

Summary

Process your negative emotions. Increase base confidence through incremental improvement with deliberate practice. Take care of yourself mentally, physically, and emotionally.

Intent

Call this a guide if you want. This is geared to those retaking the CFP® exam, although anyone sitting for the exam the first time may find a nugget of advice somewhere in this diatribe. This is what I wish someone had written when I was struggling to pass the exam because I know how it feels: lonely, ashamed, embarrassed, regretful--want me to go on? You're happy to see others in your study group pass. Kind of. Secretly, you're actually a little jealous and you wish *you* were able to sell your study materials already. I burned mine when I passed.

I'm not the smartest person in the room, but if I could pass, I'm convinced that anyone can pass this exam. I know more about this exam than most if only because I took it four times. My intent isn't to scare you with that. No, my intent is to empower you to avoid making my mistakes. I've experienced just about every emotion imaginable with this exam, and I will be fulfilled if someone--even just one person--can avoid my experience. I don't wish that tumultuous slog upon a fellow Candidate for CFP® Certification because studying for this thing even once is enough for a lifetime.

Approach

This is what worked for me. There are three overarching principles: processing negative emotions, increase true confidence through incremental improvement with deliberate practice, and take care of yourself mentally, physically, and emotionally.

At this point, you have enough technical skills to pass the exam. I didn't believe that after my first attempt, but I do now. I lacked that confidence, and I suspect you do too. *Oh, but I didn't have enough time to study.* Perhaps, but suppose you did put in the right amount of time and you know how to use your calculator, the tax information, the formulas, or even the tiniest retirement plan rules. That's not the hard part, right? Right. It's all of those subjective questions that are difficult to answer.

Processing negative emotions

If we can talk about how our friends or loved ones have emotional baggage, who's to say we don't have our own? I didn't realize that I had decades of academic emotional baggage going into this exam, and it took a lot of introspection to process it. I've failed plenty of exams in my day, but none hurt as much as this one because this was, in my opinion, the one that mattered most for my career. And the more I wanted it, the more it hurt it to be denied.

- *Should* yourself. Nonviolent Communication teaches us that *should* is a violent word "so deeply ingrained in our consciousness that many of us would have trouble imagining how to live without it...most of the time when we use this word with ourselves, we resist learning, because *should* implies that there is no choice."

- Avoid studying again without processing how you currently feel. You only need three months to study for the exam, and there are four months between exam dates. I suggest taking a month off to truly process your emotions following the exam. This is an ideal time to stop *shoulding* yourself. It can be done through journaling, talking to someone, meditation, therapy--whatever it takes. Ever noticed how hard it is to listen to someone when you're mad? Imagine studying when angry, bitter, or cynical.
- Process your current negative emotional state into a positive state. Nonviolent Communication also teaches us that "we are compassionate with ourselves when we are able to embrace all parts of ourselves and recognize the needs and values expressed by each part." Being compassionate with yourself allows you to *choose* to study again, not because you *should* but because you want to. This also relates to the beginner's mindset.
- Note in broad terms what gave you trouble on the exam while it's still fresh.

Increasing true confidence through incremental improvement with deliberate practice

The first time I took the exam, everything felt so foreign to me I thought I was taking the wrong exam. I was unprepared for the exam. Guess what? Everyone is nervous about the exam, yet people pass. People pass because they are prepared to handle what could be on the exam, and that preparation comes from lots of practice. This is another way of saying get comfortable with discomfort. I almost passed the third time I sat, and almost passing was enough motivation to rejuvenate me and reassess my attitude towards the exam. It was no longer my elusive white whale. It was tangible and within my reach. It was now a challenge I didn't fear. All I needed to do was improve 5-10% on each category, and that not only sounds doable, it's downright motivating! (Incidentally, Jean Sibelius's Symphony No.2, third and fourth movements, is playing on the radio as I typed this. [Check it out!](#))

