

1 January 2026 qualification self assessment tool

November 2024

Disclaimer: This tool is for personal use only and aims to guide you re potential outcomes. Your AFSL is ultimately responsible for determining whether you need to do any study to meet the education standard by the 1 January 2026 deadline. As such, you should consult with them for a definitive decision for what you are required to do to comply with the law before making any decisions.

Note: Do not scroll through this PDF, rather please use the buttons to navigate your choices. Click START now.



START

Self-assessment options within this FAAA Tool

What would you like to self-assess today?

If I meet the 10
year experience
pathway

If I need to
complete
Commercial Law
and Australian
Tax Law units

What my
education gap is
for the 1 January
2026 deadline

Important Notes - You control how you navigate this tool:

1. Different designations have been given different credits. This tool will always present the higher credit designation to you first.
2. Meeting the 10 year experience pathway does not prevent you also obtaining an approved degree and meeting the education standard.
3. The Commercial Law and Australian Tax Law units are required under a different law to the education standard.

KEY:

- Orange boxes = pose questions to you.
- Grey circles = options to choose from.
- Purple box = final outcome of your self-assessment.
- Red buttons at the top of the screen allow you to backtrack (or change) your selection.
- Green buttons at the bottom of the screen link to external sites (e.g. ASIC, Treasury or legislative instruments) or back to different self assessment options within this tool.

[Return to start](#)

Experienced Provider Pathway (10-year experience requirement self-assessment)

Do you think you are eligible for the 10-year experience requirement?

Yes

No

Experienced Provider Pathway (10-year experience requirement self-assessment)

Were you authorised (i.e. current on ASIC FAR) on your exam cut off date*?

Yes

No

* Note: for existing advisers without an extension the exam cut off date was 1 January 2022. For those eligible for an extension (i.e. someone who had sat the exam twice before 1 January 2022) then their exam cut off date was 1 October 2022.

[Return to start](#)

[Experienced Provider Pathway Homepage](#)

Experienced Provider Pathway (10-year experience requirement self-assessment)

Did you pass the exam before your cut off date*?

Yes

No

* Note: for existing advisers without an extension the exam cut off date was 1 January 2022. For those eligible for an extension (i.e. someone who had sat the exam twice before 1 January 2022) then their exam cut off date was 1 October 2022.

Experienced Provider Pathway (10-year experience requirement self-assessment)

Have you gained at least 10 years of experience (i.e. at least 3,650 days being authorised) between 01/01/2007 and 31/12/2021?

Yes

No

Note: Any authorisation to give personal advice to retail clients pre 01/01/2007 or post 31/12/2021 will NOT count towards your total days being authorised.

Experienced Provider Pathway (10-year experience requirement self-assessment)

Do you have a clean disciplinary record (as at 31/12/2021)?

Yes

No

Note: A clean disciplinary record means you have never been banned or disqualified and that you have not been given an enforceable undertaking by the regulator.

Experienced Provider Pathway (10-year experience requirement self-assessment)

Based on your self-assessment above, you meet the definition of an “experienced adviser”.

You should contact your AFSL to:

1. Ask how you can self-declare about meeting the experienced provider pathway requirements so your AFSL can inform ASIC and
2. Ask if you still need to complete tax and/or commercial law units to comply with the Better Advice Act i.e. meeting the experienced adviser pathway doesn't cover this.

Click the relevant option from below for your next steps OR click the blue button labelled “Return to start” in the top right-hand corner of your screen.

Note: You can still choose to meet the education standard by completing a higher education degree by 1 Jan 2026.

Assess if I need to do the
Commercial Law and
Australian Tax Law Units.

Assess my 1 January 2026
higher education pathway gap.

Click here to finish using this
self-assessment tool.

[Return to start](#)

[Experienced Provider Pathway Homepage](#)

Experienced Provider Pathway (10-year experience requirement self-assessment)

You must pass the Financial Adviser Exam before returning to give personal advice to retail clients.

I have passed the
Financial Adviser Exam

[Return to start](#)

[Experienced Provider Pathway Homepage](#)

Experienced Provider Pathway (10-year experience requirement self-assessment)

Based on your self-assessment above, you are **NOT** eligible for the experienced provider pathway. You are also not eligible for the transitional arrangements for existing advisers. You therefore must complete the same requirements as a new entrant to return to giving personal advice to retail clients.

