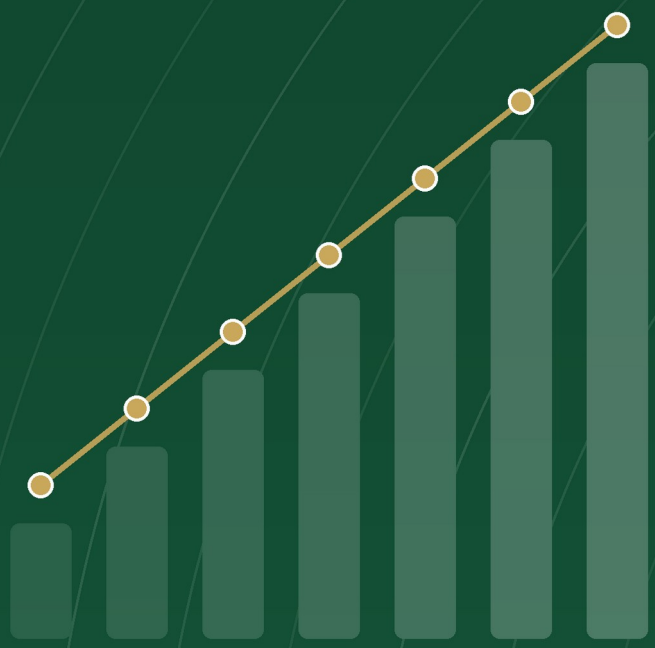
CAREER EXPLORATION SERIES
An independent, company-neutral guide

Exploring a Part-Time Career in Financial Education

A Practical Guide

Licensing, costs, time, ethics, and how to evaluate any opportunity, with a 30-day exploration plan.



Educational resource • Edition: November 2026

WELCOME

Before you begin

This guide is for people who are **curious** about part-time work helping others understand money: budgeting basics, protecting a household with insurance, and preparing for retirement. It is written to help you explore the field on your own terms, with facts from regulators and professional bodies, so you can decide whether it fits your life and values. It does not promote any company, and it is not an invitation to join anything.

Most paid roles in this space involve a **license**, because recommending or selling insurance and investment products to the public is regulated. The guide walks through what the work involves, who tends to do well, how licensing works (using **California** as the worked example), what it costs, how to fit it around a full-time job, and how to evaluate **any** firm or opportunity before you commit time or money.

What's inside

#	Section	What you'll get
1	What the work involves	Plain-English differences between an educator, an insurance agent, a securities representative, and a financial planner
2	Who tends to do well	Traits and skills, plus an honest look at rejection and attrition
3	Licensing roadmap	State life & health license steps, continuing education, securities exams, and CFP® certification
4	Part-time realities	Time, timelines, and checking your employer's policies
5	Costs to expect	Sourced, approximate fees and the items you should price yourself
6	Evaluating any opportunity	A question checklist, verification steps, and red flags
7	Ethics & consumer protection	Suitability, best interest, and putting clients first
8	30-day exploration plan	Low-commitment steps to test your interest
9	Glossary & sources	Key terms and every source used, with links

PLEASE READ **Important disclaimer**

This guide is for **general educational purposes only**. It is not financial, legal, tax, or career advice, and it is not an offer of employment or a business opportunity.

Licensing rules, fees, and continuing-education requirements **vary by state and change over time**. Figures shown are approximate and were checked against the cited sources in November 2026. **Always verify current requirements and fees with your state insurance regulator** (and FINRA, NASAA, or CFP Board where relevant) before you pay for anything.

No income, earnings, or results are stated or implied. Mention of an organization or regulator is for reference only and does not imply endorsement.

SECTION 1

What "financial education" work actually involves

"Financial education" is a broad label. Some people teach money skills with no product involved; others are licensed professionals who also educate clients as part of recommending or selling regulated products. Knowing which role you are actually being offered matters, because the license, the rules, and your obligations to clients differ.

Common topics you would help people understand

- **Budgeting and cash flow:** tracking spending, building an emergency fund, managing debt.
- **Protection:** how life, disability, health, and long-term care insurance work, and how much coverage a household might need.
- **Retirement basics:** workplace plans, IRAs, annuities, and the trade-offs between saving, investing, and guaranteeing income.
- **Life events:** marriage, children, buying a home, caring for parents, and changing jobs.

