

CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO
CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO ACT, 2017

ADMISSION AND REGISTRATION COMMITTEE

IN THE MATTER OF: A good character hearing into **K.F.**, an applicant for registration as a student with the Chartered Professional Accountants of Ontario, pursuant to Regulation 9-1: Student Registration, Obligations and Standing, Section 13: Good Character on Registration, as amended.

BETWEEN:

K.F.

-and-

**Chartered Professional Accountants of Ontario
Registrar**

APPEARANCES:

For the Applicant, K.F.:

Present and Self-represented

For the Registrar:

Benjamin Kates and Jennifer Zhang,
Counsel

Heard:

February 27, March 2 and 3, 2026

Decision and Order effective:

March 3, 2026

Release of written reasons:

April 9, 2026

REASONS FOR THE DECISION AND ORDER MADE MARCH 3, 2026

I. INTRODUCTION

- [1] This hearing was held by video conference to determine whether K.F. (“the Applicant”) was of good character at the time of the hearing and thereby met the requirements to be registered as a student with the Chartered Professional Accountants of Ontario (“CPA Ontario”).
- [2] On or about May 1, 2024, the Applicant submitted his application to be registered as a student with CPA Ontario. In his application the Applicant answered “Yes” to the following two questions:

- a) *Have you ever been found guilty of a criminal offence or other similar offence for which a pardon has not been granted or are there any charges pending against you?*
- b) *Have you ever made an assignment in bankruptcy, been declared bankrupt or taken the benefit of any statutory provision for insolvency?*

[3] As a result of this disclosure, the Registrar referred the Applicant's application for student registration with CPA Ontario to the Admission and Registration Committee (the "ARC") in accordance with Regulation 9-1.

[4] At the outset of the hearing, the Registrar informed the Panel that she took no position on the Applicant's registration. At the conclusion of the hearing, having heard the Applicant's evidence in support of his registration, the Registrar reiterated that she took no position.

II. BACKGROUND AND FACTS

[5] The Applicant and the Registrar signed an Agreed Statement of Facts ("ASF"), marked Exhibit 1 to the hearing. Also, the parties filed a Joint Book of Documents, marked Exhibit 4. The Applicant tendered a pay slip for a company he worked for, marked Exhibit 2 and an Excel document setting out payments he had made toward debts included in his bankruptcy application, marked Exhibit 3. In addition, the Applicant filed a chronology of events stemming from his criminal conviction and bankruptcy as a visual aid, marked for identification as Exhibit A. Exhibits 1 through 4 comprised the totality of the documentary evidence before the Panel.

[6] In addition, eight witnesses testified on behalf of the Applicant: the Applicant himself, MEHM, KB, JH, RS, DP, JA and SL.

The Applicant's Background

[7] The Applicant was born and raised in El Salvador. When he was 11 or 12 years old, his mother emigrated to Canada with the Applicant and his brother. In El Salvador, the Applicant's mother was a Human Resources specialist. She worked long and hard in Canada to learn English and be granted equivalency for her Salvadorean educational qualifications. Ultimately, she went back to school, obtained a PhD, and opened her own accounting firm. While in high school, the Applicant learned some basic bookkeeping skills and worked alongside his mother, assisting her.

[8] After graduating from high school, the Applicant took a course in tax preparation from H&R Block. Armed with this training, he assisted his mother with tax preparation while simultaneously working as a manager in a landscaping business. In and around 2019, the Applicant rekindled a relationship with a childhood friend which blossomed into a romance. In 2020, the Applicant enrolled in the Advanced Diploma program in Accounting and Finance at an Ontario College. In 2023, the Applicant and his girlfriend married. The Applicant's wife was living in Los Angeles when they met. The Applicant hopes to become a CPA in Canada and ultimately in the United States so that he and his wife have flexibility with respect to where they choose to reside.

The Misconduct

A. The Conviction for Assault Causing Bodily Harm

[9] On February 7, 2018, when the Applicant was 22 years old, he was at a club, the E, in Toronto where he had a physical altercation with another patron, JM. The altercation resulted in JM being assaulted with a bottle and requiring multiple stitches to the back of his head. The Applicant was charged with one count of assault with a weapon and one count of assault causing bodily harm, under the *Criminal Code* of Canada.

