

Fireside Finances, LLC

2315 Lincoln Ave.
Alameda, CA 94501
(916) 538-5351
www.firesidefinances.com

August 28, 2023

This brochure provides information about the qualifications and business practices of Fireside Finances, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number and/or e-mail address above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority. Our e-mail for regulatory compliance is compliance@firesidefinances.com.

Fireside Finances, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the adviser.

Additional information about Fireside Finances, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The firm's CRD number is 298887.

Fireside Finances, LLC

Our previous annual update was dated February 27, 2023. This item will be updated with the next annual updating amendment to reflect material changes to the Part 2, if any.

Please contact us at (916) 538-5351 or info@firesidefinances.com if you would like a copy of our updated Part 2. Additional information about us is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 3

TABLE OF CONTENTS

Item 1: Cover Sheet.....	i
Item 2: Material Changes.....	ii
Item 3: Table of Contents	iii
Item 4: Advisory Business.....	1
Who we are	1
Services we offer	1
Assets under management.....	3
Item 5: Fees and Compensation	3
Financial Planning & Investment Consulting	3
General Disclosures	4
Item 6: Performance-Based Fees and Side-By-Side Management.....	5
Item 7: Types of Clients	5
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	5
Item 9: Disciplinary Information.....	6
Item 10: Other Financial Industry Activities and Affiliations	6
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	6
Code of Ethics	6
Personal Trading for Associated Persons.....	6
Item 12: Brokerage Practices	7
Item 13: Review of Accounts.....	7
Item 14: Client Referrals and Other Compensation	7
Item 15: Custody	7
Item 16: Investment Discretion.....	7
Item 17: Voting Client Securities.....	7
Item 18: Financial Information	7
Item 19: Requirements for State-Registered Advisers	7
Principal Executive Officers and Management Persons	7
California Disclosure Requirements.....	8

ITEM 4: ADVISORY BUSINESS

Who we are

Fireside Finances, LLC (referred to as “we,” “our,” “us,” or “Fireside Finances”), has been registered as an investment advisor since March, 2019. Our sole owner and principal is Robert J. Shaye, Managing Member.

Services we offer

Ongoing Wellness Programs: A company may engage Fireside Finances to provide an ongoing, year-round, financial wellness program for its employees. Educational content may be delivered via virtual or live workshops, virtual office hours, educational flyers/handouts. Fireside Finances may also provide consulting services to the company regarding their financial benefits offered, their financial wellness efforts, or equity compensation choices for employees. Fireside Finances may also provide 401(k) advising, review, and consulting for the plan itself. This may include providing opinions on the fund lineup, match offering, and recommendations for the employer and administrator.

Fireside Finances provides financial education and training to employees, primarily in seminar format. Presentation topics will include, but are not limited to, defined contribution saving strategies, investment selection, behavioral finance, social security, credit scores, and saving priorities. Fireside Finances also provides education via seminars and workshops open to the general public.

Additionally, Fireside Finances will provide investment consulting services to individual clients for an hourly fee, which may cover the following topics:

- Stock option review – analyze and provide input on restricted stock units (RSU), incentive stock options (ISO), and non-qualified stock options (NQSO) to include implications of risk as it fits into client’s greater investment portfolio, and potential tax implications.
- 401(k) allocations – analyze and provide input on retirement plan contribution rate and investment selection. Review of fund fees, risk as it fits into client’s greater investment portfolio, and roth / traditional selection.
- Asset allocations – analyze and review client’s overall asset allocation, including percentage of portfolio in equities and fixed income. Provide recommendations to align with client’s risk tolerance and time horizon until the funds are needed for use. Review of sub-asset classes to include, but not limited to, domestic equities, small cap, international, emerging markets, real estate, alternative investments, and fixed income. Can also include an analysis of exposure to company stock via participation in an employee stock purchase plan (ESPP).

When preparing a financial plan for an individual client or family, we may review the following topics:

- Goals & Priorities – review and ranking of client’s financial goals, such as saving for retirement / house down payment / college, minimizing taxes paid, reducing financial stress, simplification of finances, reduction in investment fees, and maximizing wealth transferred to heirs.
- Assets including Savings and liquid assets – assist client in creating a personal balance sheet including a listing of liquid assets such as savings, checking, and money market accounts.