The U.S. Bureau of Labor Statistics (BLS) describes insurance sales agents as people who interview clients about their financial situation, explain policy features, analyze existing coverage, customize insurance programs, and help with claims. Many market their own services and build a client base through referrals. [1]

Four roles that are often confused

Role	What they do	License / credential	Who regulates
Financial educator / coach	Teaches money skills (budgeting, credit, saving). Does not sell or recommend specific insurance or securities products.	None required for general education. Optional certificates exist.	Generally unregulated as long as no products are sold or individualized investment advice is given
Licensed insurance agent (life & health)	Explains, recommends, and sells life, health, disability, long-term care, and (with training) annuity products.	State insurance license for each line of authority, plus continuing education [1][7]	State Department of Insurance (e.g., California DOI)
Registered securities representative	Recommends and sells securities such as mutual funds and variable annuities on behalf of a broker-dealer.	SIE plus Series 6 or 7, usually Series 63; must be associated with a FINRA member firm [12][13]	FINRA, SEC, and state securities regulators
Financial planner / adviser	Provides broader advice on investments, taxes, retirement, and estate planning; may charge fees.	Varies; investment adviser representatives typically need state or SEC registration. CFP® is a voluntary credential [2][16]	SEC or state securities regulator; CFP Board for CFP® professionals

> TIP **Why the label matters**
>
> If someone describes a role as "financial education" but it involves recommending insurance or investment products, it is a **licensed sales or advisory role**. Ask directly which license the role requires and who supervises the advice you give.

Outlook: BLS projects insurance sales agent employment to grow about **3%** from 2025 to 2035, with roughly **43,100 openings a year**, mostly replacing workers who leave; personal financial advisor employment is projected to grow about **1%**. [1][2]

SECTION 2

Who tends to do well

No personality type guarantees success, but regulators' and labor-market descriptions of the work point to a consistent set of traits. BLS lists **analytical skills, communication, initiative, interpersonal skills, and self-confidence** as important for insurance agents, and notes that agents must be able to "maintain composure if rejected." [1]

Trait or skill	What it looks like in practice
Curiosity	You enjoy learning how products, taxes, and benefits work, and you keep up as rules change. Licensed agents must complete continuing education.
People skills	You listen more than you talk, explain complex ideas simply, and are comfortable meeting new people.
Integrity	You would rather lose a sale than recommend something that does not fit. You disclose conflicts and keep promises.
Coachability	You accept feedback from supervisors and compliance staff, and you follow procedures even when they slow you down.
Organization	You keep accurate notes, protect client data, track follow-ups, and manage a calendar around another job.
Resilience	You can hear "no" many times without taking it personally or pressuring anyone.

REALITY CHECK **An honest note on rejection and attrition**

Much of this work involves asking people to meet with you, and many will say no. That is normal, and it is one reason many people who start in the field **do not continue**.

Industry research group LIMRA has reported that in agency-building life insurance distribution, only about **15%** of new financial professionals were still under contract at the end of their fourth year (approximate figure read from a 2024 LIMRA conference chart). LIMRA also reported that four-year retention ranges from about **3% to 40%** across organizations. [21][22]

Treat these figures as a reason to explore carefully, not as a prediction for you. Ask any firm you evaluate what **its** retention looks like and why.

Quick self-assessment

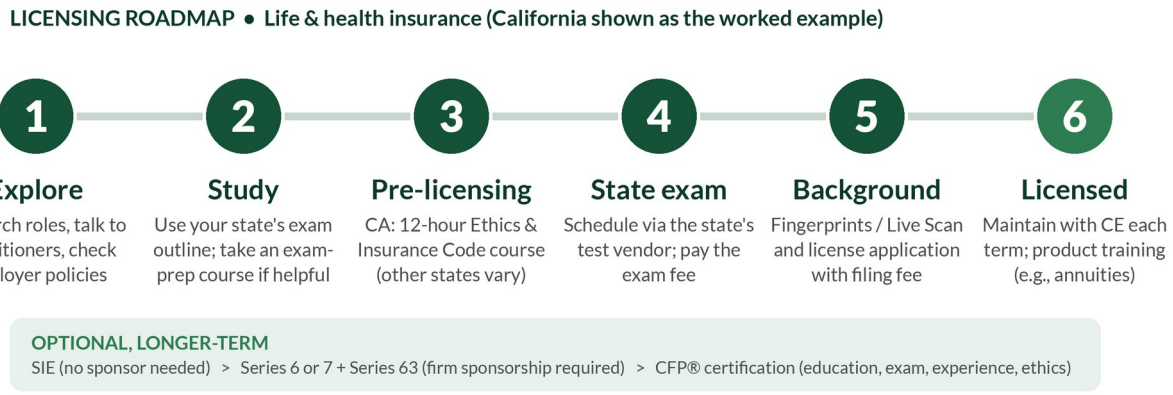
Check the statements that honestly describe you today. There is no score; the goal is clarity.

