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FINANCIAL SECURITY ADVISOR

FREE GUIDE · CAREER IN CANADA

Your path to getting licensed in Canada

A step-by-step guide for anyone who wants to build a **professional Canadian career** at their own pace.



Carolina Cedeño
Financial Security Advisor

QC · ON · AB · BC

WELCOME

Hi, I’m Carolina

I arrived in Canada with experience, with drive… and with a master’s degree that didn’t open doors here. On top of that came the language barrier. My first job was at a second-hand clothing store.

One day I left my résumé at a job fair, and that step led me to a profession I didn’t know could transform me into a **Financial Security Advisor in Canada**.

Today I’m licensed in Quebec, Ontario, Alberta and British Columbia, and I help Latino families and business owners build and protect their future in their own language. And what inspires me most is supporting other Latinos as they walk this same path.

I put this guide together so you can see the whole path, step by step, with clarity.

This guide is for you if…

- You’d like to start part-time, without leaving your job
- You’re motivated to help families, business owners and people in your community
- You want a highly valued and respected professional career in Canada
- You have experience in another field and want to keep building on it
- You’re looking for a team that speaks your language and supports you along the way

BEFORE YOU START

Myths and facts

These are the questions I hear most from my community. Clearing them up is the first step.

MYTH

"I need to get my university degree recognized."

FACT

This profession is based on a **provincial licence**. Your previous experience isn't lost: it gives you judgment, contacts and confidence.

MYTH

"I have to quit my current job."

FACT

You can start **part-time** and grow at the pace you choose.

MYTH

"I need experience in finance."

FACT

You learn from scratch with an **official study program** and mentorship from an experienced team.

MYTH

"My English isn't strong, so this isn't for me."

FACT

The exam is taken in **English or French**, and along the way you study with **support in Spanish**. Afterwards, you serve your community in your own language.

THE PATH · PART 1

From idea to exam

1. **Discover the opportunity**
   Attend a free 20-minute presentation (in person or on Zoom) and let's talk one-on-one about your goals.

2. **Check the requirements**
   Be 18 or older, have a permit to work in Canada with your Social Insurance Number (SIN), and complete a criminal background check.

3. **Enroll in your licensing program**
   HLLQP if you live in Ontario, Alberta or British Columbia; **PQAP** if you live in Quebec. You study it with the official academy.

4. **Study at your own pace**
   Four modules: **Ethics, Life Insurance, Accident and Sickness, and Investments**. Each includes podcasts, videos and practice exams, and you have a study community supporting you in Spanish.

5. **Take your academy exams**
   Pass your four official program exams from the comfort of your home.

What supports you along the way

- **Official academy** with all the study materials
- **Spanish-speaking study community** to answer questions and move forward together
- **Mentorship** in your first client meetings
- **Ongoing coaching** to keep growing at every stage
- **Free presentations** to keep learning every week
- A **Latino team** that celebrates every one of your achievements

THE PATH · PART 2

From your exams to your new career

6 **Take your provincial exams**

Once you've passed your academy exams, you take the same four exams, in English or French, depending on your province.

7 **Apply for your licence**

Once you've passed your provincial exams, apply to your province's regulator, backed by the agency that supports you.

8 **You're licensed!**

Join real meetings alongside your mentor, learn how to advise a family, and welcome your first client.

And then: you grow step by step

- Part-time or full-time: you choose your pace
- You build your own business, and can even register your own company
- You develop different income streams: active income, residual income, passive income and extra income
- **Multiply your potential:** build your own team and help others walk this path

YOUR TURN

Are you ready to start?

Check what you already have:

- [ ] I'm 18 or older
- [ ] I'm authorized to work in Canada (open work permit, permanent residence or citizenship)
- [ ] I have no criminal record in Canada

Checked all three? You have an excellent foundation to start your path. *Let's talk!*

Book your one-on-one conversation

Pick a day and time on my calendar:

carolinacedeno.ca/en/carrera-financiera.html#agenda

Educational content. It does not constitute personalized advice. Every situation is unique. Requirements and steps may vary by province and regulator.
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