
**CERTIFIED LEASE & FINANCE
PROFESSIONAL FOUNDATION**

CANDIDATE HANDBOOK

2026 EDITION

**Your guide to earning and
maintaining the CLFP designation**

[**clfpfoundation.org**](https://clfpfoundation.org)



Table of Contents

Table of Contents	2
Section One: About the CLFP Foundation	4
Our Mission	4
Our Vision.....	4
Our Core Values	4
What Is the CLFP Designation?.....	4
Purpose of Certification	4
Essential Roles and Practices	4
Governance	5
Section Two: Eligibility & Qualification	6
Eligibility Table	6
Character Requirements	6
Application Instructions	6
How Applications Are Reviewed	7
Application Exceptions	7
Non-Discrimination Policy.....	7
Reasonable Accommodations (ADA).....	7
Fees	8
Section Three: Scheduling & Taking the CLFP Exam	9
Exam Format Overview	9
Before You Test: Device & Testing Space.....	9
Identification & the 360° Room Scan	9
Permitted & Prohibited Items	9
Pricing Tools	10
Breaks.....	10
Technical Difficulties	10
Obtaining Your Results.....	10
Section Four: Exam Policy & Appeals	11
Passing Score.....	11
Retake Policy	11
Suspected Cheating Policy	11
Reinstatement of a Lapsed Designation.....	11
Recertification & Annual Renewal	12

Section Five: Content Outline & Study Prep	13
Exam Structure	13
The CLFP Handbook	13
Body of Knowledge	13
Building a Study Plan	13
Academy for Lease & Finance Professionals (ALFP)	13
CLFP Mentor Program	14
Anonymity Program	14
Financial Assistance	14
Section Six: Complaint Procedure & Professional Conduct.....	15
CLFP Standards of Professional Conduct.....	15
The CLFP Pledge	15
Use of the CLFP Designation, Logo & Branding.....	15
Filing a Complaint.....	15
Contact Information	17
Applications & Forms	17

Section One: About the CLFP Foundation

Our Mission

Building a better commercial equipment leasing and finance industry, one individual at a time.

Our Vision

Establish the Certified Lease & Finance Professional (CLFP) designation as the preeminent credential worldwide for professionals who have demonstrated mastery of the CLFP Body of Knowledge, exceptional competency, and a commitment to exemplary ethics through their business practices, continuing education, and dedication to the industry.

Our Core Values

- **Professionalism:** CLFPs promote excellence, continuous learning, and adherence to industry best practices.
- **Knowledge:** CLFPs have proven their comprehensive knowledge by passing a rigorous exam and reviewing and testing for annual industry changes.
- **Community:** CLFPs form a vibrant community and embrace collaboration, warmly welcome newcomers, and thrive on working harmoniously with others to elevate the industry's standards and practices.
- **Dedication:** CLFPs demonstrate their devotion to the worldwide equipment leasing and financing industry. Their tireless pursuit of excellence builds a stronger industry, one individual at a time.

What Is the CLFP Designation?

The Certified Lease & Finance Professional (CLFP) designation is the premier credential for equipment leasing and financing professionals worldwide. It demonstrates competency through testing of knowledge, continuing education, and a commitment to sound business practices and dedication to the industry. Certified Lease & Finance Professionals and Associates are located throughout the United States (including Puerto Rico), Canada, India, Pakistan, Africa, and Australia.

In 2026, the Equipment Leasing & Finance Association (ELFA) — the trade association representing the \$1.3 trillion equipment finance industry — and the CLFP Foundation announced a formal affiliation between the two organizations, following a vote by CLFP members in good standing.

Purpose of Certification

The designation of Certified Lease & Finance Professional sets the standard for professionalism in the leasing industry. It is designed to identify and recognize individuals within the leasing profession who have demonstrated, through experience, testing, and conduct, their competency in leasing. The letters "CLFP" behind an individual's name represent visible recognition of this professional achievement and status.

Essential Roles and Practices

- Encourage attainment of superior levels of professional development through education, involvement in, and contributions to the industry.
- Define and promulgate industry standards for professionalism and ethical practices in the equipment leasing and financing industry.
- Promote awareness, respect, and trust throughout the industry, the general public, and government for the Foundation and its professional certification program.
- Build, maintain, and distribute a core Body of Knowledge to properly present the full scope of industry policies, procedures, and practices.
- Require CLFPs to expand and update their knowledge of the equipment leasing and financing industry through continuing education.
- Promote the “CLFP” designation as an enviable brand of professional achievement and peer recognition within the industry.
- Serve as the governing body for CLFP certification and re-certification.
- Provide access to education, training, and certification testing through strategic partner alliances.
- Stimulate global awareness and interest in the Foundation and the CLFP designation through press relations, professional associations, and other public relations activities.

