

This brochure supplement provides information about Emily Elan Balmages that supplements the Warren Street Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Emily Elan Balmages if you did not receive Warren Street Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Emily Elan Balmages is also available on the SEC's website at www.adviserinfo.sec.gov.

Warren Street Wealth Advisors, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Emily Elan Balmages
Personal CRD Number: 7134262
Investment Adviser Representative

Warren Street Wealth Advisors, LLC
200 Spectrum Center Drive Suite 300
Irvine, CA 92618
714-876-6200
emily@warrenstreetwealth.com

UPDATED: 08/13/2024

Item 2: Educational Background and Business Experience

Name: Emily Elan Balmages **Born:** 1976

Educational Background and Professional Designations:

Education:

Bachelor's English, University of California, Berkeley - 2002

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

10/2019 - Present	Investment Adviser Representative Warren Street Wealth Advisors, LLC
10/2019 - Present	Director of Financial Planning Warren Street Wealth Advisors
08/2012 - 10/2019	Wealth Planner Tarbox Family Office
08/2006 - 06/2012	Client Service Manager, Tax Preparer Grubman Wealth Management

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Emily Elan Balmages is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Emily Elan Balmages does not receive any economic benefit from any person, company, or organization, other than Warren Street Wealth Advisors, LLC in exchange for providing clients advisory services through Warren Street Wealth Advisors, LLC.

Item 6: Supervision

As a representative of Warren Street Wealth Advisors, LLC, Emily Elan Balmages is supervised by Blake Street, the firm's Chief Compliance Officer. Blake Street is responsible for ensuring that Emily Elan Balmages adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Blake Street is (714) 876-6200.