Click the relevant option from below for your next steps OR click the blue button labelled "Return to start" in the top right-hand corner of your screen.

[Click here to go to Treasury's Financial Adviser Standards website for new entrants.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

[Experienced Provider Pathway Homepage](#)

Experienced Provider Pathway (10-year experience requirement self-assessment)

Based on your self-assessment above, you are **NOT** eligible for the experienced provider pathway.

To continue to give personal advice to retail clients you must meet the relevant requirements for either an “existing provider” or a new entrant.

Click the relevant option from below for your next steps.

[Click here if you'd like to do an assessment for these standards now.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

Can I provide tax (financial) advice services to retail clients as a relevant provider?

Are you a relevant provider who is also a registered **Tax Agent** with the Tax Practitioners Board (TPB)?

Yes

No

Can I provide tax (financial) advice services to retail clients as a relevant provider?

Were you registered with the Tax Practitioners Board (TPB) as an **individual tax (financial) adviser** immediately before 1 January 2022,
OR
did you have an application with the TPB that was pending immediately before 1 January 2022 that was subsequently approved?

Yes

No

[Return to start](#)

[ASIC Tax Advice Flowchart Homepage](#)

Can I provide tax (financial) advice services to retail clients as a relevant provider?

Have you completed the specified courses in Commercial Law and Australian Tax Law?

Yes

No

Click here to check the list of approved law courses on ASIC's website.

Can I provide tax (financial) advice services to retail clients as a relevant provider?

Are you:

- A relevant provider (including a provisional financial adviser but not a timeshare adviser)
- AND
- An “existing provider” (within the meaning of section 1546A* of the Corporations Act)?

Yes

No

* Note: An “existing provider” is a person who was a relevant provider (i.e. authorised to give personal advice) at any time between 1 January 2016 and 1 January 2019 AND was not banned, or disqualified on 1 January 2019. Additionally, they were not subject to an enforceable undertaking from the regulator.

Can I provide tax (financial) advice services to retail clients as a relevant provider?

You are **not** a qualified tax relevant provider and cannot provide tax (financial) advice services to retail clients.

Click the relevant option from below for your next steps.

[Click here to go to the Approved Degree Determination.](#)

[Click here to check the list of approved law courses on ASIC's website.](#)

[Click here to finish using this self-assessment tool.](#)

Can I provide tax (financial) advice services to retail clients as a relevant provider?

Are you a relevant provider
(including a provisional financial adviser but not a timeshare adviser)?

Yes

No

Can I provide tax (financial) advice services to retail clients as a relevant provider?

You are a qualified tax relevant provider.

Q: Does your AFSL allow you to provide tax (financial) advice services to retail clients?

Yes = You **can**
provide tax
(financial) advice
services to retail
clients

No = You **cannot**
provide tax
(financial) advice
services to retail
clients

[Click here to check the list of approved law courses on ASIC's website.](#)

[Click here to check your ASIC FAR profile reflects your tax status correctly.](#)

[Click here to finish using this self-assessment tool.](#)

Can I provide tax (financial) advice services to retail clients as a relevant provider?

You are taken to be a qualified tax relevant provider until 31 December 2025.

You must complete the specified courses in Commercial Law and Australian Tax Law by no later than 31 December 2025 to continue being a qualified tax relevant provider.

Q: Does your AFSL allow you to provide tax (financial) advice services to retail clients?

Yes = You **can** provide tax (financial) advice services to retail clients

No = You **cannot** provide tax (financial) advice services to retail clients

[Click here to check the list of approved law courses on ASIC's website.](#)

[Click here to check your ASIC FAR profile reflects your tax status correctly.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Are you an existing adviser*?

Yes

No

* Note: An “existing provider” is a person who was a relevant provider (i.e. authorised to give personal advice) at any time between 1 January 2016 and 1 January 2019 AND was not banned or disqualified on 1 January 2019. Additionally, they were not subject to an enforceable undertaking from the regulator.

[Return to start](#)

Selected:

New entrant

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

You are considered a **new entrant** and will need an **approved degree (at either Bachelor level or postgraduate level)** to become a financial adviser.

