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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. RES. _____

Expressing support for the designation of October 2026, as “National Financial Planning Month”.

IN THE HOUSE OF REPRESENTATIVES

Mrs. KIM submitted the following resolution; which was referred to the Committee on _____

RESOLUTION

Expressing support for the designation of October 2026,
as “National Financial Planning Month”.

Whereas the Certified Financial Planner (CFP) Board’s 2026 “Financial FOMO: A Survey About Money and Relationships” research found that cost pressures are shaping United States citizens’ everyday choices, underscoring the value of trusted financial planning in helping individuals and families balance today’s needs with tomorrow’s goals and make informed decisions about the lives they want to build;

Whereas financial planning is a collaborative process that helps maximize a client’s potential for meeting life goals

through financial advice that integrates relevant elements of the client's personal and financial circumstances;

Whereas financial planning helps individuals and families make confident decisions, prepare for major life moments, navigate uncertainty, and build more secure financial futures, strengthening communities and the Nation;

Whereas the CFP Board's 2026 "Don't Fall For It: Guarding Against Financial Fraud" research found that financial fraud, scams, and exploitation continue to threaten United States citizens' financial security, highlighting the role competent financial planning and CFP professionals play in helping consumers recognize risks, avoid costly mistakes, and protect their financial well-being;

Whereas the 2025 results of CFP Board's "Financial Planning Longitudinal Study", a decade-plus-long academic research initiative, found that United States citizens working with CFP professionals report stronger financial preparedness and confidence than other advised and unadvised households;

Whereas 83 percent of people who work with a CFP professional maintain emergency funds covering 3 months' worth of income, compared with 53 percent of unadvised United States citizens;

Whereas 94 percent of households advised by CFP professionals feel confident in their ability to achieve financial goals, compared with 81 percent of unadvised United States citizens, and 51 percent of people working with CFP professionals report living comfortably, compared with 31 percent of unadvised households;

Whereas financial planning education can help people build the knowledge and confidence to make informed financial

decisions at every stage of life, from high school and college through their working years and retirement;

Whereas financial planners, nonprofit organizations, community organizations, educational institutions, and businesses play an important role in educating the public and expanding access to financial planning services;

Whereas, in 2025, CFP professionals reported 433,390 hours of pro bono financial planning services to help underserved individuals and families navigate financial challenges and make informed decisions, thereby expanding access to competent and ethical financial guidance; and

Whereas it would be appropriate to designate October 2026, as “National Financial Planning Month”: Now, therefore, be it

1 *Resolved*, That the House of Representatives—

2 (1) expresses support for the designation of
3 “National Financial Planning Month” to increase
4 public awareness about the importance of financial
5 planning and the many benefits that thorough finan-
6 cial planning can bring to individuals, families, and
7 communities;

8 (2) recognizes the role of financial planners in
9 helping individuals make informed decisions con-
10 cerning financial matters, including budgeting, sav-
11 ings, debt, credit, investing, and retirement plan-
12 ning;

1 (3) urges the people of the United States to ob-
2 serve “National Financial Planning Month” with ap-
3 propriate programs and activities, including—

4 (A) public seminars or workshops on budg-
5 eting, saving, use of credit, investing, and re-
6 tirement planning;

7 (B) financial education curricula in schools
8 and colleges;

9 (C) generally improving the financial lit-
10 eracy of individuals of all ages; and

11 (D) supporting and promoting pro bono fi-
12 nancial planning initiatives to help United
13 States citizens in need by providing no-cost fi-
14 nancial guidance to underserved and economi-
15 cally vulnerable individuals and families;

16 (4) supports the efforts of the Department of
17 the Treasury and the Financial Literacy and Edu-
18 cation Commission to develop a national strategy on
19 financial education and improve the financial well-
20 being for all United States citizens; and

21 (5) supports efforts to—

22 (A) promote access to financial planning
23 services;

24 (B) improve United States citizens’ under-
25 standing of investment products, investment

1 risk, and participation in the capital markets;
2 and
3 (C) improve financial literacy and investor
4 education throughout the United States.