[10] On May 13, 2019, following a contested trial, the Applicant was convicted of both charges. On July 15, 2019, Trial Judge stayed the charge of assault with a weapon and the Applicant was sentenced to a suspended sentence with 12 months probation, and a five-year weapons prohibition.

[11] In imposing sentence, the Trial Judge found that the event in question was out of character for the Applicant. She further found that he was a hard-working productive member of the community who did not require counselling. She declined to order community service, noting that the Applicant was working two jobs and had demonstrated initiative by pursuing post-secondary education.

[12] On or around November 18, 2019, the Applicant appealed his conviction. His appeal was unsuccessful. By July 15, 2020, the Applicant had completed his 12-month suspended sentence without incident.

[13] In and around August 2025, the Applicant applied for a record suspension, commonly referred to as a "pardon". On December 10, 2025, the Parole Board of Canada granted the Applicant's application for a record suspension. In granting the Applicant's application

for a record suspension, the Parole Board of Canada found that the Applicant had been of good conduct since the conviction.¹ The following declaration is contained in the body of the Record Suspension:

[K.F.] has remained free of any conviction since completing the sentence and was of good conduct and that the conviction(s) should no longer reflect adversely on his/her character...

B. The Bankruptcy

[14] On April 7, 2021, the Applicant declared bankruptcy. The Applicant reported \$35,012.97 in unsecured debt.

[15] Of the \$35,012.97, the Applicant owed \$7,358 in student loans and \$6,000 to a family friend. The Panel was informed that student loans survive bankruptcy. The Applicant has now repaid the student loans and reimbursed his family friend. Taking this into account, the Applicant has paid a total of \$13,358 of the \$35,012.97 of the unsecured debt reported in his bankruptcy.

[16] The Applicant testified with respect to the events leading to his decision to declare bankruptcy. There were many contributing factors. The Applicant, like many Canadians, experienced a loss of employment due to the pandemic. In addition, a former employer failed to pay him \$4091.67 he was owed in wages. The Applicant obtained an Order to Pay Wages dated April 24, 2020, from the Ministry of Labour, compelling the former employer to pay him \$4,500.83. However, his former employer failed to comply with the Order and declared bankruptcy of his own. In and around this time, the Applicant's father, who resided in El Salvador, experienced two strokes and suffered paralysis on one side of his body. The Applicant sent money to his father to pay for medical treatment as it is not, by and large, covered by the state. Sadly, the Applicant's father passed away in approximately 2022. Finally, the Applicant had to allocate significant resources towards his defence of the criminal charges.

[17] The Applicant completed two mandatory insolvency counselling sessions on June 23, 2021, and October 26, 2021. On January 8, 2022, the Applicant was discharged from bankruptcy.

¹ [Criminal Records Act](#), s. 4.1(1)

Evidence of Rehabilitation

- [18] Since his conviction and declaration of bankruptcy, the Applicant has pursued multiple diplomas and degrees from post-secondary institutions. In December 2022, the Applicant successfully completed an Advanced Diploma in Accounting and Finance at an Ontario College. He then transitioned to the Bachelor's program offered at that College and in April 2024, he obtained an Honours Bachelor of Commerce degree in Accounting and Finance ("BCAF"). In September 2025, the Applicant enrolled in a Master of Accounting program ("Master's program") at an Ontario University.
- [19] In addition to being a full-time student, the Applicant has worked steadily in a variety of roles. The Applicant has worked as a manager for a landscaping company, has taken on occasional employment with a construction company and has worked with his mother. In addition, he joined an app-based 'carshare' program, wherein he would lease his car to customers for short-term rentals. In 2024, the Applicant obtained employment as a Tax Expert Lead with IC, a company that provides software and support for individuals and small businesses. In 2025, the Applicant received a bonus from IC in recognition of his value to the company. The Applicant was hired back in 2026.
- [20] Recently, the Applicant has been offered a position with a large national accounting firm, as Accountant, Independent Business Group, a position the Applicant accepted.
- [21] From a financial perspective, the Applicant has saved a little over \$40,000 while continuing to be enrolled in school. As of November 26, 2025, the Applicant has a credit score of 724 which Equifax rates as on the borderline of "good" and "very good".
- [22] In 2019, after his conviction, the Applicant did not engage in a course of counselling or mindfulness. In November 2025, shortly before his good character hearing took place, the Applicant enrolled in and completed a one-week course entitled Mindfulness for Reconciliation and Conflict.
- [23] In and around November 2025, the Applicant began a course of counselling with RS, a registered social worker. The Applicant described the therapeutic approach as solution focused therapy. RS testified and confirmed that the Applicant attended four or five counselling sessions with her. She testified that their sessions focused on emotional regulation and anger management skills. RS described the Applicant as 'highly engaged' and confirmed the Applicant's commitment to personal growth and improvement.