In addition, you will need to

- pass the Financial Adviser Exam,
- complete a Professional Year program with an AFSL,
- abide by the Financial Adviser Code of Ethics and
- complete annual CPD requirements.

An approved degree can be at either Bachelor level or postgraduate level

Approved **Bachelor** degree = 24 units, Typically takes 3 years full time or 6 years part time.

OR

Approved **postgraduate** degree = 8 units (e.g. Graduate Diploma of Financial Planning) or 12 to 16 units (Master of Financial Planning). Typically takes 1-2 years full time or 3-4 years part time.

[Click here to go to the Approved Degree Determination.](#)

[Click here to go to Treasury's Financial Adviser Standards website for new entrants.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Are you relying on any foreign qualifications to determine your Education Pathway?

Yes – [apply to Treasury](#)
for a gap assessment

No, my qualifications
are Australian based

Click here for Treasury's
Foreign Qualifications
Assessment Service.

Click here to finish using this
self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you have a university or higher education provider degree at AQF7* level or above?

Yes

No

* Note: AQF = Australian Qualifications Framework (www.aqf.edu.au)

- AQF7 = Bachelor degree
- AQF8 = Graduate Diploma (which is different from the ADFP and DFP1-8)
- AQF9 = Masters degree
- AQF10 = PhD

[Return to start](#)

Selected:

Existing adviser

Australian quals

Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Does it match ALL the conditions of a degree listed in the [Corporations \(Relevant Providers Degrees, Qualifications and Courses Standard\) Determination 2021](#) i.e. is it an approved degree?

Yes

Majority aligned –
consult Treasury

No

Note: Please refer to [ASIC's Example qualification assessment 1: Approved degree](#) if you need step by step instructions on how to check your degree against the Determination.

[Click here to go to the Approved Degree Determination.](#)

[Click here to go to Treasury's Domestic Qualification Assessment Service.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

Selected:

Existing adviser

Australian quals

Degree

Approved Degree - 100% aligned to Determination

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have an approved degree.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline, if it was not already covered in your approved degree.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

[Check ASICs website to see if I have already done approved law courses.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Would your degree be considered a relevant* degree?

Yes, I have 8+ units
from the below list =
Relevant degree

Yes, I have 4-7 units
from the below list =
Non-relevant degree
(4-7 units)

No, I have 3 or less
units from the below
list = Non-relevant
degree

Note: For your degree to be considered “relevant” your academic transcript must contain a total of at least 8 units/subjects across the following areas. It might be 8 accounting units, or 4 economic, 2 banking and 2 investments. The mix is irrelevant, it’s the total number that matters.

- Financial planning (financial advice in the areas of superannuation, retirement, insurance or estate planning)
- Investments (for example, shares, derivatives, foreign exchange, options)
- Finance
- Finance Law
- Business law or commercial law (if the unit is approved by the Tax Practitioners Board)
- Taxation and tax law (if the unit is approved by the Tax Practitioners Board)
- Accounting
- Estate law
- Banking
- Economics

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold DFPI-8 or the ADFP*?

Yes

No

Note: The below qualifications are considered equivalent to the ADFP so if you hold one of them, be sure to select “yes” above.

- Advanced Diploma of Financial Planning = ADFP
- Advanced Diploma of Financial Services (Financial Planning) = ADFS(FP)
- 8-unit Diploma of Financial Planning (offered by FPA, now FAAA) = DFPI-8
- 8-unit Diploma of Financial Advising (offered by Securities Institute Australia - SIA)
- 8-unit Diploma of Financial Markets (offered by Securities Institute Australia - SIA)
- 8-unit Certificate in Financial Markets (offered by SIA and with units awarded between 1 January 1982 and 31 December 1990)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the below designations?

Yes

No

Certified Financial
Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

ADFP

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree, an ADFP and a professional designation worth 2 credits.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) - completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor - commenced 2009-2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009-2013)

Life Risk Specialist (via FPA and completed during 2009-2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010-2013)

CPA Associate Designation Program (completed during 1985 -1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

ADFP

1 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree, an ADFP and a professional designation worth 1 credit.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

[Return to start](#)

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree and an ADFP.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

[Check ASICs website to see if I have already done approved law courses.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree and a professional designation worth 2 credits.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Reading left to right from the top row click the relevant box if you hold any of the below designations, else click “none of these”.