Governance

The CLFP Foundation is a not-for-profit organization governed by a Board of Directors, supported by a Board of Advisors, Executive Staff, and a network of volunteer committees and task forces (including the Body of Knowledge Committee, Certification Enforcement Task Force, Recertification Committee, Scholarship Review Committee, Vetting Committee, and others). The Foundation’s Executive Staff carries primary responsibility for reviewing and approving CLFP applications, and the Board of Directors retains authority over certification policy, complaints, and appeals.

A current list of Officers, the Board of Directors, Board of Advisors, staff, and committee members is maintained on the Foundation’s website.

[View the CLFP Foundation Board and Staff → clfpfoundation.org/about-us](https://clfpfoundation.org/about-us)

Section Two: Eligibility & Qualification

The CLFP Foundation retains sole authority to establish eligibility requirements and makes all final decisions regarding examination eligibility. The Foundation does not refund application or background-check fees for candidates who apply and are found ineligible.

Eligibility Table

Path	Requirements
Certified Lease & Finance Professional (CLFP)	Minimum of three (3) years of verifiable equipment leasing and financing experience (up to one year may be substituted with other financial experience — contact the Foundation for eligibility review). Acceptable character, ability, and reputation both within and outside the industry. Written pledge to adhere to the CLFP Standards of Professional Conduct. Completed application, exam fee, and acceptable background check.
CLFP Associate	For candidates with less than three years in the industry. Must list an industry professional in the “Referred By” section of the application. Completion of the CLFP Associate application, background check, and written pledge to the Standards. Must successfully pass the CLFP examination. May not use the letters “CLFP” until the three-year anniversary, tracked by CLFP Foundation Executive Staff.

Character Requirements

A CLFP candidate must have and maintain acceptable character and reputation. Applicants must be able to answer “no” to the following questions, or provide a separate letter with complete details for any “yes” answer:

- Have you ever been convicted of, or are you now under indictment for, a felony crime?
- Have you or your firm ever been sanctioned by a leasing trade organization for conduct or business practices?
- Are you or is your firm now the subject of any action before the Ethics or Standards Committee of any leasing trade organization?
- Have you or your firm ever had a license to do business revoked, for cause, by a government entity (real estate, insurance, securities, mortgage brokerage, or similar)?
- Are you or is your firm now the subject of any government investigation that could result in revocation of a license to do business?

Application Instructions

1. Complete the CLFP (or CLFP Associate) Application in its entirety. Incomplete applications, including the fee, will not be processed.
2. Read the CLFP Standards of Professional Conduct. Upon passing the examination, you agree to act according to, and be bound by, these Standards.
3. Submit the application together with the applicable fee. Approved applicants will receive instructions for accessing the online examination.

How Applications Are Reviewed

The Foundation's Executive Staff has primary responsibility for reviewing and approving CLFP applications, assessing each applicant's experience, competence, and integrity. The review and due-diligence process includes:

- **Application review:** Personal and business information submitted by the candidate is reviewed and retained on file.
- **Criminal background check:** A LexisNexis criminal background report is ordered and reviewed by Executive Staff.
- **Verification of industry experience:** The three-year leasing industry requirement is verified through review of the candidate's LinkedIn profile and/or contact with previous employers.

If a red flag is discovered during this process, the application is forwarded to the CLFP Application Exception Committee for final review.

Application Exceptions

An "exception" is information uncovered during the application or background-check process suggesting a prior action was in conflict with the CLFP Standards of Professional Conduct — for example, conviction of a crime or revocation of a license or designation. When an exception is identified:

1. The application and related information are forwarded to a five-member Review Committee, each of whom is a CLFP in good standing, with at least one Board member seated.
2. The Review Committee evaluates the information and votes to Approve or Deny. Approval requires four of five votes; anything less results in denial. The Committee may request additional information before deciding.
3. A written decision — including a supporting statement if the application is denied — is provided to Foundation staff.
4. A Review Committee member employed by the same employer as the applicant must recuse themselves; a substitute member is appointed in their place.

Non-Discrimination Policy

The CLFP Foundation does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status in any of its activities or operations, including the review of applications.