According to RS, the Applicant demonstrated accountability and took full responsibility for his actions.

- [24] When questioned about the timing of his enrollment in both the Mindfulness course and the counselling with RS, the Applicant was candid about his intention. He felt he had to put his best foot forward prior to the hearing to increase his chances of being registered as a student with CPA Ontario. At the same time, he described the course and the counselling as providing him with helpful techniques for managing difficult people and the corresponding frustration he might experience in challenging interactions.

Evidence of Remorse

- [25] The Applicant testified that he was raised in the Christian faith in a household grounded in strong moral principles. His parents emphasized nonviolence and living within one's means, values the Applicant states were central to his upbringing. He acknowledged that both his criminal conviction and subsequent bankruptcy represented significant departures from these values. The Applicant expressed shame for these actions and conveyed genuine remorse.
- [26] The Applicant wrote and included a reflective piece in his application for registration. In his reflective piece, the Applicant expressed his deep regret and acknowledged the seriousness of the situation. He expressed remorse for his actions and the harm they caused.
- [27] The Appellant was not able to explain why he hit the victim in the back of the head with a bottle. Although he took responsibility for his actions, he provided little insight into why he acted in the manner he did other than to characterize it as a lapse in judgment.
- [28] The Applicant said he was ashamed of what he did. He noted that someone could have died and that he could have permanently injured the victim – a then medical student who is a contributing member of society. When counsel for the Registrar pointed out that this was an act of unprovoked violence, the Applicant readily agreed.
- [29] In cross-examination, the Applicant was asked to define the concept of integrity. He answered that it means “acting in an honest way.” He was then asked why he thinks it is important for a CPA to have integrity. He provided the following answer:

Because we're responsible, for example, for doing audits, you know, for making decisions regarding financial statements. We're supposed to actually prepare

financial statements as well, in accordance to standards. And, realistically, I think this is particularly important because other people rely on it, members of the public rely on it, and eventually, I mean, things could go wrong if we didn't have this type of safeguards in place. You know, people could definitely ... I think these are safeguards put in place to prevent things like fraud and other dishonest things, so I do understand that these are things that are put in place to safeguard the public, not only, not only us, you know, not only the actual member... sorry, I know I'm not a CPA member yet, but I meant as well as CPA members.

[30] Although the Applicant expressed concern about the harm he had caused, he did not make amends either directly to the victim or by way of a charitable donation or volunteer work in the area of, for example, violence prevention. The Applicant testified that he had prepared a statement of apology to the victim but was not able to find him on social media. Counsel for the Registrar pointed out that since the victim is a doctor, it would be easy to find him on the Registry of the College of Physicians and Surgeons of Ontario. However, the Applicant did not think of this.

The Character Witnesses

[31] The Applicant provided a total of 13 letters or affidavits from different individuals, seven of whom did not testify. The seven letters from the individuals who did not testify were not written specifically for this proceeding. Rather, they were written to support the Applicant when he was applying for various employment roles. Of these, five of the authors did not know about the criminal conviction or the bankruptcy, while the remaining two did. The Applicant also called six witnesses who testified to his good character. Each of these witnesses was aware of the criminal conviction and the bankruptcy, although the depth of their knowledge ranged from superficial to well informed.

[32] The character references came from all aspects of the Applicant's life. They included childhood friends, fellow students, former employers, professors and a pastor. The Applicant's references described him variously as an individual of unwavering ethical conduct, a hard worker, trustworthy, loyal, a leader and exhibiting a high degree of professionalism. Many of the witnesses spoke of the Applicant as exemplifying a high degree of honesty and integrity in his interactions.