- ☐ I can commit consistent, protected hours each week for at least several months.
- ☐ I am comfortable studying for and taking a timed, proctored exam.
- ☐ I can talk about money with friends, family, and strangers without pressuring them.
- ☐ I would walk away from a recommendation that benefits me more than the client.
- ☐ My budget can absorb licensing and start-up costs without strain, and I am not counting on quick income.
- ☐ My current employer allows outside work of this kind (or I will check before starting).

SECTION 3

Licensing roadmap

Every state requires a license to sell insurance, with separate licenses (lines of authority) for life, health, and property-casualty. Most states require coursework and a state exam, and most require continuing education to keep the license. [1] The roadmap below shows the typical sequence for a **life and accident & health** license, using California as the worked example.



Worked example: California Life-Only and Accident & Health agent

Step	California requirement (verify before you pay)	Source
Pre-licensing education	As of **January 1, 2026**, California no longer requires the former 20-hour (or 40-hour combined) product prelicensing course for life and accident & health applicants. You must still complete the **12 Hours of Study on Ethics and the California Insurance Code** (including 1 hour on insurance fraud) before the license can be issued. Courses completed under the old 32- or 52-hour rules remain valid for three years.	[5][6][11]
Exam preparation	CDI publishes **License Examination Objectives** and encourages applicants to find a study course. You may schedule the exam before finishing the 12-hour course.	[5][6]
State exam	Department exam fee **$55** per attempt. Testing at a PSI center or by remote proctoring adds a **$43** convenience fee; CDI also runs its own exam site in Los Angeles.	[3][4]
Fingerprints & background	After passing the exam, submit fingerprints before applying. The Department's Live Scan vendor charges **$74** total ($17 FBI + $32 DOJ + $25 vendor fee).	[5][8]
License application	Filing fee **$188** for Life-Only, Accident & Health, or both if applied for at the same time.	[3][7]
Renewal	Licenses run on a **two-year** term. Renewal fee $188 (late renewal $282).	[3][7]

Other states vary. Many still require pre-licensing course hours, and fees, exam vendors, and background-check steps differ. Find your state's insurance department through the NAIC directory. [10]

Continuing education (CE): California example

- **24 CE hours every two-year license term**, including **3 hours of ethics**, for resident life and accident & health agents. [9][15]
- **Annuities:** before soliciting annuity sales, complete an initial **8-hour** California-specific annuity training course, then a **4-hour** annuity course each subsequent license term. These hours count toward the 24. [9][14]

- **Long-term care:** agents who sell LTC insurance must complete an 8-hour LTC course before soliciting, then 8 hours of LTC training each year for the first four years, and 8 hours per term after that. [9]

Optional: securities licenses (require firm sponsorship)

Selling securities such as mutual funds or variable annuities requires FINRA registration through a broker-dealer. [1][12]

Exam	What it covers	Sponsor needed?	Fee*
SIE (Securities Industry Essentials)	Introductory industry knowledge; results valid four years. Passing it alone does not permit securities business.	No; open to anyone 18+	$100
Series 6	Investment company and variable contracts products (e.g., mutual funds, variable annuities)	Yes, a FINRA member firm	$100
Series 7	General securities representative	Yes, a FINRA member firm	$395
Series 63 (NASAA)	State securities law for agents	Can be taken unsponsored, but registering as an agent requires a firm	$147

**Fees as listed by FINRA and NASAA in 2026; FINRA raised several exam fees effective January 1, 2026. Sponsoring firms sometimes pay exam fees. Verify before enrolling. [12][13][17]*

Long-term: CFP® certification

CFP® certification is a voluntary, rigorous credential built on the **"4 E's"**: **Education** (CFP Board Registered Program coursework plus a bachelor's degree, which may be completed within 5 years after the exam), **Exam** (170 questions over two 3-hour sessions), **Experience** (6,000 hours, or 4,000 hours in a qualifying apprenticeship), and **Ethics** (an ethics declaration, a background check, and a fiduciary duty when providing financial advice). CFP Board lists a typical path of **18–24 months**; standard exam registration is **$925** (early $825, late $1,025). [16][18]

SECTION 4

Part-time realities

Part-time work in this field is possible, but it competes with your job, family, and rest. BLS notes that most insurance agents and personal financial advisors work full time, and that advisors may meet clients in the **evenings or on weekends**. [1][2] Plan for that reality rather than hoping around it.

