

Brochure Supplement (January 14, 2011)

Advisor Representative:

Stevan Vaughan
6174 N. St. Rt. 48, Lebanon, OH
937-748-8710

Company:

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

This “Brochure Supplement” provides information about Stevan Vaughan (Business 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: February 20, 1962

Education: BA – Oral Roberts University – 1987

Five Year Business Background:

2008 to Present – Registered Representative - Fintegra Financial Solutions

2006-2008 – Registered Representative – Questar Capital

2006 to Present – President and Chief Compliance Officer - 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Vaughan has never been involved in any other proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.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

- A. Stevan Vaughan is not actively engaged in any other investment-related business or occupation.
- B. Stevan Vaughan is actively involved as an insurance agent and offers insurance products that could produce commissions with regard to sales of insurance products.

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 securities and 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.

Requirements for State-Registered Advisors

- A. Stevan Vaughan has never been involved in any arbitration claims
- B. Stevan Vaughan has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. Stevan Vaughan has never been the subject of any bankruptcy proceedings.

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Brochure Supplement (January 14, 2011)

Advisor Representative:

Scott Simons, CFP®

582 North Main Street Springboro Ohio

937-748-8710

Company:

Financial Counseling, Inc.

582 North Main Street Springboro Ohio

937-748-8710

This “Brochure Supplement” provides information about Scott Simons (Business 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 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®

Date of Birth: September 19th, 1978

Education: BA – Cedarville University – 2001

Five Year Business Background:

2006 to Present – Financial Advisor - Financial Counseling, Inc.

2008 to Present – Registered Representative – Fintegra Financial Solutions

2008 to Present – Loan Originator – Union Savings Bank

2006-2008 – Registered Representative – Questar Capital

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. Scott Simons is employed as a registered representative of Fintegra Financial Solutions and as a loan originator for Union Savings Bank originating mortgages.

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 securities, origination of loans and 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 Vaughan.

Requirements for State-Registered Advisors

Scott Simons has never been involved in any arbitration claims.

Scott Simons has never been involved in any civil, self-regulatory organization, or administrative proceeding.

Scott Simons has never been the subject of any bankruptcy proceedings.

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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Brochure Supplement (January 14, 2011)

Advisor Representative:

Douglas Jared Moore
4926 Denny Lane, Dayton, Ohio
937-266-7440

Company:

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

This “Brochure Supplement” provides information about D. Jared Moore (Business 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 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 Bachelors degree program at Asbury College. Additional details follow:

Name: D. Jared Moore

Date of Birth: May 25, 1978

Education: BA – Asbury College - 2000

Five Year Business Background:

2010 to Present – Financial Counseling, Inc.

2006 to Present – Financial Counseling, Inc.

D. Jared Moore also has extensive financial planning experience gained while working in the insurance industry.
D. Jared Moore is a licensed insurance agent offering Life Insurance and Variable Insurance Products.

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

- A. D. Jared Moore is not actively engaged in any other investment-related business or occupation.
- B. D. Jared Moore is actively involved as an insurance agent and offers insurance products that could produce commissions with regard to sales of insurance products.

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 securities and 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, owner of Financial Counseling, Inc.

Requirements for State-Registered Advisors

- A. D. Jared Moore has never been involved in any arbitration claims
- B. D. Jared Moore has never been involved in any civil, self-regulatory organization, or administrative proceeding.
- C. D. Jared Moore has never been the subject of any bankruptcy proceedings.