[33] Two professors, JH and JA, testified. JH is the Program Coordinator for the Advanced Diploma in Accounting and Finance at the College the Applicant attended, and a Fellow of CPA Ontario. He described the Applicant as making a positive contribution to the program through his active engagement in classes. JH stood by the letter he wrote which

described the Applicant as someone who was always willing to help others and who set an excellent example for others to follow.

- [34] JA is the Bachelor of Commerce and Finance Degree Coordinator at the College the Applicant attended. He is also a CPA. He described the Applicant as an excellent student and someone who exceeded his expectations. He testified that the Applicant demonstrates the qualities expected of a CPA student.
- [35] MEHM is a former employer of the Applicant's. He worked for her for approximately one and a half years. She described him as having an excellent work ethic, as being reliable and punctual, and notably as always being calm. She described him as respectful, open to criticism, and able to work under pressure. She never received any complaints from customers or other employees about the Applicant.
- [36] KB is an old friend of the Applicant's from high school. KB said he was shocked when the Applicant told him about the events leading to the criminal conviction. KB said he had never seen the Applicant behave in that manner before or since and that the behaviour in question was not a reflection of the Applicant's character. KB stated that the Applicant was remorseful and understood that his violent conduct was a great mistake. KB testified that since the events in issue, he has not seen the Applicant drink alcohol. The Applicant confirmed in his testimony that since the events in questions occurred, he rarely drinks alcohol.
- [37] SL is a financial adviser at a major accounting company and a childhood friend. He was present at the E on the night in question and observed the altercation. He said it was the first time he had seen the Applicant behave in that way. He added he had never seen the Applicant behave in a violent or aggressive manner before the incident or since. SL observed that after the Applicant was arrested, he self-isolated. He was embarrassed, depressed and deeply regretted his actions. SL said he and the Applicant speak frequently and at length about investments and from these conversations, SL is aware that the Applicant manages his money responsibly.
- [38] DP and the Applicant met while they were at College enrolled in the BCAF program. DP described the Applicant as very professional, inquisitive and a leader. He said when they engaged in group projects, the Applicant took it upon himself to ensure everyone worked in unison, knew their roles and "could get the job done." DP described the Applicant as honest, professional and someone who exhibits traits of integrity. DP was of the view that

the Applicant exemplifies the qualities required of a CPA. For this reason, DP referred the Applicant to the large national accounting firm mentioned earlier in these reasons, and was delighted when the Applicant was offered a position.

III. PRELIMINARY ISSUES

[39] Neither party raised any preliminary issues.

IV. ISSUES

[40] The issue before this Panel was whether the evidence provided by the Applicant demonstrated, on a balance of probabilities, that he was of good character at the time of the hearing and could be registered as a student with CPA Ontario.

V. DECISION

[41] Having heard and seen the evidence and submissions of the parties, the Panel finds that the Applicant has established on a balance of probabilities that he was of good character at the time of the hearing. As such, the Panel directed the Registrar to register the Applicant as a student with CPA Ontario.

VI. REASONS FOR DECISION

Definition of Good Character

[42] All individuals applying to be registered as a student with CPA Ontario must meet the requirement that they are of good character (Section 3.3 of Regulation 9-1). If an applicant fails to provide evidence of good character, the Registrar shall refer the matter to an oral hearing before the ARC.

[43] At a good character hearing, the onus is on the applicant to prove on a balance of probabilities that they are of good character. A balance of probabilities means that it is more likely than not that the applicant is of good character.

[44] Good character has been defined by previous panels of CPA Ontario in the following manner:

Character is that combination of qualities or features distinguishing one person from another. Good character connotes moral or ethical strength,

*distinguishable as an amalgam of virtuous attributes or traits which would include, among others, integrity, candour, empathy and honesty.*²

[45] Many hearing panels cite Madam Justice Southin of the British Columbia Court of Appeal who further defined good character, in part, as follows:

*The moral fibre to do that which is right, no matter how uncomfortable the doing may be and not to do that which is wrong no matter what the consequences may be to oneself.*³

[46] The purpose of the good character requirement is threefold:⁴

- i. to protect members of the public who retain accounting professionals;
- ii. to ensure that the accounting profession maintains a reputation for high professional and ethical standards; and
- iii. to demonstrate that CPA Ontario can effectively regulate Chartered Professional Accountants.

