

Brochure Supplement (March 8, 2016)

Adviser Representative:

Stevan Vaughan
582 N. Main St. Springboro, OH 45066
937-748-8710
CRD # 2488424

Company:

Financial Counseling, Inc. (FCI)
582 N. Main St., Springboro, OH
937-748-8710

This “Brochure Supplement” provides information about Stevan Vaughan (Investment Advisor Representative) that supplements the information found in the Financial Counseling, Inc. Brochure. You should have already received a copy of that brochure. Please contact Stevan Vaughan if you did not receive FCI’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about Stevan Vaughan is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Stevan Vaughan has successfully completed a Bachelors degree program at the Oral Roberts University. Additional details follow:

Name: Stevan Vaughan

Date of Birth: 1962

Education: BA – Oral Roberts University – 1987

Five Year Business Background:

2013 to 2018 – Registered Representative – Broker Dealer Financial Services Corporation

2008 to 2013 – Registered Representative - Fintegra Financial Solutions

2006 to Present – President and Chief Compliance Officer - Financial Counseling, Inc.

1993 to Present – Investment Advisor Representative – Financial Counseling, Inc.

Stevan Vaughan also has extensive business experience gained while working in the insurance industry. Stevan Vaughan is licensed insurance agent offering Life Insurance and Variable Insurance Products. Stevan also has extensive financial planning experience.

Disciplinary Information

- A. Stevan Vaughan has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.
- B. Stevan Vaughan has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Stevan Vaughan has never been the subject of a self-regulatory organization (SRO) proceeding.
- D. Stevan Vaughan has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

Stevan Vaughan is actively involved as an insurance agent and offers insurance products that could produce commissions with regard to sales of insurance products.

Clients have the right to take the advice given by Mr. Vaughan and implement those transactions through unaffiliated broker/dealers.

Additional Compensation

Stevan Vaughan receives no economic benefit from any non-client individuals for providing advisory services. However, commissions could be received by the sale of insurance related products. If a commission will be made, the client will be informed through prospectus documents of the product as well as other disclosure forms that will evidence the compensation.

Supervision

Stevan Vaughan acts as the Chief Compliance Officer and is the owner of Financial Counseling, Inc. The staff helps Stevan with his compliance duties and also reviews his personal securities trading.

Brochure Supplement (March 8, 2016)

Adviser Representative:

Scott Simons, CFP®

582 North Main Street Springboro Ohio 45066

937-748-8710

CRD # 4969653

Company:

Financial Counseling, Inc.

582 North Main Street Springboro Ohio

937-748-8710

This “Brochure Supplement” provides information about Scott Simons (Investment Adviser Representative) that supplements the information found in the Financial Counseling, Inc. Brochure. You should have already received a copy of that brochure. Please contact Scott Simons if you did not receive Financial Counseling Inc.’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Simons is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Scott Simons has successfully completed a Bachelor’s Degree program at Cedarville University. Additional details follow:

Name: Scott Simons, CFP® February 14, 2008

Date of Birth: 1978

Education: BA – Cedarville University – 2001

Five Year Business Background:

2013 to 2018 – Registered Representative – Broker Dealer Financial Services Corporation

2008 to 2013 – Registered Representative – Fintegra Financial Solutions

2008 to 2014 – Loan Originator – Union Savings Bank

2006 to Present – Investment Adviser Representative - Financial Counseling, Inc.

Scott also has extensive business experience gained while working in the banking and financial services industry. Scott is licensed insurance agent offering Life Insurance and Variable Insurance Products.

Disciplinary Information

Scott Simons has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.

Scott Simons has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Scott Simons has never been the subject of a self-regulatory organization (SRO) proceeding.

Scott Simons has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

Scott Simons is actively involved as an insurance agent and offers insurance products that could produce commissions with regard to sales of insurance products.

Additional Compensation

Scott Simons receives no economic benefit from any non-client individuals for providing advisory services. However, commissions could be received by the sale of insurance related products. If a commission will be made, the client will be informed through prospectus documents of the product and/or other disclosure forms that will evidence the compensation.

Supervision

Scott Simons' supervisor at Financial Counseling, Inc. is Stevan M. Vaughan.

CFP® and CERTIFIED FINANCIAL PLANNER™ certification marks are financial planning credentials awarded and owned by Certified Financial Planner Board of Standards, Incorporated.

About the CFP ® professional designation:

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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:

- 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
- 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.

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Adviser Representative:

Douglas Jared Moore
582 N. Main St., Springboro, OH 45066
937-748-8710
CRD # 4824758

Company:

Financial Counseling, Inc. (FCI)
582 N. Main St., Springboro, OH
937-748-8710

This “Brochure Supplement” provides information about D. Jared Moore (Investment Adviser Representative) that supplements the information found in the Financial Counseling, Inc. Brochure. You should have already received a copy of that brochure. Please contact D. Jared Moore if you did not receive FCI’s advisory firm brochure or if you have any questions about the contents of this supplement.

Additional information about D. Jared Moore is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

D. Jared Moore has successfully completed a Bachelor’s degree program at Asbury College. Additional details follow:

Name: D. Jared Moore

Date of Birth: 1978

Education: BA – Asbury College - 2000

Five Year Business Background:

2013 to 2018 – Registered Representative – Broker Dealer Financial Services Corporation

2008 to 2013 – Registered Representative – Fintegra, LLC

2006 to Present – Investment Adviser Representative – Financial Counseling, Inc.

Disciplinary Information

A. D. Jared Moore has not been the subject of a criminal or civil action in any domestic, foreign or military court of competent jurisdiction.

B. D. Jared Moore has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

C. D. Jared Moore has never been the subject of a self-regulatory organization (SRO) proceeding.

D. D. Jared Moore has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

None

Additional Compensation

D. Jared Moore receives no economic benefit from any non-client individuals for providing advisory services. However, commissions could be received by the sale of insurance related products. If a commission will be made, the client will be informed through prospectus documents of the product as well as other disclosure forms that will evidence the compensation.

Supervision

D. Jared Moore's supervisor is Stevan M. Vaughan.