- Liabilities / Loans (including auto, home, credit card, student loan, boat) – assist client in listing liabilities and interest rates. May include a recommendation on order to repay debts.
- Insurance coverage and deficiencies – review of medical, dental, vision, disability, life, long-term care, homeowners, renters, umbrella, and car insurance policies and identify possible deficiencies / risks / gaps in such policies.
- Education goals including those of children – review client’s goals to save for advanced education for themselves and college savings for their children. Including an analysis of existing accounts and recommendation on strategies to save for education goals, such as saving in a 529, pre-paid tuition plan, Coverdell ESA, and UGMA/UTMA. May include an analysis of post 9/11 GI Bill benefits if applicable.
- Home purchase – review client’s down payment savings, analyze amount of home client can comfortably purchase based on income and other debt obligations, review mortgage terms including type, rate, duration of loan and option to pre-pay points. Review terms of VA-loan if applicable.
- Retirement accounts and pensions, retirement needs analysis – review type, eligibility, and participation in retirement plans including, but not limited to, 401(k), 403(b), TSP, IRA, and 457(b). Review of pension benefits and payout options. Review existing retirement savings and projection of growth until retirement and in retirement, including needs analysis to determine additional savings needed to provide desired income in retirement.
- Social Security – review of Social Security earnings record, projection of benefits, and potential income that can be expected from benefit. Review of age to file for benefits or analysis if delaying benefit is beneficial.
- Taxes – review client’s tax liability and methods to reduce taxes paid, including participation in company retirement plans, use of tax-advantaged accounts, and participation in HSA/FSA accounts. Fireside Finances is not a tax advisor and does not provide tax advice.
- Estate Planning Documents – review of critical estate planning documents such as a will, various forms of power of attorney, health care proxy, and living will. Discussion with client of purposes of forms and pros and cons of each. Fireside Finances is not an estate attorney and does not draft forms.
- Employment benefits – review and analysis of benefits such as group term life insurance offering, HSA/FSA offering, medical coverage, legal plan election, ESPP participation, student loan repayment, and transit subsidy/benefit.
- Employer stock options, grants, and stock purchase plans - analyze and provide input on restricted stock units (RSU), incentive stock options (ISO), and non-qualified stock options (NQSO) to include implications of risk as it fits into client’s greater investment portfolio, and potential tax implications. Can also include an analysis of participation in an employee stock purchase plan (ESPP).
- Generational wealth transfer – explanation to client of ideas and best practices on how to transfer wealth to future generations via use of beneficiary forms, various trusts, and gifting strategies.
- Business succession planning – explanation to client of options to sell or pass business to intended recipients, including the use of buy-sell agreements, limited partnerships and family limited partnerships.
- Investment allocation - analyze and review client’s overall asset allocation, including percentage of portfolio in equities and fixed income. Provide recommendations to align with client’s risk

tolerance and time horizon until the funds are needed for use. Review of sub-asset classes to include, but not limited to, domestic equities, small cap, international, emerging markets, real estate, alternative investments, and fixed income.

- Investment fees and expenses – analysis of current and historical fees client has paid for investment products or advice. Identification of deferred sales charges, explanation of AUM charges, and explanation of expense ratios. To include discussion of impact of fees over time.
- Other topics may be included if deemed relevant for the client – Fireside Finances will include additional topics as requested by the client.

All investment consulting and financial planning advice is provided based on the needs of the client. We do not have assets under management and do not have trading discretion in client accounts.

We do not provide portfolio management services to a wrap fee program.

Assets under management

Due to the nature of our business, we have no regulatory assets under management.

ITEM 5: FEES AND COMPENSATION

Financial Planning & Investment Consulting

Financial planning and investment consulting services are provided for an hourly fee of \$350, which is not negotiable. You will receive an invoice upon completion of the services that is payable upon receipt.

You may cancel our financial planning agreement or investment consulting agreement at any time by providing written notice.

Upon completion of the project, or cancellation, you will receive a detailed invoice which includes the fee, the fee calculation including formula used to calculate the fee, and the time period covered by the fee, as well as any completed portions of the project. This invoice is payable upon receipt. Fees are payable by check or credit card. At no time will Fireside Finances maintain client credit card information in its records.

You are under no obligation to execute any investment transactions recommended by Fireside Finances, or to use any specific broker for implementation of the recommendations so made. Implementation of any recommendations is entirely at your discretion. Fireside's services do not include implementation of recommendations.

Financial/Educational Seminars

Seminars are provided using two separate models.

Entity sponsored: A company or entity will engage Fireside Finances to give a seminar for a fixed fee of \$1,500 to \$5,000, which is negotiated with each client. We look at the length of the seminar, number of attendees and topics covered when determining the fee. Entity sponsored seminars may also include financial education for client and employees of the client. The format may be in-person or virtual and may include printed or digital information. A deposit of 50% of the fee is required up front, the

remaining 50% is due the day of the event. Fireside Finances will provide a detailed invoice which includes the fee, the fee calculation including formula used to calculate the fee, and the time period covered by the fee.

If the Client terminate this agreement after the deposit has been paid and before the seminar date, Fireside Finances may withhold compensation reasonable to work already completed. In this case, Fireside Finances will submit an invoice indicating date and hours spent preparing materials, printing costs, credit card processing fees, and any non-refundable travel costs. The invoice will clearly state the reason and amount of monies being withheld. Any remaining amount from the deposit shall be returned by check. If the seminar is rescheduled and not canceled, Fireside Finances will not withhold fees for time worked and rather only submit an invoice for non-refundable travel costs.