[47] As is set out above, public protection is the paramount goal of a self-regulating profession. The possibility of self-transformation and the potential for redemption through rehabilitation are recognized by CPA Ontario as values that enhance rather than endanger public protection. In that vein, notwithstanding the severity of past misconduct, an applicant can demonstrate they are of good character at the time of the hearing. The severity of the past misconduct, however, will play a significant role in the likelihood that the application will be successful.

Factors Determining Good Character

[48] There are five factors' panels typically consider when determining whether an applicant is of good character. Dubbed "the Armstrong factors", they are:

- i. The nature and duration of the misconduct;
- ii. Whether the applicant is remorseful;
- iii. What rehabilitative efforts, if any, had been taken and the success of such efforts;
- iv. The applicant's conduct since the misconduct; and
- v. The passage of time since the misconduct.⁵

² *G.B. v Chartered Professional Accountants of Ontario*, [2019 ONCPA 20](#) ¶ 17

³ *A.R. v Registrar, Chartered Professional Accountants of Ontario*, [2021 ONCPA 14](#) ¶ 36

⁴ *K.H. v Registrar, Chartered Professional Accountants of Ontario*, [2022 ONCPA 15](#) ¶ 96

⁵ *Supra* note 2 ¶ 19

[49] Recently, the Court of Appeal for Ontario clarified the approach a hearing panel should take when assessing the character of an applicant. The Court emphasized that the Armstrong factors are not a scorecard, which if checked, entitles the applicant to entry into their chosen profession. Rather, the overriding concern of a hearing panel assessing an applicant's character is whether the entry of the applicant into the profession will maintain or diminish public trust and confidence in the profession. The Court made the following observation:

[89] In this sense, the Armstrong framework, as developed by the [Law Society] Tribunal, may be said to include two distinct analytic steps: first, an analysis of the various Armstrong factors, which may differ in significance and relevance in the context of particular cases; and second, an assessment of good character in light of those findings and the broader purposes of the good character analysis. Whether these two analytic steps are separated out by the Tribunal into a two-stage framework, or considered holistically together is of no moment, as discussed below.⁶

[50] The Court's decision is as applicable to cases that come before the ARC as it is to cases that come before the Law Society Tribunal. This is because both the *Law Society Act* and the *Chartered Professional Accountants of Ontario Act, 2017* emphasize the public interest as the primary goal of self-regulation.⁷

[51] In applying the *Armstrong* factors, the Court in *Law Society of Ontario v A.A.* places particular emphasis on the nature and duration of the misconduct. While the very existence of good character hearings demonstrates CPA Ontario's commitment to the possibility of self-transformation and the potential for redemption, there may be misconduct that the public simply cannot abide regardless of how much remorse an applicant expresses or how far they have come on their rehabilitation journey. The Panel is aware of the paramount importance of public trust and confidence when considering the good character of an applicant. In the matter before us, however, the past misconduct is not so egregious that registering the Applicant as a student with CPA Ontario would diminish public confidence in the profession or in CPA Ontario.

⁶ *Law Society of Ontario v A.A.*, [2026 ONCA 47](#) ¶ 89

⁷ *Chartered Professional Accountants of Ontario Act, 2017*, S.O. 2017, c.8, Sched. 3, s.5; *Law Society Act*, R.S.O. 1990, c. L.8, s. 4.1