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) – completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor – commenced 2009–2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009–2013)

Life Risk Specialist (via FPA and completed during 2009–2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010–2013)

CPA Associate Designation Program (completed during 1985 –1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

1 credit designation (CPA, CA, SSA)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree and a professional designation worth 1 credit (CPA, CA, SMSF).

You need to complete an approved ethics bridging unit and another approved bridging unit (or capstone unit) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP).

You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

1 credit designation (CIMA,CFA)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree and a professional designation worth 1 credit (CIMA, CFA).

You need to complete all 3 approved bridging units before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold a post graduate relevant degree*?

Yes

No

* Note: A post graduate relevant degree means a qualification that

- a) Is awarded by a higher education provider and
- b) Is a graduate diploma or masters degree (i.e. AQF8 level or above) and
- c) Includes at least 6 units of study in designated areas of study i.e. financial planning, investments, finance, finance law, business or commercial law (TPB approved), taxation and tax law (TPB approved), accounting, estate law, banking or economics.

[Return to start](#)

[Selected:](#)

[Existing adviser](#)

[Australian quals](#)

[Degree](#)

[Relevant Degree](#)

[Relevant Post Grad Degree](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree and a post graduate relevant degree. You need to complete an approved ethics bridging unit and another approved bridging unit (or capstone unit) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Select the appropriate option below to continue.

[Check ASICs website to see if I have already done approved law courses.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Relevant Degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a relevant degree.

You need to complete all 3 approved bridging units and another approved unit of study (i.e. 4 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Your relevant degree gives you 4 credits. These credits can be used as exemptions from 4 units of an approved Graduate Diploma of Financial Planning degree. Ask your education provider for a 4 unit RPL exemption towards a post graduate qualification. Ensure Commercial Law and Australian Tax Law units are included in the Graduate Diploma so you don't need to do additional study for the QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers. Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

No degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold DFPI-8 or the ADFP*?

Yes

No

Note: The below qualifications are considered equivalent to the ADFP so if you hold one of them, be sure to select “yes” above.

- Advanced Diploma of Financial Planning = ADFP
- Advanced Diploma of Financial Services (Financial Planning) = ADFS(FP)
- 8-unit Diploma of Financial Planning (offered by FPA, now FAAA) = DFPI-8
- 8-unit Diploma of Financial Advising (offered by Securities Institute Australia - SIA)
- 8-unit Diploma of Financial Markets (offered by Securities Institute Australia - SIA)
- 8-unit Certificate in Financial Markets (offered by SIA and with units awarded between 1 January 1982 and 31 December 1990)

Return to start

Selected:

Existing adviser

Australian quals

No degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

No degree

ADFP

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree, an ADFP and a professional designation worth 2 credits.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another approved unit of study (i.e. 4 courses to be studied) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers. Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

No degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) – completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor – commenced 2009–2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009–2013)

Life Risk Specialist (via FPA and completed during 2009–2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010–2013)

CPA Associate Designation Program (completed during 1985–1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

No degree

ADFP

1 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree, an ADFP and a professional designation worth 1 credit.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 2 approved units of study (i.e. 5 courses to be studied) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

No degree

No ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

No degree

No ADFP

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree and a professional designation worth 2 credits.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 3 approved units of study (i.e. 6 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

No degree

No ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) – completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor – commenced 2009–2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009–2013)

Life Risk Specialist (via FPA and completed during 2009–2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010–2013)

CPA Associate Designation Program (completed during 1985–1988)

None of these

[Return to start](#)

Selected:

Existing adviser

Australian quals

No degree

No ADFP

1 unit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree and a professional designation worth 1 credit.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 4 approved units of study (i.e. 7 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

Selected:

Existing adviser

Australian quals

No degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree and an ADFP.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 3 approved units of study (i.e. 6 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

[Selected:](#)

[Existing adviser](#)

[Australian quals](#)

[No degree](#)

[No ADFP](#)

[No Designations](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have no degree.

You need to complete at least an approved 8 unit Graduate Diploma (i.e. an approved degree) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold DFPI-8 or the ADFP*?

Yes

No

Note: The below qualifications are considered equivalent to the ADFP so if you hold one of them, be sure to select “yes” above.

