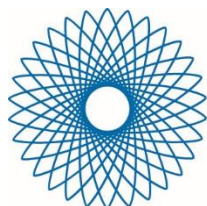


**Item 1: Cover Page
Form ADV Part 2B – Brochure Supplement
March 2018**



Gradient Capital
ADVISORS, LLC

Timothy A. Sagawa CFP, CFA

**Gradient Capital Advisors, LLC
2125 Poinsettia Drive
San Diego, CA 92107
www.gradientcapital.com**

**Firm Contact:
Timothy A. Sagawa
Chief Compliance Officer**

This brochure supplement provides information about Timothy A. Sagawa that supplements our brochure. You should have received a copy of that brochure. Please contact Timothy A. Sagawa, Chief Compliance Officer, if you did not receive Gradient Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Timothy A. Sagawa is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 4627677.

Item 2: Educational Background & Business Experience

Timothy A. Sagawa

Year of Birth: 1980

Educational Background:

- 2001: Point Loma Nazarene University; San Diego, CA; Business Administration

Business Background:

- 01/2014 – Present Gradient Capital Advisors, LLC; Chief Compliance Officer, Senior Partner and Director of Asset Management
- 08/2003 – 01/2014 Ameriprise Financial Services, Inc.; Associate Financial Advisor
- 06/2003 – 08/2003 Ameriprise Financial Services, Inc.; ParaPlanner

Exams, Licenses & Other Professional Designations:

- 05/2007 – CERTIFIED FINANCIAL PLANNER™ (CFP®)
- 09/2006 – Chartered Financial Analyst (CFA)
- 06/2003 – Series 66
- 05/2003 – Series 7

CERTIFIED FINANCIAL PLANNER, CFP®

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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

Chartered Financial Analyst (CFA®)

The CFA® charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA® Institute — the largest global association of investment professionals. To earn

the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA® Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. The CFA® Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA® charter, visit www.CFAinstitute.org.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Mr. Sagawa.

Item 4: Other Business Activities

Mr. Sagawa does not have any outside business activities to report.

Item 5: Additional Compensation

Mr. Sagawa does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Rodney A. Simms is a principal of Gradient Capital Advisors, LLC and as such supervises and monitors Mr. Sagawa's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Simms if you have any questions about Mr. Sagawa's brochure supplement at (619) 255-0700.