The Nature and Duration of Misconduct

- [52] The misconduct at issue consists of a conviction for assault causing bodily harm in 2019 arising from events which took place in 2018 and a declaration of bankruptcy in 2021 from which the Applicant was discharged in 2022.
- [53] There is no question that the assault against an unarmed individual was a serious offence. Counsel for the Registrar characterized the assault as unprovoked. The Panel disagrees with this characterization, as there was a dispute that was apparently started by the victim. However, that is no justification for an assault against an individual who did not commence a physical altercation. The victim suffered a significant, albeit not lasting, injury to the back of his head requiring five stitches.
- [54] Notwithstanding the serious consequences of the assault, the Panel recognizes that the assault was not premeditated; to the contrary, it was an impulsive and thoughtless act. It was an event that occurred in seconds, and one which the Applicant deeply regrets. The Panel accepts the Applicant's characterization of the assault as a terrible lapse in judgment.
- [55] Without diminishing the impact on the victim, the Panel considers an assault of this nature to be on the less serious end of the spectrum of past misconduct leading to a good character hearing. At the more serious end of the spectrum of past misconduct would be fraud, the forgery of documents in a professional context or for example, as occurred in *Law Society of Ontario v A.A.*, the sexual exploitation of minors.
- [56] Subsequent to the assault conviction, the Applicant declared bankruptcy. A declaration of bankruptcy on its own would not necessarily result in a good character hearing. Pursuant to sections 26 to 31 of Regulation 9-1, the Registrar has the discretion to register an applicant who discloses a bankruptcy. Depending on the circumstances leading to bankruptcy, it can be viewed simply as a form of legal relief provided under the *Bankruptcy and Insolvency Act* to give debtors a fresh start.⁸ What is important to a panel determining good character are the events leading to the declaration of bankruptcy.
- [57] The Applicant was a credible witness and worthy of belief. He did not sugar coat his past, he did not provide excuses for his behaviour, and he testified in a calm and straightforward manner. The events leading to the Applicant's bankruptcy involved a loss of employment

⁸ *J.C.G. v Chartered Professional Accountants of Ontario*, [2025 ONCPA 36](#) ¶ 11

due to the pandemic, the illness of his father whom the Applicant supported financially, the failure of the Applicant's employer to pay him wages he was entitled to, and significant legal fees relating to his criminal trial. All of this occurred while the Applicant was enrolled in College, trying to improve his future prospects.

[58] The Panel finds that in the Applicant's case, the declaration of bankruptcy is not indicative of poor character. Therefore, it is not a significant factor in the determination of whether the Applicant is of good character today. Nevertheless, the Applicant's prudent management of his personal finances since his bankruptcy reflects favourably on his character.

Remorse

[59] The Applicant expressed sincere remorse for his conduct. He conveyed empathy for the victim of the assault and expressed shame and embarrassment in relation to his actions on the night in question. The Applicant explained that he had tried to locate the victim after his suspended sentence was served, and then once again before this hearing with a view to seeking forgiveness and reconciliation.

[60] Since his discharge from bankruptcy, the Applicant has taken responsibility for his financial matters seriously and maintained household budgets regularly. He referenced bad financial advice that he received, and that resulted in him declaring bankruptcy. He also indicated that if he found himself in the same situation again, he would manage his affairs differently.

[61] The Panel recognizes that insight is an important component of remorse. In some situations, remorse without insight may be considered to be either 'not credible' or 'insufficient'. Moreover, lack of insight provides little assurance that the aberrant behaviour will not be repeated. The Applicant failed to demonstrate any real insight into 'why' he assaulted the victim when by all accounts he has not been violent or aggressive before or since.

[62] In this particular matter, the Panel accepts that the Applicant is genuinely remorseful. The Panel does not require the Applicant to mine the depths of his history or emotions to understand why he acted in the manner he did. As indicated elsewhere in these reasons, the Panel accepts this was a unique incident resulting from a momentary lapse in judgment. One of the witnesses indicated that he and the Applicant as well as the victim

were all drinking alcohol that night. On being questioned by the Panel about the role of alcohol in the incident, the Applicant acknowledged he had consumed alcohol on the night of the incident but was stalwart in taking responsibility for his actions and refusing to rely on his state of intoxication as an excuse for his actions.

[63] Importantly, the Panel noticed that as a self-represented party at a three-day hearing where unexpected incidents occurred, the Applicant remained steadfastly calm and unruffled. The Applicant was interrupted on multiple occasions by counsel for the Registrar and Independent Legal Counsel and then corrected by the Panel. The Applicant was unfailingly receptive, thankful, and polite and never once exhibited frustration or aggression. Similarly, the Applicant was subjected to a vigorous and probing cross-examination. He remained contemplative and respectful for the duration. The Applicant's comportment as a self-represented party, engaging with the other participants in the hearing in a responsive rather than reactive manner, suggests to the Panel that he has meaningfully addressed and moderated his anger.