- Aim to improve 5-10% on every practice exam. Unfortunately you don't know if your lows were high lows or low lows. The diagnostic is cryptic in that sense. I was told by a Dalton teacher that many people are within 10 correct questions of passing, and 5% of the exam is 8.5 questions.
- Fifty minutes of concentrated, focused practice is more useful than two hours of idle messing around pretending to be productive. This means turning off the phone, avoiding the internet, not answering emails, etc. I'll emphasize again that you know enough to pass. You just need to practice more.
- Simulate the test environment as much as possible when working through practice questions. This means no browser tabs, no phone, just your screens of formulas, scrap paper, pencil, calculator, and earplugs in if you plan on using them for the exam. Warning: earplugs can get itchy after an hour or two if you aren't used to them! (By the way, I've seen a lot of people misuse earplugs to their fullest potential. Proper earplug insertion: roll one up lengthwise, reach over your head to your opposite-side ear and use your fingertips to pull the outer edge of your ear up a little, insert, and let expand before doing the other side. It shouldn't hurt, but they'll be way in there if they were rolled well. It's just right if all you hear is your breathing.) This also gets you used to working through questions on a screen rather than on paper, and there is a difference.

- Work through 200 questions a day: 100 in the morning when your mind is fresh and 100 at night when your mind is tired to help simulate the stress of the exam in a very real way.
 - And review the answers, right or wrong. Sometimes you get a question right for the wrong reason. The exam has consistent reasoning, and the more you're exposed to it, the easier it is to notice.
- Study everything, not just what you were good or bad at. Guess who had a low diagnostic with taxes and insurance the second time they took the exam? Yep, the guy with degrees in accounting and risk management. It's comforting to go over what you already know. Every musician knows this. True growth comes from doing what makes you uncomfortable even though it's grueling (every musician also knows this).
- Prepare with a beginner's mindset. I am my worst critic when it comes to making mistakes. However, treating a missed question with genuine curiosity and willingness to learn instead of anger or shame helped me understand why I struggled with that question. Each missed question is an opportunity to learn, not a mark of inadequacy.
- Avoid memorizing more and hoping it's a substitute for practice. I tried this, and it doesn't work, not for this exam. Also, it's time to find new practice questions if you find yourself memorizing the question without understanding it.
- Think...like the CFP board. This is an academic exam. Several questions will ask for what you would do next and your answer in real life is none of the above. Welcome to the CFP exam. I suggest not fighting the exam and instead see what is being asked. You'll end up less frustrated.

Take care of yourself mentally, physically, and emotionally

It's really easy to forgo sleep and neglect your body during this time, but this is the time to be kindest to your body.

- Sleep well, exercise, and eat nutritious food. These provide real, lasting energy. Exercise doesn't have to be intense, either. A ten minute walk after 100 questions before reviewing your answers is refreshing. There's also [evidence that exercise helps improve brain function](#) in addition to [reducing stress levels](#).
- Play an instrument. Seriously. [Playing an instrument makes you smarter](#). I started learning how to play the cello at age 31, and I'm convinced it helped me pass the exam. Just like with exercise, ten minutes of focused practice stimulates the brain in a different way. Bonus if you take your 100 question quiz, practice, and go for a walk before reviewing the answers.
- Make sure your life is calm, bordering on boring. Switching jobs, starting a business, getting married, having kids, getting divorced, moving, a medical issue--all of these big, yet common things that happen in life derail your deep and present concentration.
- Power pose. If you're not familiar with [Amy Cuddy's work on presence and power posing](#), it's fascinating stuff. Basically, body language is psychosomatic. Open, big poses (think Superman) lead to improved moods and increased confidence while contracted, withdrawn poses (think Gollum) lead to the opposite. It would be weird to see Superman with his hands on his hips acting meek, wouldn't it? Listen to that Sibelius piece while power posing and tell me you don't feel ready to take on the world.

- Find a support/study group if that's your study style. It helps keep you on track and accountable. Better yet, teach a section you struggle with. The pressure of sounding competent is motivating, and it helps keep you in the beginner's mindset. This is also your forum for encouraging others and receiving encouragement.
- Laugh every day. [Laughter is a great way to relieve stress](#). The best thing to do the night before the exam is to eat something you're used to eating, watch your favorite whatever that makes you laugh, and go to bed early.

Exam day hints

Power pose before you start and during the exam. Power pose just before going through your questions marked for later. There's a chance you just might go with your first choice, and your instincts at this point have been honed over hours of deliberate practice. Trust this developed instinct unless you can prove through practiced reasoning you were wrong.

