

Item 1 - Cover Page

Harvard Square Financial Planning, LLC

Registered Investment Advisor
CRD# 166131

25 Eldred Street
Lexington, MA 02420

(781) 652-8862
www.harvardsquarefinancial.com

Mary Koenig

Principal/Chief Compliance Officer
Investment Advisor Representative
LLC Manager
CRD# 457616

Form ADV Part 2B

Brochure Supplement
February 29, 2024

This brochure provides information about Mary Koenig that supplements Harvard Square Financial Planning, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Ms. Koenig at 781 652-8862 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Mary Koenig is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov under CRD# 4579616.

Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Principal Executive Officers and Management Persons

Principal/Chief Compliance Officer/Investment Advisor Representative/LLC Manager

Mary Koenig

Year of Birth: 1958

CRD Number: 457616

Educational Background and Business Experience

Educational Background

CERTIFIED FINANCIAL PLANNER™, CFP®¹ - Certified Financial Planner Board of Standards, Inc.
Certified Employee Benefit Specialist (CEBS)² - International Foundation of Employee Benefit Plans
Bachelor of Arts in Communications - University of Wisconsin at Milwaukee; Milwaukee, WI

Business Experience

Harvard Square Financial Planning, LLC (10/2012-Present)

Lexington, Massachusetts

Principal/LLC Manager (10/2012-Present)

Chief Compliance Officer/Investment Advisor Representative (10/2012-Present)

TFC Financial Management (1998-2012)

Boston, MA

Senior Financial Planner

Harvard University (1982-1998)

Cambridge, MA

Benefits Counselor

Item 3 - Disciplinary Information

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign, or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to the evaluation of each officer or a supervised person providing investment advice. Mary Koenig has not been the subject of any such event.

Item 4 - Other Business Activities

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Neither Mary Koenig nor our advisory firm have a material relationship with the issuer of a security. Ms. Koenig is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor, nor is Ms. Koenig supervised by such a firm. She does not receive commissions, bonuses, or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service fees (“trails”) from the sale of mutual funds.

Ms. Koenig has no outside business activities at this time.

Item 5 - Additional Compensation

Neither our advisory firm nor Ms. Koenig are compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 - Supervision

Mary Koenig serves as the firm’s Chief Compliance Officer. Because supervising oneself poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict. Questions relative to the firm, its services, or this Form ADV Part 2 may be made to the attention of Ms. Koenig at 781 652-8862. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Harvard Square Financial Planning, LLC is 166131. Ms. Koenig’s CRD number is 457616. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Massachusetts Securities Division at (617) 727-3548 or the securities commission in the state where the client resides.

Item 7 - Requirements for State-Registered Advisers

There have been neither awards nor sanctions or other matter where Mary Koenig or Harvard Square Financial Planning, LLC has been found liable in an arbitration, self-regulatory, or administrative proceeding. Neither Ms. Koenig nor Harvard Square Financial Planning, LLC has been the subject of a bankruptcy petition.

Information Regarding Professional Designations

¹ 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.

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 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.

²**Certified Employee Benefits Specialist (CEBS)** certification is co-sponsored by the International Foundation and the Wharton School of the University of Pennsylvania. Industry leaders in employee benefit and compensation education benefit from the certification. Each course requires successful completion of an exam in addition to qualification standards to join and prepare for the certification (an advanced understanding of employee benefits).