

This brochure supplement provides information about Joshua M. Kruk that supplements the One Day In July LLC brochure. You should have received a copy of that brochure. Please contact Joshua M. Kruk if you did not receive One Day In July LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua M. Kruk is available on the SEC's website at www.adviserinfo.sec.gov.

One Day In July LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Joshua M. Kruk

Personal CRD Number: 6063622

Investment Advisor Representative

One Day In July LLC
77 College Street, #3A
Burlington, VT 05401
(802)-881-9020
dan@onedayinjuly.com

UPDATED: 08/22/2019

Item 2: Educational Background and Business Experience

Name: Joshua M. Kruk **Born:** 1971

Educational Background and Professional Designations:

Education:

Bachelor of Science in Business Administration – University of Vermont - 1994

Business Background:

08/2019 - Present	Investment Advisor Representative One Day In July LLC
09/2018 – 04/2019	Deputy Chief Investment Officer National Life Group
05/2012 – 09/2018	Extended Managing Director Dwight Asset Management / Goldman Sachs Co
09/1999 – 05/2012	Executive Vice President Dwight Asset Management LLC
2002 - Present	Designated as a Chartered Financial Analyst (CFA) by the CFA Institute. This is a globally-recognized professional designation that measures and certifies the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas, such as accounting, economics, ethics, money management, and security analysis.
1997– Present	Designated as a Certified Public Accountant (CPA) by the American Institute of Certified Public Accountants (AICPA). The CPA designation is given to those who meet education and experience requirements and pass an exam in public accounting. The CPA designation helps enforce professional standards in the accounting industry.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Joshua M. Kruk.

Item 4: Other Business Activities

Joshua M. Kruk holds Series 7, Securities Industry Essentials (SIE), Series 63, and Series 24 licenses that are not affiliated with any broker-dealer. Joshua M. Kruk does not currently nor does he intend to engage in any investment-related business or occupation permitted by these licenses. Because Mr. Kruk does not engage in any activity permitted by these licenses, there is no conflict of interest between his advisory business and the issued licenses. Joshua M. Kruk does not receive any compensation based on the sale of securities or other investment products.

Item 5: Additional Compensation

Joshua M. Kruk does not receive any economic benefit from any person, company, or organization, other than One Day In July LLC, in exchange for providing clients advisory services through One Day In July LLC.

Item 6: Supervision

Joshua M. Kruk adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. One Day In July LLC's code of ethics and compliance manual is the guiding force behind the firm's supervisory functions and is subject to inspection by regulatory bodies having jurisdiction over the firm and its representatives' investment advisory activities. Daniel P. Cunningham, Chief Compliance Officer, who can be reached by telephone at (802) 881-9020, is responsible for supervising Joshua M. Kruk's advisory services on behalf of One Day In July LLC. Periodic meetings are held between Joshua M. Kruk and Daniel P. Cunningham to review and discuss overall portfolio positioning, investment strategy, financial planning strategies and approaches, and firm security measures.

Item 7: Requirements for State Registered Advisors

Item 7 does not apply to One Day In July LLC.