	55%	62%
Retirement savings and income planning	70%	73%
Crisis events with severe consequences	80%	73%
Principles of counseling	80%	73%
Client and planner attitude, values, biases	88%	74%
Sources of money conflict	83%	74%
Principles of effective communication	90%	85%
Cash flow management	92%	85%
Financing strategies and debt management	92%	87%

Source: The Case for Pro Bono Financial Planning. © 2023 Foundation for Financial Planning