Where the hours go

Activity	What it involves	Planning note
Study & licensing	Exam preparation, the required ethics course, scheduling the exam and fingerprints	Front-loaded; heaviest in your first weeks or months
Training & supervision	Product training, compliance training, shadowing an experienced professional	Ask any firm how many hours it expects and when
Client conversations	Fact-finding meetings, education sessions, follow-ups, service requests	Often evenings or weekends, which overlap with family time
Administration	Notes, applications, CE tracking, record-keeping, data security	Easy to underestimate; budget for it explicitly

EXERCISE **Build your own weekly time budget**

There is no official "right" number of hours. Before you commit, write down: (1) the hours you can **reliably protect** each week, (2) which evenings or weekend blocks they come from, and (3) what you will give up to free them.

Then compare that number with what any firm says it expects for training and client work. If the two don't match, that is important information.

Timeline to get licensed

Timelines vary with your study pace, exam availability, background-check processing, and the regulator's application queue. In California, the sequence is: study, take the exam (which can be scheduled before the ethics course is complete), submit fingerprints after passing, complete the 12-hour ethics course, and file the license application. [5][6] Expect it to take **at least several weeks**; plan conservatively and check the regulator's current processing guidance rather than relying on anyone's promise of speed.

Check your employer's policies first

- ☐ Read your employee handbook for **outside employment (moonlighting)** and **conflict-of-interest** policies; ask HR in writing if unclear.
- ☐ Never solicit co-workers, use employer time or equipment, or use your employer's client or customer lists.
- ☐ Regulated employers (banking, insurance, accounting) may have stricter rules or require pre-approval.
- ☐ If you are already registered with a FINRA member firm, FINRA rules require **written notice to your firm** before engaging in outside business activities (see FINRA Rule 3270 and the newly approved Rule 3290). [19]
- ☐ Independent-contractor income is typically self-employment income; ask a tax professional how it affects you.

SECTION 5

Costs to expect

Expect to pay some costs before you are licensed. The figures below use California as the example and are **approximate**; they were checked against the cited sources in November 2026 and can change. Items marked "varies" have no single authoritative figure, so get written quotes.

Cost item	Approximate amount	Notes	Source
Exam-prep course / study materials	Varies by provider	Optional in CA since 2026 but often helpful; compare several providers	—
12-hour Ethics & CA Insurance Code course	Varies by provider	Required before the CA license is issued; use a CDI-approved provider	[6]
State exam fee (CA)	$55 per attempt	Retakes are charged again	[3]
PSI convenience fee (CA)	$43 per attempt	Charged for PSI test centers and remote testing; CDI also runs its own exam site in Los Angeles	[4]
Fingerprints / Live Scan (CA)	$74	$17 FBI + $32 DOJ + $25 vendor fee	[8]
License filing fee (CA, life and/or A&H)	$188	One fee if both lines are applied for together	[3]
Renewal (every 2 years, CA)	$188	Late renewal $282	[3]
Continuing education	Varies by provider	24 hours per two-year term in CA, plus product-specific training	[9]
Errors & omissions (E&O) insurance	About $781/yr (industry average)	One insurance marketplace reports a median of $65/month for insurance professionals; life-only agents may pay less or more. Some firms require it or arrange group coverage	[20]
Technology & business tools	Varies	CRM, e-signature, secure email, phone, website, marketing compliance review; ask what the firm provides vs. what you pay	—
Securities exams (optional)	SIE $100; Series 6 $100; Series 7 $395; Series 63 $147	Series 6/7 require firm sponsorship; firms sometimes pay	[12][13]
CFP® exam (long-term, optional)	$925 standard	Plus education program costs	[18]

WATCH FOR **Ask for the full fee picture in writing**

Beyond licensing, some organizations charge **sign-up, training, software, marketing, or monthly "platform" fees**, or require you to buy E&O through them. Ask for every recurring and one-time fee in writing, and ask what happens to those fees if you leave.