Reasonable Accommodations (ADA)

The CLFP Foundation will make reasonable efforts to accommodate eligible candidates who provide documented evidence of a disability or need for special testing arrangements, provided the accommodation does not present an undue burden to the Foundation and does not fundamentally alter the measurement of knowledge the exam is intended to test. Candidates who require special testing arrangements must notify the Foundation in writing at the time of application, or at least 30 days prior to their exam date.

Fees

Item	Fee
CLFP / CLFP Associate Application (includes non-refundable \$30 background-check fee)	\$695
Re-examination (per retake cycle)	\$265
Annual Recertification Dues	\$155
Reinstatement Fee (in addition to current dues, and re-exam fee if applicable)	\$100

Applicants who are unable to sit for the exam after paying the application fee may request a hardship withdrawal in writing to the CEO in cases of medical emergency or other extenuating circumstances; the Board of Directors will consider a refund of the \$665 exam portion of the fee (the \$30 background-check fee is non-refundable). Candidates seeking financial assistance may also apply for a grant through the Chris Walker Education Fund (administered by NEFA), or the CLFP Foundation Scholarship.

Section Three: Scheduling & Taking the CLFP Exam

Exam Format Overview

The CLFP Exam is administered online through a secure proctoring platform (currently Proctorio) and may be taken at a time and place of the candidate's choosing — there is no need to schedule an exam appointment with the Foundation. Once payment is received, exam login credentials are issued to the candidate.

- The exam has four parts, which must be completed in order (Part I through Part IV) in a single sitting.
- Candidates have up to eight (8) hours total to complete all four parts, including breaks; individual completion times typically range from 4 to 8 hours.
- All questions are automatically gradable (multiple choice, true/false, matching, etc.) — there are no essay questions.
- The exam is closed-book; no study materials may be referenced during testing.
- If the exam timer runs out, the exam will auto-submit.

Before You Test: Device & Testing Space

Candidates are strongly encouraged to test their device and internet connection in advance using the Proctorio compatibility check and the CLFP testing portal. Camera and microphone capabilities must be enabled, and any VPN or firewall software must be disabled for the duration of the exam — employer VPNs and firewalls commonly block the Proctorio platform, so candidates using a work computer should confirm compatibility with their IT department beforehand, or plan to use a personal device.

- The testing room must be private, well-lit, and quiet, with a hard-surface desk or table. Public spaces (libraries, coffee shops, computer labs) are not adequate.
- Your webcam must be able to rotate or be moved to complete a full 360-degree scan of the room and desk, including underneath the desk.
- Only one computer/monitor may be used — dual or multiple monitors are not permitted. A second monitor must be unplugged and placed out of reach, or covered if it cannot be moved.
- You must remain alone in the room for the duration of the exam and stay within the webcam frame.

Identification & the 360° Room Scan

Before each of the four parts begins, candidates are prompted to complete a 360-degree scan of the testing room and desk, confirming a compliant testing environment. Failure to complete the required room and desk scan at any point will result in immediate disqualification of the exam attempt, regardless of scores earned.

Permitted & Prohibited Items

Permitted

- One single, blank 8½" x 11" piece of scratch paper and a writing utensil. If used, this paper must be present from the start of Part I, remain on the desk for the entire exam (including breaks), and be shown during every room scan.
- A wireless keyboard and/or mouse, if applicable.
- Hydration (coffee, tea, water, soda, etc.).

Prohibited

- Headphones, headsets, or earbuds of any kind.
- Cameras, cell phones, optical readers, or any device capable of photographing or copying test materials.
- Additional computers, monitors, tablets, PDAs, MP3 players, pagers, or other devices with memory.
- Any other person, including friends, relatives, children, or pets, in the room or vicinity.
- Notes, study materials, books, or dictionaries of any kind.
- Food.

Pricing Tools

Candidates must elect either the HP 17bII / 17bII+ financial calculator or TValue as their pricing tool — using both in conjunction is prohibited. A basic hand-held calculator is not an acceptable substitute if using TValue; candidates using TValue should rely on their computer's built-in calculator for simple arithmetic. A cell phone is never an acceptable calculator and may not be present during the exam. Guides for both tools are available in the Foundation's online Toolbox.

Breaks

Breaks are permitted between the four parts of the exam, but not during a part, and the exam clock does not stop for a break. The Foundation suggests keeping standard breaks to 10–15 minutes and meal breaks to about 30 minutes — remembering that all break time counts against the total eight-hour allotment. Breaks must be taken outside the testing space, and a new 360-degree room scan is required upon returning to resume testing.