- Advanced Diploma of Financial Planning = ADFP
- Advanced Diploma of Financial Services (Financial Planning) = ADFS(FP)
- 8-unit Diploma of Financial Planning (offered by FPA, now FAAA) = DFPI-8
- 8-unit Diploma of Financial Advising (offered by Securities Institute Australia - SIA)
- 8-unit Diploma of Financial Markets (offered by Securities Institute Australia - SIA)
- 8-unit Certificate in Financial Markets (offered by SIA and with units awarded between 1 January 1982 and 31 December 1990)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

Non-relevant degree (4-7 related)

ADFP

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units) , an ADFP and a professional designation worth 2 credits.

You need to complete an approved ethics bridging unit before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) – completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor – commenced 2009–2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009–2013)

Life Risk Specialist (via FPA and completed during 2009–2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010–2013)

CPA Associate Designation Program (completed during 1985 –1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

Non-relevant degree (4-7 related)

ADFP

1 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units), an ADFP and a professional designation worth 1 credit.

You need to complete an approved ethics bridging unit and another approved bridging unit (or capstone unit) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units) and an ADFP.

You need to complete all three bridging units before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

No ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

Non-relevant degree (4-7 related)

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units) and a professional designation worth 2 credits.

You need to complete all three bridging units before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree (4-7 related)

No ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) – completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor – commenced 2009–2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009–2013)

Life Risk Specialist (via FPA and completed during 2009–2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010–2013)

CPA Associate Designation Program (completed during 1985 –1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

Non-relevant degree (4-7 related)

1 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units) and a professional designation worth 1 credit.

You need to complete all 3 approved bridging units and another approved unit (i.e. 4 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Consider requesting your chosen education provider to give you 50% RPL (i.e. exemptions) from an approved Graduate Diploma of Financial Planning degree. That way you still complete the required 4 units but walk away with a post graduate qualification. Please ensure you request the education provider includes in your 4 units the Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers. Select the appropriate option below to continue.

Check ASICs website to see if I have already done approved law courses.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

[Return to start](#)

[Selected:](#)

[Existing adviser](#)

[Australian quals](#)

[Non-relevant degree \(4-7 related\)](#)

[No ADFP](#)

[No designation](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree (with 4-7 related units).

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 2 approved units of study (i.e. 5 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold DFPI-8 or the ADFP*?

Yes

No

Note: The below qualifications are considered equivalent to the ADFP so if you hold one of them, be sure to select “yes” above.

- Advanced Diploma of Financial Planning = ADFP
- Advanced Diploma of Financial Services (Financial Planning) = ADFS(FP)
- 8-unit Diploma of Financial Planning (offered by FPA, now FAAA) = DFPI-8
- 8-unit Diploma of Financial Advising (offered by Securities Institute Australia - SIA)
- 8-unit Diploma of Financial Markets (offered by Securities Institute Australia - SIA)
- 8-unit Certificate in Financial Markets (offered by SIA and with units awarded between 1 January 1982 and 31 December 1990)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

No

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

[Return to start](#)

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

ADFP

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree and a professional designation worth 2 credits.
You need to complete all 3 approved bridging units before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) - completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor - commenced 2009-2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009-2013)

Life Risk Specialist (via FPA and completed during 2009-2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010-2013)

CPA Associate Designation Program (completed during 1985 -1988)

None of these

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

ADFP

1 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree, an ADFP and a professional designation worth 1 credit.

You need to complete all 3 approved bridging units and another approved unit of study (i.e. 4 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Click here to go to the Approved Degree Determination.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

[Return to start](#)

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

ADFP

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree and an ADFP. You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 2 approved units of study (i.e. 5 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Certified Financial Planner
(CFPI-4 OR
CFPI-5 via study)

Fellow Chartered
Financial
Practitioner
(via AFA and
Kaplan)

Chartered Life
Practitioner
(completed after
2013)

Certified Practising
Accountants (CPA)
Program (completed
during or after 1989 and
with a Financial Planning
elective*)

* Note: CPA Financial Planning electives include the following topics:

- Personal Financial Planning and Superannuation
- Financial Planning Fundamentals
- Superannuation and Retirement Planning
- Investment Strategies
- Risk Advice and Insurance
- Financial Risk Management

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

2 credit designation

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree and a professional designation worth 2 credits.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 2 approved units of study (i.e. 5 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

Click here to go to the Approved Degree Determination.

