

*This brochure supplement provides information about Veronica Cabral that supplements the Warren Street Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Veronica Cabral 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 Veronica Cabral 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*

**Veronica Cabral**

Personal CRD Number: 6792562

Lead Advisor

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

## Item 2: Educational Background and Business Experience

**Name:** Veronica Cabral      **Born:** 1992

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

#### **Education:**

Bachelor of Arts Business/Finance, California State University, Fullerton - 2016

#### **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:**

11/2024 - Present	Lead Advisor Warren Street Wealth Advisors, LLC
07/2022 - Present	CCO Warren Street Wealth Advisors, LLC
03/2018 - 11/2024	Director of Operations 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**

Veronica Cabral is not engaged in any investment-related business or occupation (other than this advisory firm).

Veronica Cabral maintains an online Etsy store where she occasionally sells digital products.

Veronica Cabral operates Vee Makes Cents as an Amazon Storefront and blog. This activity is not investment-related. Through the Amazon Storefront, she recommends products and earns a commission ranging from 5% to 10% per item when purchases are made through her storefront. She devotes approximately 1 hour to this business outside of trading hours.

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

Veronica Cabral 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 the Chief Compliance Officer of Warren Street Wealth Advisors, LLC, Veronica Cabral supervises all activities of the firm. Veronica Cabral's contact information is on the cover page of this disclosure document. Veronica Cabral adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.