Technical Difficulties

If you experience technical issues during the exam, do not contact the CLFP Foundation — the clock does not stop, and Foundation staff are not equipped to resolve technical issues in real time. The exam autosaves progress as you go; refresh your browser if the page freezes, and use Proctorio's live chat support for the fastest assistance.

Obtaining Your Results

Candidates receive an immediate pass/fail notification upon submitting the exam. If a section is not passed, the notification includes the percentage score for each part so the candidate knows which sections require a retake (specific missed questions are not disclosed). Candidates who pass should allow up to six weeks to receive their CLFP plaque after confirming how their name should appear.

Section Four: Exam Policy & Appeals

Passing Score

The CLFP Exam is graded on a cumulative basis, and a score of 75% or higher across all four parts is required to pass. If an overall 75% is not achieved, individual parts are considered separately — any part scored at 75% or above does not need to be retaken.

Retake Policy

Candidates may retake any unpassed part(s) of the exam as many times as necessary, provided all parts are passed within one calendar year of the date of the first exam attempt. Each retake carries a re-examination fee of \$265. If a full year passes without achieving a passing cumulative score, the candidate must restart the full application and fee process. Please allow up to 72 business hours after an exam attempt for a new login and invoice to be generated for a retake.

Suspected Cheating Policy

Cheating in applying for, taking, or following the CLFP Exam invalidates any grade otherwise earned. Prohibited conduct includes, but is not limited to:

- Falsifying or misrepresenting information required for designation as a CLFP or CLFP Associate.
- Communicating with other candidates or any individual while the exam is in progress.
- Substituting another person to sit for the exam in place of the candidate.
- Referencing outside materials, handwritten notes, or aids not provided as part of the exam.
- Leaving the exam room at any time without prior arrangement.
- Using unauthorized electronic devices, including a phone, or screen sharing during the exam.

When the Foundation has evidence a candidate may have cheated, the candidate is informed they are under review and asked for a statement of position. If the statement appears viable with no intent to deceive, the CEO presents the case to the Executive Committee for approval; if approval is not granted, the matter goes to the Board of Directors, which decides by majority vote among the following remedies, at its sole discretion:

- No credit for any portion of the exam completed during the session under review.
- A bar from taking the examination for a defined period (six months or one year).
- Denial of candidacy for the CLFP or CLFP Associate designation in the future.

Reinstatement of a Lapsed Designation

If your CLFP designation has expired or lapsed, you may not represent yourself as holding the designation in any capacity — including on business cards, email signatures, letterhead, resumes, your website, or any other business communication — until it is formally reinstated.

Situation	Requirements & Estimated Cost
Lapsed while remaining in the leasing industry, or lapsed less than 5 years with no use of the designation	Submit a CLFP application detailing your CLFP history and business experience since lapsing. Background check required. Pay current year's dues (\$155) plus a \$100 reinstatement fee (background check included). Example total: \$255
Out of the leasing industry for more than 5 years since lapsing	Same application and background check as above. Must also retake and pass the CLFP exam (\$265 re-test fee). Pay current dues (\$155) + \$100 reinstatement fee + \$265 re-test fee. Example total: \$520

Candidates who continued to represent themselves as CLFPs after the Foundation notified them of a lapsed designation are ineligible for reinstatement. To reinstate, submit a written request to the Board including your name, the reason you are seeking reinstatement, and the reason the designation was allowed to lapse; the Board votes on approval, and reinstatement is finalized once fees are paid and current-year recertification is complete.

Recertification & Annual Renewal

CLFPs in good standing must complete an annual recertification each fall, consisting of: payment of \$155 in annual dues, a short quiz on industry developments for that year, and a renewed written pledge to the CLFP Standards of Professional Conduct. All certifications run on a calendar-year basis (January 1 – December 31).

No-Refund Policy

Recertification dues — whether paid by the individual CLFP or invoiced to an employer on the CLFP's behalf — are non-refundable. This policy is displayed prominently during the recertification process before final payment. Employer-paid invoices are not adjusted for roster changes after issuance, though payments made may be applied as a credit toward a future transaction.

Section Five: Content Outline & Study Prep

Exam Structure

The CLFP Exam consists of four parts, taken in succession, with question formats limited to multiple choice, true/false, and matching (no essays). The current CLFP Exam Outline — detailing each part and its corresponding point value — is available for download in the Foundation’s online Toolbox.