SECTION 6

How to evaluate any firm or opportunity

Use these questions with **any** insurance agency, carrier, brokerage, broker-dealer, or independent marketing organization. A good organization will welcome them and answer in writing.

Questions to ask

Topic	Questions
Training	What training comes before I meet clients? Who teaches it, how long is it, and is it product-neutral?
Supervision	Who reviews my recommendations? Is there a designated supervisor or compliance officer, and how do I reach them?
Fees you pay	What will I pay to start and to stay (sign-up, software, E&O, marketing, events)? Are any refundable?
Contracts & status	Employee or independent contractor? May I review the full contract, including non-solicit and termination terms, before signing?
Pay structure	How and when am I paid? Could I owe chargebacks or repay advances if a policy lapses? (Get it in writing.)
Product shelf	Which insurers and products can I offer? Captive (one company) or independent (several)?
Compliance	Who approves my marketing and social posts? How is client data protected? What best-interest procedures apply?
Recruiting vs. clients	Is success measured by serving clients or by recruiting others? Are there rewards for bringing in new people?
Retention	What share of new people are still active after one and four years? Why do people leave?

Verify before you trust

- ☐ **Insurance licenses:** look up agents and agencies with your state Department of Insurance; in California, CDI's **Check a License** shows status and discipline. Other states: see the NAIC directory. [10][23]
- ☐ **Securities registrations:** search **FINRA BrokerCheck** and the SEC's **Investment Adviser Public Disclosure** site. [24][25]
- ☐ **Complaints:** check regulator enforcement pages and news; **talk to former members**, not just current ones.

STOP AND ASK **Red flags**

- Pressure to decide fast, or to pay before you see the contract.
- Emphasis on recruiting friends and family over serving clients; the FTC warns about plans that reward recruiting more than sales to outside customers. [26][27]
- Promises of fast, easy, or "passive" income, or lifestyle imagery in place of facts.
- Vague or verbal-only answers about fees, chargebacks, or supervision.
- Urging clients to replace existing policies without careful comparison, or selling before you are licensed.
- Being discouraged from checking licenses, reviews, or former members.

SECTION 7

Ethics and consumer protection

Licensed professionals are trusted with people's savings, families, and futures. The rules below exist to protect consumers, and following them protects you too.

Key standards

Standard	What it means	Applies to
Annuity "best interest" (NAIC Model #275)	When recommending an annuity, the producer must act in the consumer's best interest without placing their own financial interest ahead of the consumer's. As of February 2026, NAIC reports that 49 jurisdictions, including California, have implemented the 2020 revisions.	Insurance producers recommending annuities [28]
California annuity training	Life agents must complete California-specific annuity training covering best-interest standards, prohibited sales practices, and unfair trade practices.	CA life agents selling annuities [14]
Regulation Best Interest (SEC)	Broker-dealers must act in a retail customer's best interest when recommending securities, disclose fees and conflicts, exercise reasonable care, and maintain compliance policies.	Registered representatives of broker-dealers [29]
Fiduciary duty (CFP Board)	CFP® professionals must act as fiduciaries when providing financial advice, putting clients' interests first.	CFP® professionals [16]
Professional codes of ethics	NAIFA's Code of Ethics asks members to act in clients' best interests, protect confidentiality, provide accurate information, pursue continuing education, and comply with the law.	Members of professional associations [30]

Putting clients first: everyday habits

- **Educate before you recommend.** Make sure the person understands the options, including doing nothing or buying elsewhere.
- **Know the client.** Gather and document goals, budget, existing coverage, and risk tolerance before any recommendation.
- **Disclose clearly.** Explain how you are paid and any conflicts of interest, in plain language.
- **Respect "no."** Never pressure friends, family, or anyone else. Relationships matter more than any single sale.
- **Be careful with replacements.** Replacing an existing policy or annuity can cost a client surrender charges or lost benefits; compare carefully and follow your state's replacement rules.
- **Protect vulnerable clients.** Slow down with older adults and anyone under stress, and involve trusted family members when appropriate.
- **Keep records and ask compliance.** If you are unsure, stop and ask before you act.