All invoices are payable upon receipt. Fees are payable by check or credit card. At no time will Fireside Finances maintain client credit card information in its records.

Open Door: Fireside Finances will periodically offer seminars to the public on a variety of topics. The cost for these seminars is \$15 to \$150 person, which is not negotiable. Fees vary based on the length of the seminar, topics covered, and location. Fees are collected at the time reservations are made to attend. If Attendee terminates this agreement after the ticket has been purchased and before the workshop date, Fireside Finances may withhold fees related to credit card processing from the refund. In this case, Fireside Finances will submit a receipt indicating the credit card processing fees when returning the refund.

Fees for seminars will be paid by on-line payment such as PayPal or Eventbrite. At no time will Fireside Finances maintain client credit card information in its records.

Ongoing Wellness Programs: The ongoing financial wellness program fees may range from \$5,000 to \$750,000, depending on the size of the program, number of employees, number of workshops, and complexity of the offering. Fireside Finances will normally send invoices quarterly, in advance, for ongoing yearly programs, unless otherwise agreed upon.

In the event an annual, ongoing, financial wellness program is terminated before the end of the term, Fireside Finances will reconcile the amount of work completed against the amount paid. Work completed may not be evenly spread among calendar months, depending on the workshop schedule and requests from the company. In the event work completed exceeds funds received by Fireside Finances, a final invoice with balance due shall be submitted to the company, to be paid within 45 days of receipt. In the event funds received by Fireside Finances exceed work completed, Fireside Finances shall issue a refund check within 45 days of agreement termination. Any non-refundable costs incurred by Fireside Finances may be included with the total amount of work completed to date, as long as they were reasonably incurred to prepare for services that would have been rendered if the program were not terminated.

General Disclosures

For all agreements, if Part 2 of Form ADV has been received less than 48 hours prior to the date of execution of the agreement, Client shall have the option to terminate this agreement without penalty within five business days after the date of execution.

You are under no obligation to execute any investment transactions recommended by Fireside Finances, or to use any specific broker for implementation of any recommendations made. Implementation of any

recommendations made by Fireside Finances is entirely at your discretion. Fireside Finances' services do not include implementation of recommendations.

Neither Fireside Finances nor our affiliated persons receive compensation, other than the fees mentioned above, for the sale of securities or other investment products.

We believe the fees mentioned above are competitive; however you may be able to obtain similar services for a lower fee.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

ITEM 7: TYPES OF CLIENTS

Generally financial planning and investment consulting clients will be individuals and families. Seminar clients may be individuals or business entities. We have no minimum account size requirement.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

When formulating investment advice, Fireside Finances analyzes the client's current savings and financial goals, including retirement age, social security benefits, and pension if applicable. We consider growth of existing assets along with historical and projected inflation rates. We assist the client in determining his or her risk tolerance and selecting an investment strategy appropriate for their stated risk profile. When providing investment advice, we seek to minimize investment fees and maximize tax advantages. Fireside Finances believes in diversification benefits and primarily recommends index ETFs or low-cost mutual funds. This includes exposure to various asset classes, including foreign and domestic equities and fixed income, and real estate. We believe in semi-strong market efficiency as it relates to the efficient market hypothesis. Fireside Finances does not typically recommend individual securities or options, except when used for risk-reduction due to an existing concentrated position, or when explicitly requested by the client. We manage risk by selecting an appropriate mix of fixed income and equity allocations and recommend adjusting this mix as the client ages or financial goals change. Fireside Finances is a fiduciary and always places the best interest of the client ahead of revenue-generating activity for the business.

Our primary investment strategy is to minimize investment fees and maximize tax advantages while managing risk through diversification. Investments inherently involve the risk of loss, including the loss of principal. Other risks include a drastic change in the rate of inflation, change in monetary policy, or the credit rating of domestic and foreign entities. Fireside Finances does not recommend frequent trading. Transaction costs, including commissions and crossing the bid/ask spread, will be minimized through infrequent trading and by primarily recommending those ETFs which trade commission-free at brokerage firms.

Fireside Finances recommends primarily Exchange Traded Funds (ETFs) and low-cost mutual funds when ETFs are not available. Additional risks associated with this particular type of security (ETF) include market dislocation or pricing errors. To mitigate these risks, Fireside Finances recommends purchasing ETFs from the major brokerage firms / providers such as Vanguard, Fidelity, Schwab, and BlackRock.

