

*This brochure supplement provides information about Justin Dennis Rucci that supplements the Warren Street Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Justin Dennis Rucci 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 Justin Dennis Rucci is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

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

*for*

**Justin Dennis Rucci**

Personal CRD Number: 6445919

Investment Adviser Representative

Warren Street Wealth Advisors, LLC  
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UPDATED: 02/04/2026

## Item 2: Educational Background and Business Experience

**Name:** Justin Dennis Rucci      **Born:** 1990

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Business Administration: Finance, University at Albany - 2012

#### **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:**

04/2018 - Present	Investment Adviser Representative Warren Street Wealth Advisors, LLC
04/2018 - Present	Lead Advisor Warren Street Wealth Advisors, LLC

### **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**

Justin Dennis Rucci is not engaged in any investment-related business or occupation (other than this advisory firm).

### **Item 5: Additional Compensation**

Justin Dennis Rucci 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, Justin Dennis Rucci is supervised by Veronica Cabral, the firm's Chief Compliance Officer. Veronica Cabral is responsible for ensuring that Justin Dennis Rucci 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 Veronica Cabral is (714) 876-6200.