> GOOD TO KNOW **Where consumers can get help**
>
> Consumers can contact their **state Department of Insurance** (in California, the CDI consumer hotline and complaint process) or **FINRA** and the **SEC** for securities concerns. Knowing these resources, and sharing them, is part of serving people well. [10][24]

SECTION 8

A 30-day exploration plan

These steps are **low-commitment**: they cost little or nothing, and none of them requires signing up with anyone. At the end of 30 days, you will have enough information to make a clear yes, no, or not-yet decision.

Week	Focus	Action steps
Week 1	Understand the field	• Read the BLS profiles for insurance sales agents and personal financial advisors [1][2] • Decide which role in Section 1 interests you most • Complete the self-assessment in Section 2 • Read your employer's outside-work and conflict-of-interest policy
Week 2	Check requirements	• Visit your state Department of Insurance website (California: insurance.ca.gov) [10] • Note exam fees, education rules, fingerprint steps, and CE [3][8][9] • Download your state's exam content outline or objectives • Build a simple cost estimate using Section 5
Week 3	Learn & talk to practitioners	• Take a free course: FDIC **Money Smart for Adults** or CFPB **Your Money, Your Goals** [31][32] • Have 2–3 informational conversations with licensed professionals from **different** types of firms • Ask what a typical week looks like and what they wish they had known
Week 4	Evaluate & decide	• If you are considering an organization, run the Section 6 checklist and verify licenses [23][24] • Compare your weekly time budget to what roles realistically require • Write down your decision and the reasons. "Not yet" is a valid answer

Informational conversation starter questions

- What does your role involve day to day, and how many hours does it really take?
- What training and supervision did you receive when you started?
- What surprised you most about the work, good and bad?
- What costs did you pay out of pocket in your first year?
- How do you handle conflicts between what a product pays and what a client needs?
- If you were starting again part-time, what would you do differently?

> REMINDER **Keep it no-pressure**
>
> You are gathering information, not making commitments. It is completely fine to thank someone for their time and decide this field isn't for you.

SECTION 9

Glossary

Term	Definition
Annuity	An insurance contract that can provide income over time in exchange for a lump sum or a series of payments.
Best interest standard	A rule requiring a professional to put the consumer's interest ahead of their own when making a recommendation (e.g., NAIC Model #275 for annuities; SEC Regulation Best Interest for securities).
BrokerCheck	FINRA's free public tool for researching the background of brokers and brokerage firms.
Captive agent	An agent who sells products from one insurer only. An independent agent can offer products from several insurers. [1]
CE (continuing education)	Required coursework to keep a license active, measured in hours per license term.
CFP®	CERTIFIED FINANCIAL PLANNER™ certification, awarded by CFP Board to people who meet education, exam, experience, and ethics requirements.
Chargeback	A repayment of compensation an agent may owe if a policy is canceled or lapses within a set period.
E&O insurance	Errors and omissions (professional liability) insurance that can cover claims of negligence or mistakes in professional services.
FINRA	The Financial Industry Regulatory Authority, which oversees broker-dealers and their registered representatives.
Fiduciary	A person legally or ethically required to act in another person's best interest.
Independent contractor	A person who is not an employee; typically responsible for their own taxes, expenses, and tools.
Line of authority	The type of insurance a license allows you to sell (e.g., life, accident & health, property, casualty).
Live Scan	Electronic fingerprinting used for background checks, as in California.
NAIC	The National Association of Insurance Commissioners, the organization of state insurance regulators that develops model laws.
NASAA	The North American Securities Administrators Association, which develops the Series 63, 65, and 66 exams.
Producer	Regulatory term for a licensed insurance agent or broker.
Replacement	Using a new policy or annuity to replace an existing one; regulated because it can harm consumers.
SIE, Series 6, 7, 63	Securities qualification exams; Series 6 and 7 require sponsorship by a FINRA member firm.
Suitability	Whether a product reasonably fits a client's needs, objectives, and financial situation.

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[30] NAIFA, Code of Ethics. https://belong.naifa.org/code-of-ethics

[31] FDIC, Money Smart for Adults. https://www.fdic.gov/consumer-resource-center/money-smart-adults

[32] CFPB, Your Money, Your Goals. https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/

Questions? Let's talk.

If you'd like to talk through anything in this guide, feel free to reach out.

NAME [Your name]

PHONE [Phone]

EMAIL [Email]

Bracketed fields are placeholders to complete before sharing.

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