Rehabilitative Efforts

[64] The Applicant has made impressive strides in all areas of his life since the misconduct. He has completed a diploma, a BCAF and is currently enrolled in the Master's program at University. The Applicant informed the Panel that while this path to obtaining his credits for the CPA exam was more expensive, not only was it the shortest path, it also involved undertaking graduate studies in a very reputable program recognized by CPA Ontario. The Panel notes that the Applicant was far-sighted in his selection of the path which not only increased his chances of success at the CPA exam but also opened up job opportunities. He currently has an accounting position lined up for the fall of 2026 at a national accounting firm. Lastly, he married his fiancée in 2023 and by all accounts has made his education, financial security, and family his top priorities.

[65] With respect to his personal finances, the Applicant has managed to save just over \$40,000 since his discharge from bankruptcy. This is particularly impressive as he did so while completing his undergraduate studies.

[66] The Panel has considered the fact that the Applicant enrolled in the Mindfulness course and counselling at the last minute prior to the hearing and specifically for the purpose of increasing his chances of being registered as a student with CPA Ontario. Notwithstanding this, the Panel appreciated the Applicant's honesty regarding his

motivation for enrolment. In addition, the Panel accepts that the Applicant was taught and absorbed a number of tools which assist in anger management and emotional regulation.

Applicant's Conduct Since the Misconduct

[67] There is no evidence that the Applicant has engaged in any further instances of misconduct since the assault. To the contrary, the evidence from the Applicant and his witnesses supports the conclusion that the Applicant has steadfastly studied and worked, creating a path forward for a meaningful and productive life.

[68] In addition, since his application to CPA Ontario, the Applicant has received a record suspension. A requirement of a record suspension is proof that the Applicant has been of good conduct since his conviction. The record suspension does not obviate the need for the Panel to look closely at the conduct leading to the criminal conviction. However, it is incumbent upon the Panel to recognize that the Applicant has “successfully rehabilitated himself in the broader society to the point where his convictions can no longer reflect adversely on his character.”⁹

[69] The Panel pauses to observe that had the Applicant applied to be registered as a CPA Ontario student after he was granted a record suspension, he would not have had to report the conviction on his application form. The question specifically excludes convictions for which an applicant has been granted a record suspension (see paragraph 2 of these reasons). Had the Applicant waited until after December 10, 2025, to apply to be registered as a student with CPA Ontario, it is likely he would not have had to prove his good character at a hearing before the ARC.

Passage of Time

[70] The Panel is required to consider whether sufficient time has passed since the misconduct such that the Applicant has had time to rehabilitate himself. The assault leading to the criminal conviction took place in 2018 and the bankruptcy in 2021. Even if the Panel considers the passage of time since the Applicant's appeal was dismissed in 2019, almost seven years have passed since then. Although the Panel did not consider his bankruptcy to be an indication of poor character in the Applicant's case, four years have passed since his discharge.

⁹ *Zoraik v Law Society of Ontario*, [2019 ONLSTA 11](#) ¶ 104


[71] Considering the extent to which the Applicant has turned his life around and been a productive and contributing member of his school and work communities, the Panel has no trouble concluding that sufficient time has passed since the misconduct.

Conclusion

[72] The Panel deems it to be in the public interest to grant the Applicant's application to be registered as a student with CPA Ontario. The moderate nature and brief duration of the misconduct combined with the extensive rehabilitation efforts made by the Applicant militate in favour of the conclusion that the public's confidence in CPA Ontario will not be diminished by the Applicant's entry into the profession.

[73] For the reasons set out above, the Panel finds that the Applicant has demonstrated he is of good character as of March 3, 2026, and directs the Registrar to register the Applicant as a student with CPA Ontario.

DATED this 9th day of April, 2026



Richa Khanna, CPA, CA, LPA
Admission and Registration Committee – Deputy Chair

Members of the Panel

Charles A. McDermott, Public Representative
Michael Minnes, CPA, CA

Independent Legal Counsel

Lisa Freeman, Barrister & Solicitor