- Bring a balanced lunch with complex carbs. Food is energy. Garbage in, garbage out. I like a peanut butter and jelly sandwich on no sugar added whole wheat, a few dates, and white tea. [The brain uses a lot of energy](#), especially glucose. The complex carbohydrates from the bread and dates provide lasting glucose reserves while the jelly gives an immediate burst of fructose. The fat and protein in the peanuts are not only satiating, but provide lasting energy beyond the carbohydrates. The low levels of caffeine in the tea give enough of a lift but not enough to leave you jittery. If you're a coffee person, that's fine. If you aren't, don't start this day.
- Try to see this as a challenge instead of a threat. You're ready if you want to show the exam who's boss more than worry over minute details the night before. Yes, you'll be nervous at some points during the exam, but [stress can heighten your focus and concentration if you allow it](#). I suspect the best athletes already know this.
- Do a trial run 24 hours in advance from your front door to the handle of Prometrics' door. This gives you a sense of the time needed to get there and doesn't leave your GPS to chance. Addresses can change. Parking situations can change. Find the bathroom before leaving so you know where to go. This unnecessary stress can be avoided.
- Avoid introducing anything new or potentially disruptive to your digestive system a couple of days leading up to the exam. Sounds like a small detail, but best not to leave things to chance.
- Don't be shocked if your test center gives you markers and laminated sheets instead of actual paper and pencil.
- Take a sweater/layer unless you run notoriously hot. You just never know if you'll be put in a cold room that day.
- Breathe during the exam. Find yourself without focus? Take a long breath and re-read the question. Then answer what the question is actually asking. You have enough time; trust me.
- Bringing study materials can introduce unwanted anxiety. At best, you might remember one little tidbit. At worst, you can find out a question you missed, and that is not good for your confidence if you're the dwelling type.

- Make sure your calculator has fresh batteries, you know how to reset it, and you know how to get it to 4 decimal places.
- If the exam start time is off of your regular sleep schedule, take a week to adjust your body to that cycle. You don't have to go all Björn Borg at Roland Garros, but the point is to avoid surprises.
- Be mindful of the clock during your break. Those 40 minutes go fast, and part two will start with or without you. (I was ready, but saw part two starting without ending the break early.) Be mindful of the time needed to check in and check out. Think of it as 20-30 minutes to eat, walk around, stretch, and use the bathroom. Adjust if you see a line of people checking in.
- After the exam, if you're the cocktail type—make it a double. You earned it!

Special Note for Repeat Retakers

I urge you to change something this time, be it a preparation program or approach. One thing is for sure: whatever you did in the past hasn't worked so far. "Fool me once, shame on you. Fool me twice, shame on me" applies here. I knew after my second attempt that I had to change something because memorizing more, my long-time crutch, wasn't working. My approach went from memorizing to practicing, which was uncomfortable, but I knew that that was the right approach when I *almost* passed on my third attempt. Sometimes growth isn't easy, and this is a time to grow.

I won't endorse a preparation program over another because effectiveness ultimately depends on the user, but I used Dalton twice then Ken Zahn twice. Dalton passes plenty of people, but I found their focus to be more on teaching the information instead of teaching candidates how to pass and I found the "pass the exam" focus of Zahn's program more useful to me.

My last note

I'm not special. I'm not a genius, and I have the GPA to prove that I'm no stranger to bad results on exams. I'm very human. I make mistakes all the time. But something I've learned throughout my short blip of a lifetime on Earth is [the power of grit](#). This experience had some unintended consequences I suspect you may experience [when \(not if\)](#) you pass. It builds character, shows your commitment to a calling, and you'll retain more information than you realize. Who knows--you just might become a resource for those struggling to pass the exam some day. Remember that you aren't alone, and that if I can pass, you can pass.

-Bryan Ruiz, CFP®

References and links

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8. "How You Can Benefit From All Your Stress," *Psychology Today*
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9. "Grit: The Power of Passion and Perseverance," Ted.com
https://www.ted.com/talks/angela_lee_duckworth_grit_the_power_of_passion_and_perseverance
10. "The Power of Believing That You Can Improve," Ted.com
https://www.ted.com/talks/carol_dweck_the_power_of_believing_that_you_can_improve

Books for further reading.

1. *Presence*, by Dr. Amy Cuddy
2. *Grit*, by Dr. Angela Duckworth
3. *Mindset*, by Dr. Carol Dweck
4. *Peaks and Valleys*, by Dr. Spencer Johnson
5. *Nonviolent Communication*, by Dr. Marshall Rosenberg