CTP®

CERTIFIED
TREASURY
PROFESSIONAL

Sponsored by AFP®

Prove Your Expertise.

Advance Your Career.

Become a CTP.

KELLY PEREIRA, CTP


Are you looking to
advance your career in Treasury?
Join more than 41,000 treasury professionals in 76 countries who have taken the next step and BECOME A CTP.

The Certified Treasury Professional (CTP) designation shows you have the knowledge and skills to excel in your career.

Higher Salaries
CTPs earn up to 13% more than their peers, showcasing the financial value of the designation and the demand for certified professionals.

Competency Validation
The CTP validates your mastery of critical treasury and financial management skills, demonstrating to employers that you meet the highest professional standards.

Boosted Relevancy
Stay competitive in an evolving field with up-to-date knowledge of treasury best practices and industry trends.

Increased Job Security
80% of Fortune 500 companies employ CTPs. As organizations seek certified professionals for leadership roles, the CTP enhances your career stability and positions you as a valuable asset.

Professional Network
Join a global community of over 41,000 treasury professionals, opening doors to mentorship, collaboration, and career advancement opportunities.

ALL YOURS WITH THE CTP.

Check Out Other Benefits that Come with the CTP

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Who Are CTPs?

Here is a list of some of the most common titles of professionals who have earned the CTP.

Treasurer	Treasury Analyst	Cash Manager	Investor Relations Manager	Treasury Manager
Treasury Product Manager	Assistant Treasurer	Cash Operating Supervisor	Senior Treasury Analyst	Financial Analyst
Treasury Management Officer	Cash and Debt Manager	Investment Manager	CFO	Controller
Risk Manager	Senior Financial Analyst	Consultant	Managing Director	Client Manager
Capital Markets Supervisor	Director of Treasury	Bank Relationship Manager	Treasury Operations Manager	Global Treasury Manager
Cash Forecasting Analyst	Accounting Manager	Director of Finance	Manager of Tax and Treasury	Liquidity Manager

About the CTP Exam

The CTP Examination is a competency-based test designed to assess mastery of the knowledge, skills and abilities essential for treasury professionals. It consists of 170 multiple-choice questions that reflect globally recognized standards, practical concepts and theories in treasury management.

Developed and updated every three years by experienced treasury and finance practitioners, the CTP exam evaluates the expertise required to perform critical treasury functions effectively, such as:

1. Maintain corporate liquidity to meet current and future obligations
2. Manage optimal cash positioning through forecasting and short-term investing and borrowing activities
3. Optimize treasury operations, (including considerations for roles/ responsibilities and outsourcing options).
4. Calculate, analyze, and evaluate financial ratios to optimize financial decision making
5. Manage capital structure, manage costs of long-term capital, and quantitatively evaluate long-term capital resource investments
6. Evaluate current market conditions (including credit availability, spreads, interests rates, terms, risk) as they relate to long-term borrowing strategies
7. Manage internal and external relationships
8. Monitor and control corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk)
9. Benchmark performance against external sources to ensure best practices (including banking fees, comparative analysis)
10. Ensure regulatory compliance, and report internally and externally on compliance
11. Assess impact of technologies on the treasury function

Are You Eligible for the CTP Exam?

You must have a minimum of two years of full-time work experience in a career-based corporate cash/treasury management or corporate finance-related position to become certified. A Master's degree or higher or global equivalent degree in a finance, accounting, economics or business related field may be substituted for one year of the required two years of relevant experience.

Candidates may enroll in the Certified Treasury Professional program and begin taking the exam before the Education and Experience Requirements have been fully satisfied, but will not be awarded the credential until all requirements have been met. You must complete these program requirements by your application expiration date. Applications are valid for six consecutive testing windows. If you are unable to complete the program requirements and earn your certification within this time frame, you must pay the new applicant fees and retake the exam.

WORK EXPERIENCE Full-time in a career-based cash/treasury management or finance-related position	**EDUCATION** Graduate or Masters degree in business or finance
Minimum 2-Years	None
Minimum 1-Year	Completed

If you have College or University-level teaching experience in a finance-related topic, check your eligibility at **www.CTPCert.org/Exam/Eligibility.**

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Deadlines and Fees

The CTP exam is offered during two testing windows each year — June/July and December/January.

CTP Examination Testing Window 2026A: June 1, 2026 - July 31, 2026	
Early Application Deadline	March 25, 2026
Final Application Deadline	April 29, 2026
Re-Registration Deadline	April 29, 2026
Cancellations/Refund Request Deadline	May 17, 2026
Deferral Request Deadline	July 1, 2026

CTP Examination Testing Window 2026B: December 1, 2026 - January 31, 2027	
Early Application Deadline	September 23, 2026
Final Application Deadline	October 28, 2026
Re-Registration Deadline	October 28, 2026
Cancellations/Refund Request Deadline	November 17, 2026
Deferral Request Deadline	January 31, 2027

New Applicant Fees

Fees are subject to change; all fees in USD.

Non-Member*		Member		Corporate Member**	
Early Deadline	$1,320	Early Deadline	$925	Early Deadline	$825
Final Deadline	$1,420	Final Deadline	$1,025	Final Deadline	$925

*Your non-member application fee includes membership for one year.

** Discover how AFP Corporate Membership can elevate your team with the resources and tools they need to stay ahead in finance. **Corporate Membership** is available exclusively to corporate practitioners.