[Download the CLFP Exam Outline → clfpfoundation.org/toolbox](https://clfpfoundation.org/toolbox)

The CLFP Handbook

The Certified Lease & Finance Professionals’ Handbook is the foundation of exam preparation — the exam is written directly from its content. Candidates should purchase the current edition (10th Edition) and read it in its entirety before attempting the exam. An audiobook version is also available as a supplement, but should be used alongside the printed or Kindle Handbook, since tables, charts, and figures cannot be conveyed through audio alone.

Because the Body of Knowledge is reviewed and updated annually, older Handbook editions may not fully reflect current exam content — most notably the transition from ASC 840 to ASC 842 lease accounting standards. Candidates studying from any edition prior to the Sixth Edition should purchase a current copy.

Body of Knowledge

The Body of Knowledge is a comprehensive, annually reviewed outline of the equipment leasing industry and the foundation for all exam content. Candidates are encouraged to use it as a guide throughout their entire study program.

Building a Study Plan

The Foundation recommends setting a target exam date first, then building a study plan backward from that date. Helpful resources available in the Toolbox include:

- A free, downloadable CLFP Exam Study Guide with chapter summaries, sample questions, and a suggested 10-week study schedule.
- A sample Weekly Study Calendar.
- Guides for both approved pricing tools (HP 17bII/17bII+ and TValue).
- Financial Statement Review sample problems.
- An online glossary and CLFP flashcards covering key industry terminology.
- A “Flow of Equipment Finance” resource illustrating how departments and roles work together across the leasing life cycle.
- Quizlet — search “CLFP Exam” for community-built study sets.

[Explore the full CLFP Toolbox → clfpfoundation.org/toolbox](https://clfpfoundation.org/toolbox)

Academy for Lease & Finance Professionals (ALFP)

The ALFP is the Foundation’s instructor-led exam-preparation course, designed for candidates who have already read the Handbook. It covers all required exam sections in depth and is offered in three formats: a 2- or 3-day in-person course, a 2- or 3-day virtual classroom, or a self-paced online course completed within a 6-month window.

- Cost: \$750 (discounted to a bundled \$1,400 total when paired with the \$695 exam fee).
- The exam is optional at the conclusion of an ALFP, not mandatory.
- ALFP participants receive access to a comprehensive Sample Exam for 30 calendar days, available beginning roughly two weeks before the class.
- Cancellations require written notice at least 30 days before the class start date (minus a \$75 processing fee). One reschedule is permitted, within 12 months of the original class date.

[View upcoming ALFP sessions → clfpfoundation.org/academy-for-lease-and-finance-professionals](https://clfpfoundation.org/academy-for-lease-and-finance-professionals)

CLFP Mentor Program

The Mentor Program pairs candidates who have committed to an exam date with a CLFP mentor whose strengths complement the candidate’s areas of weakness, based on a short self-assessment survey. Mentors are not tutors or instructors — candidates are expected to learn the material independently through the Handbook, coursework, and work experience — but mentors provide clarification, interpretation, and encouragement as candidates work through the Body of Knowledge. The program is voluntary and offered at no cost.

Anonymity Program

Candidates who prefer to study for and take the exam privately may participate in the Foundation’s Anonymity Program, with a public announcement made only when — and if — the candidate chooses, upon earning certification.

Financial Assistance

Most employers cover the cost of the Handbook, exam, and Academy for their CLFP candidates. For candidates without employer support, financial assistance may be available through the CLFP Foundation Scholarship, or the Chris Walker Education Fund (administered by the National Equipment Finance Association).

Section Six: Complaint Procedure & Professional Conduct

CLFP Standards of Professional Conduct

- A CLFP will always strive to conduct all business dealings in an honest, ethical, and professional manner.
- A CLFP will respect ownership of funds delivered as advanced fees or security deposits and will treat, in a fiduciary capacity, all funds received in that capacity.
- A CLFP will strive to constantly gain additional education to improve professional competency and will work to promote education and integrity within the leasing industry.
- A CLFP will never knowingly make false or misleading statements to their employer, employees, customers, vendors, brokers, or funding sources.
- A CLFP will never be involved in fraudulent activities in business dealings, and will always treat with confidentiality — as defined by law — information from customers, vendors, brokers, funding sources, and credit reporting agencies.
- A CLFP will act in a leadership role in the industry and always be held to the highest standards of conduct applicable to the industry.