Assess if I need to do the Commercial Law and Australian Tax Law units.

Click here to finish using this self-assessment tool.

Return to start

Selected:

Existing adviser

Australian quals

Degree

Non-relevant degree

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Do you hold any of the professional designations listed below?

Yes

No

Chartered Accountant (CA) Program (completed during or after 1972)

Certified Practising Accountants (CPA) Program (completed during or after 1989 and no FP elective)

SMSF Specialist Adviser (SSA) with SMSF Association (completed during or after 2005)

Chartered Financial Analyst (CFA) with CFA Institute

Certified Investment Management Analyst (CIMA) - completed during and after 2001

Professional Diploma in Stockbroking offered by SAFAA (Stockbroking And Financial Adviser Association)

Fellow Chartered Financial Practitioner (via AFA and Mentor - commenced 2009-2013)

Chartered Life Practitioner (via AFA and Mentor and commenced 2009-2013)

Life Risk Specialist (via FPA and completed during 2009-2018)

Accredited Estate Planning Specialist (via FPA and completed during 2010-2013)

CPA Associate Designation Program (completed during 1985 -1988)

None of these

[Return to start](#)

[Selected:](#)

[Existing adviser](#)

[Australian quals](#)

[Degree](#)

[Non-relevant degree](#)

[1 credit designation](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree and a professional designation worth 1 credit.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 3 approved units of study (i.e. 6 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

[Selected:](#)

[Existing adviser](#)

[Australian quals](#)

[Degree](#)

[Non-relevant degree](#)

Education pathway assessment tool – 1 January 2026 deadline for existing advisers

Based on your self-assessment above, you have a non-relevant degree.

You need to complete an approved Graduate Diploma (or Masters) that includes all 3 approved bridging units and another 4 approved units of study (i.e. 7 courses) before the 1 January 2026 deadline.

Note: There are additional education requirements to be registered as a Qualified Tax Relevant Provider (QTRP). You may need to complete an approved Commercial Law unit and/or an approved Australian Tax Law unit to be 1 January 2026 compliant.

Please ensure you request the education provider includes the approved Commercial Law and Australian Tax Law units needed so that you can register with ASIC as a QTRP.

Remember the FAAA has [member discount arrangements](#) with certain postgraduate approved degree education providers.

Select the appropriate option below to continue.

[Click here to go to the Approved Degree Determination.](#)

[Assess if I need to do the Commercial Law and Australian Tax Law units.](#)

[Click here to finish using this self-assessment tool.](#)

[Return to start](#)

Disclaimer:

This resource was put together in good faith using the below reference materials. This tool is for personal use only and aims to help you understand the pathways available to you to meet the education standard by 1 January 2026. Your AFSL is ultimately responsible for determining your 1 January 2026 education gaps. As such, you should consult with them for a definitive decision for what you are required to do to comply with the law before making any decisions.

References:

- [ASIC Flowchart: Can I provide tax \(financial\) advice services to retail clients as a relevant provider](#)
- [Corporations \(Relevant Providers Degrees Qualifications and Courses Standard\) Determination 2021](#)
- [Treasury Laws Amendment Act \(2023 Measures No. 3\) 2023](#)

Other Useful links:

- ASIC Info Sheet 281: [FAQs Accessing the experienced adviser pathway](#)
- ASIC Qualification Check Example 1: [Approved degree](#)
- ASIC Qualification Check Example 2: [Approved degree requiring a bridging unit](#)
- ASIC Qualification Check Example 3: [No approved degree](#)
- ASIC Qualification Check Example 4: [Relevant degree and ADFP](#)
- ASIC Qualification Check Example 5: [Non-relevant degree, DFP1-8 and 1 unit professional study](#)
- Treasury [Financial Adviser Standards \(FAS\) website](#)

FAAA contacts:

Website: www.faaa.au

Member discounts for postgraduate study: [FAAA member discount – post graduate approved degrees](#)

Go back to 10 year
experience pathway
self assessment.

Go back to check
ASIC's tax flowchart
self assessment.

Go back to 1 Jan 2026
education standard
self assessment.

Close PDF.

Thank you

f a a a

FINANCIAL ADVICE
ASSOCIATION AUSTRALIA