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situation at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions. Investing in securities involves risk of loss that clients should be prepared to bear.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment adviser and each investment adviser representative providing investment advice to you. We have no information of this type to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

As a registered investment adviser, we are required to disclose when Fireside Finances, or our principal, has any other financial industry affiliations. Neither Fireside Finances nor our affiliated persons have material outside business affiliations, arrangements or registrations, pending or otherwise, with other companies, regulatory organizations or persons.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by Fireside Finances and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

Personal Trading for Associated Persons

We do not have trading authority for any client accounts. Occasionally, a recommendation for a specific security may be made to financial planning or investment consulting clients. Typically, these recommendations would be mutual funds or ETFs with large market capitalization. Fireside Finances or an associated person may already hold positions in the recommended securities. Neither Fireside Finances nor an associated person recommends to clients securities in which Fireside Finances or an associated person have a material interest.

Fireside Finances and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the recommendation to purchase or sell such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

ITEM 12: BROKERAGE PRACTICES

Fireside Finances does not recommend broker/dealers to clients and has no trading authority for any client account.

ITEM 13: REVIEW OF ACCOUNTS

Due to the nature of services provided, there is no ongoing review of client accounts and no periodic reports are provided.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We do not receive additional compensation from broker/dealers or any third party in connection with providing advisory services. We do not directly or indirectly compensate anyone for client referrals.

ITEM 15: CUSTODY

Fireside Finances does not accept custody of client assets.

ITEM 16: INVESTMENT DISCRETION

Fireside Finances does not have investment discretion for any client accounts.

ITEM 17: VOTING CLIENT SECURITIES

We do not accept the authority to vote proxies on your behalf and we do not provide guidance about how to vote proxies. You will receive proxies and other related paperwork directly from your custodian.

ITEM 18: FINANCIAL INFORMATION

We do not charge or solicit pre-payment of more than \$500 in fees per client six months or more in advance. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.

ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Principal Executive Officers and Management Persons

Our principal executive officer is Robert J. Shaye. Additional information regarding Mr. Shaye's education and business background is provided on Part 2B.

Neither Fireside Finances nor any management person has had an award against it or otherwise been found liable in an arbitration claim or in a civil, self-regulatory organization, or administrative proceeding.

California Disclosure Requirements

In our opinion, all material conflicts of interest regarding Fireside Finances, our representatives or any of our employees which could reasonably be expected to impair our rendering of unbiased and objective advice to an advisory client under Section 260.238(k) of the California Code of Regulations have been disclosed.

Fireside Finances is not actively engaged in any other business (other than giving investment advice). Neither Fireside nor any management persons have any relationship or arrangement with any issuer of securities that is not listed herein.

Fireside Finances does not receive performance fees for any advisory services.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Robert J. Shaye

Fireside Finances, LLC
2315 Lincoln Ave.
Alameda, CA 94501
(916) 538-5351

August 28, 2023

This Brochure Supplement provides information about Robert J. Shaye that supplements the Fireside Finances, LLC Brochure. You should have received a copy of that Brochure. Please contact Robert Shaye, Managing Member at (916) 538-5351 or info@firesidefinances.com if you did not receive Fireside Finances, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Robert J. Shaye is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 6719024.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert J. Shaye was born in 1981. He received a BS in Business from the United States Coast Guard Academy in 2004 and went on to receive a Masters in Business Administration from University of California Berkeley Haas School of Business in 2014.

Employment Background

8/2018 – Present	Fireside Finances, LLC, Financial Services CEO & Founder / provider of financial education and financial planning services
8/2023 - Present	UC Berkeley, Haas School of Business Faculty Member, teaching Personal Finance
7/2017 - Present	United States Coast Guard Reserve Lieutenant Commander / Incident Management
6/2021 – 8/2023	Hello Compound, LLC, Educational Classes & Podcasts Founder / primary instructor for virtual classes regarding personal finance. Podcast host for money-related topics.
8/2019 - 10/2021	United States Coast Guard Academy Lecturer / Undergraduate Personal Financial Management course
2/2015 – 5/2018	FutureAdvisor (BlackRock), Investment Advisor Director / Bank Partner Marketing

5/2004 – 3/2015 United States Coast Guard
Officer / Deck Watch Officer, Law Enforcement Duty Officer, Financial
Manager

Professional Designations

Certified Financial Planner (CFP) - 2018

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment adviser representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Shaye is a Lieutenant Commander in the U.S. Coast Guard Reserves and expects to spend approximately 10% of time spent on this activity.

Rob Shaye is also a Faculty Member teaching Personal Finance at UC Berkeley, Haas School of Business. He spends approximately 40% of his time spent on this activity.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Shaye does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Mr. Shaye, Managing Member, is the owner and sole person providing investment advice on our behalf. As such, Mr. Shaye is responsible for supervising his own activities. His telephone number is (916) 538-5351.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Investment advisers who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above. Mr. Shaye has not filed for personal bankruptcy and has no disciplinary information to report.