The CLFP Pledge

“By applying for certification and recertification I agree that, if certification or recertification is granted, I will adhere strictly to the Standards of Professional Conduct of the CLFP Foundation (the ‘Standards’). I am aware that certification or recertification may be revoked due to, among other things, a finding by the Foundation that I have failed to adhere to the Standards. I agree to participate in any peer review or examination conducted by the Board of Directors or designated representatives of the Foundation and to be bound by the results of any such review or examination. If my certification or recertification is revoked or other disciplinary action is taken upon finding that I have violated the Standards, I agree I shall have no right or cause of action to pursue any claim against the Foundation or any member of its Board of Directors, Advisory Council, its officers, Chief Executive Officer or other representatives and I hereby waive and release any claim that I may have, at law or in equity, arising out of any such revocation or other disciplinary action.”

Use of the CLFP Designation, Logo & Branding

The terms “Certified Lease & Finance Professional,” “CLFP Foundation,” “CLFP Associate,” and “CLFP,” as well as the CLFP Designation, are owned by the CLFP Foundation and protected under federal trademark law. A license to use these marks and the CLFP designation is granted only to individuals who meet and maintain the qualifications determined by the CLFP Foundation Board of Directors.

Filing a Complaint

Any person may file a complaint alleging a violation of the CLFP Standards of Professional Conduct Pledge. Please note the CLFP Foundation is not an investigating body and can only make decisions based on the information provided; the Foundation is a not-for-profit association, not a court of law, and

cannot issue an enforceable legal order. Its actions are limited to matters pertaining to an individual's use of the CLFP designation.

Complaint Package Requirements

A complete complaint package must be submitted to the Chief Executive Officer of the CLFP Foundation and must include:

- A signed letter on company letterhead outlining the complaint and the alleged violation in detail, including a proposed resolution, and containing the required litigation-status language specified by the Foundation.
- Photocopies of all supporting documentation.
- A signed CLFP Foundation Hold Harmless Form (available by contacting the Foundation).

Review Process & Timeline

1. Upon receipt of a complete complaint package, the Chief Executive Officer acknowledges receipt and posts the complaint for Board review; a Board meeting to determine whether there is a valid claim must be held within 15 calendar days of receipt.
2. If the Board elects to investigate further, the accused CLFP (the "respondent") is notified by certified mail, email, and fax, and receives a complete copy of the complaint and supporting documentation.
3. The respondent has 21 calendar days from the date of mailing to submit a response with supporting documentation. If no response is received, the charges may be deemed admitted; a Final Notice then gives 10 additional calendar days before the respondent is held in violation of the Standards by default.
4. If a response is received, the Board attempts to facilitate a reasonable resolution between the parties. If the matter remains unresolved, the Board has full discretion to take any action it deems appropriate.

Possible Outcomes

- Dismissal of the complaint
- Private censure
- Probation
- Public censure
- Suspension of the respondent's status as a CLFP in Good Standing
- Removal of CLFP in Good Standing status

Contact Information

Have a question that isn't answered in this handbook? The CLFP Foundation staff is happy to help.

Contact	Purpose
General inquiries — info@clfpfoundation.org	Applications, general questions
Reid Raykovich, CLFP, CAE — Chief Executive Officer — reid@clfpfoundation.org	Application exceptions, hardship withdrawal requests, Anonymity Program
Mel Vinson, CLFP — VP of Marketing & Development — mel@clfpfoundation.org	Exam prep, mentor matching, retake support, ALFP questions
Sandy Vigilia — Executive Administrator — sandy@clfpfoundation.org	Handbook orders, general administration
Recertification — renewal@clfpfoundation.org	Annual recertification questions
Exam results — exam@clfpfoundation.org	Exam-day support (see current exam instructions)

Phone: (206) 535-6281

Mail: CLFP Foundation, 1625 Eye Street NW, Suite 850; Washington, DC 20006

Applications & Forms

The CLFP Application, CLFP Associate Application, and all current forms and fee schedules are maintained on the Foundation's website and updated as needed — please always use the current version found online rather than a saved or printed copy.

[Apply now → clfpfoundation.org/how-to-become-a-clfp](https://clfpfoundation.org/how-to-become-a-clfp)

[CLFP Application / Associate Application → clfpfoundation.org/clfp-designation-application-form](https://clfpfoundation.org/clfp-designation-application-form)

[CLFP Toolbox \(study resources\) → clfpfoundation.org/toolbox](https://clfpfoundation.org/toolbox)

[Frequently Asked Questions → clfpfoundation.org/faqs](https://clfpfoundation.org/faqs)

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