For more information visit **www.CTPCert.org/Exam/Deadlines-and-Fees.**

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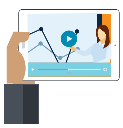
Preparing for the CTP Exam

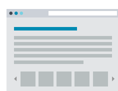
Prepare for the CTP exam with these essential resources: the CTP Exam Prep Platform and the Essentials of Treasury Management, 8th Edition. Together, these tools provide a comprehensive and effective study experience, equipping you with the knowledge and confidence to succeed.

CTP Exam Prep Platform



14+ HOURS OF VIDEOS

+



20 CHAPTERS OF DIGITAL READING MATERIAL

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PLATFORM-WIDE FLASHCARDS & GAME CENTER

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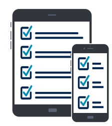

TOPIC PRACTICE QUESTIONS & CHAPTER QUIZZES

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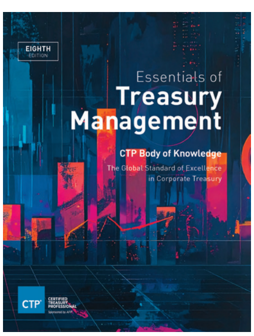
2 FULL LENGTH PRACTICE EXAMS

Demo the CTP Exam Prep Platform



Essentials of Treasury Management®

Developed by a committee of subject matter experts to reflect the knowledge, skills and abilities performed by treasury professionals as identified in the CTP test specifications. This textbook is the complete Body of Knowledge tested on the CTP exam.

Learn more at **www.CTPCert.org/ETM**

AFP Member		Non-Member	
Exam Prep Platform (EPP)	$910	Exam Prep Platform (EPP)	$1010
Essentials of Treasury Management (ETM)	$195	Essentials of Treasury Management (ETM)	$295
Bundle the EPP and ETM	$1,005	Bundle the EPP and ETM	$1,105

CTP Exam Sample Questions

Try out practice questions to test your treasury management knowledge.

Due to a loss of proprietary information held for clients, ABC Company has been named in a billion dollar lawsuit. It was determined that the loss of information was due to a breach in its computer system firewalls by outside parties. When the lawsuit became public, the company experienced a steep drop in its stock price. This scenario is an example of what kind of risk?

A. Internal technology
B. Compliance
C. External theft/fraud
D. Market

A U.S. company decides to enter a new geographic market facing some dominant competitors, but projects sales growth of 40% in its first year due to its superior product line. The company decides to only offer electronic payment methods for settlement of its receivables. A year later, the company's sales volume only increases by 10%, but their average days' sales outstanding of 32 days is the best in the industry. What should the company have considered in its collection policy objectives?

A. Cost efficiency
B. Customer satisfaction
C. Performance measurement
D. Approved collection practices

When using the Internet to access auction markets, companies may use certificate authorities to reduce their exposure to which of the following types of risk?

A. Credit
B. Valuation
C. Counterparty
D. Foreign exchange

A company is looking for a way to finance their inventory. What is the BEST funding match?

A. Long-term private placement
B. Short-term debt
C. Stock split
D. Equity issuance

The company has 30 for Days' Payables, 37 for Days' Inventory, and 14 for Days' Receivables. What is their Cash Conversion Cycle?

A. 81 Days
B. 21 Days
C. 7 Days
D. 30 Days

Download the Exam Prep Guide for Answers

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96% of CTPs

would recommend the credential to their peers.

"I highly recommend the CTP to others because having a **mastery of the field** signals to your company, and other treasury professionals, that **you are serious about the work you're performing**."

MARK GRISAMORE, CTP
Lead Treasury Analyst

"I wholeheartedly recommend the CTP certification to others. The credential has **enhanced my credibility and expertise** in the field of treasury technology, opening up **new opportunities** for career advancement and professional growth."

BENAZIR PARVEEN ABDUL NASSER, CTP
Senior Financial Systems Analyst

Explore real stories from treasury professionals who earned the CTP

www.CTPCert.org

Get Started Today and Get Backed by the CTP

Increase Earning Potential | Maximize Job Security | Improve Marketability | Gain Career Flexibility | Boost Relevancy

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- ☐ Make sure you meet the work experience requirements to earn the CTP credential
- ☐ Review the **Certification Candidate Handbook**, which contains the rules, regulations and details you'll need to reference as you undertake and progress through the certification process—it is a must read for all CTP applicants.
- ☐ Apply for the exam and select a testing window
- ☐ Prepare for the exam. Create a study plan and use the resources available through AFP
- ☐ Schedule your exam appointment

Visit **www.CTPCert.org** for more information

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About the CTP®

The Certified Treasury Professional (CTP®) designation serves as a benchmark of competency in the finance profession and is recognized as the LEADING CREDENTIAL IN CORPORATE TREASURY WORLDWIDE.

Sponsored by the Association for Financial Professionals® (AFP), the CTP credential signifies that you have demonstrated the knowledge and skills required to effectively execute critical functions related to corporate liquidity, capital and risk management.

Learn More

ASSOCIATION FOR
FINANCIAL
PROFESSIONALS

About AFP®

As the certifying body in treasury and finance, the Association for Financial Professionals (AFP) established and administers the Certified Treasury Professional (CTP) and Certified Corporate FP&A Professional (FPAC) credentials, setting the standard of excellence in the profession globally. AFP's mission is to drive the future of finance and treasury and develop the leaders of tomorrow through certification, training, and the premier event for corporate treasury and finance.

Learn more at **www.financialprofessionals.org**.

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