Firm Brochure

(Part 2A of Form ADV)

ESSA FINANCIAL LLC

1864 Frankfort Avenue, Suite #206

Louisville, KY 40206

Phone: 502-469-7390

elijah@essafinancial.com

This brochure provides information about the qualifications and business practices of ESSA FINANCIAL LLC. If you have questions about the contents of this brochure, please call 502-469-7390. You can also e-mail us at: elijah@essafinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

While the Firm and its personnel are registered with the Commonwealth of Kentucky, such registration does not imply a certain level of skill or training on the part of the Firm or its personnel.

Additional information about ESSA FINANCIAL LLC is available on the SEC's website at www.adviserinfo.sec.gov. Please search under Firm CRD number 333509.

July 15, 2026

Item 2: Material Changes

Material Changes Since Last Update

The following items have been amended since the 2025 End of Year Firm Brochure dated February 19, 2026

- Item 5, Fees and Compensation, Description: Fee Schedule Updated for all net worth bands

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 502-469-7390 or by email at: elijah@essafinancial.com.

Item 3: Table of Contents

Item 4: Advisory Business

Firm Description

ESSA FINANCIAL LLC was founded as an LLC on September 15, 2023.

ESSA FINANCIAL LLC provides personalized confidential financial planning and investment management to individuals, trusts, estates, and small businesses. Advice is provided through consultation with the Client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, general insurance review, investment management, education funding, retirement planning, and general estate planning.

ESSA FINANCIAL LLC is strictly a **Fee-Only** financial planning and investment management Firm. The Firm **does not sell** any investment products of any kind. It does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or any other commissioned products. The Firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees or referral fees are accepted.

Investment advice is an integral part of financial planning. In addition, ESSA FINANCIAL LLC advises Clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the Client making the final decision on investment selection. ESSA FINANCIAL LLC does not act as a custodian of Client assets. The Client always maintains asset control. In some cases, the Firm places trades for Clients under a limited power of attorney.

Periodic reviews are conducted once or twice a year with Clients. Client investment portfolios are not continuously monitored, and continuous investment management is not provided.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the Client on an as-needed basis. Conflicts of interest will be disclosed to the Client in the unlikely event they should occur.

The initial meeting, which may be conducted remotely, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the Client.

Principal Owners

Elijah Essa is the sole member of the Limited Liability Company.

Types of Advisory Services

ESSA FINANCIAL LLC provides ongoing advice as part of a flat-fee Retainer arrangement where periodic reviews with Clients are conducted with unlimited access to advice from the Firm on any financial matter.

On more than an occasional basis, ESSA FINANCIAL LLC furnishes advice to Clients on matters not involving securities, such as financial planning matters, tax planning, and general estate planning issues.

In limited circumstances, ESSA FINANCIAL LLC may also provide one-time advice as part of a project service for a fixed fee. This arrangement for a fixed fee will be limited in time and scope with a client, defined at the time of the engagement within the Project agreement. This agreement does NOT provide unlimited access.

ESSA FINANCIAL LLC does not operate using the Assets Under Management (AUM) model. However, the Firm may maintain advisor relationships with various institutions, which allows the Firm to assist Clients with their investments.

Tailored Relationships

The goals and objectives for each Client are documented in the Firm's Client files. Investment objectives are created that reflect the stated goals, tolerance for risk and investing time frame of the Client. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without Client consent.

Types of Agreements

Clients at ESSA FINANCIAL LLC work under Retainer service agreements.

In limited circumstances, ESSA FINANCIAL LLC may also provide one-time advice as part of a project service for a fixed fee.

Retainer Service Agreement

Clients work with ESSA FINANCIAL LLC under an ongoing Retainer arrangement. The Retainer arrangement incorporates both work during initial engagement as well as the ongoing relationship over time.

The Retainer relationship begins with the initial meeting to discuss Client goals and resources and to determine how the Firm may be of assistance. At a mature state, the Advisor will review the Client's investment portfolio once or twice a year and will be available to discuss the status of the portfolio with the Client by appointment or teleconference. Firm is available to Client on an "on-call" basis, responding to Client inquiries when life situations or external factors change in the Client's life.

Either party can cancel the Retainer Arrangement at any time upon written notice. The agreement automatically renews annually.

Project Services provided for a Fixed Fee Agreement

In limited circumstances, ESSA FINANCIAL LLC may also provide one-time advice as part of a project service for a fixed fee. This arrangement for a fixed fee will be limited in time and scope with a client, defined at the time of the engagement within the Project agreement. This agreement does NOT provide unlimited access.

This agreement does not renew automatically.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage Firm charges a fee for stock and bond trades. ESSA FINANCIAL LLC does not receive any compensation, in any form, from fund companies.

Existing investments in Client accounts may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, interests in partnerships and various executive long-term incentive plans.

Initial public offerings (IPOs) are not available through ESSA FINANCIAL LLC.

Termination of Agreement

The agreement may be terminated at any time upon written notice of either ESSA FINANCIAL LLC or the Client. If Client should terminate the agreement within five (5) business days of execution, any fees that the Client prepaid will be refunded to Client in full. After five (5) business days, either party can cancel the Retainer Arrangement at any time upon written notice; fees earned through the end of the current month will be due and payable.

Termination of the agreement will include removal of accounts from any accounts for which ESSA FINANCIAL LLC has an advisor relationship.

Item 5: Fees and Compensation

Description

ESSA FINANCIAL LLC works with all Clients on a **Fee-Only** basis.

The Retainer arrangement incorporates both the initial engagement work as well as the ongoing relationship over time. The Retainer fee is a blended fee with 2 components: Net Worth and Complexity. The Net Worth component is comprised of the Client's Financial Investment Assets, Home Equity (up to 2 homes, not to count as more than 25% of worth), and other assets (farms, rental property, commercial property, and/or business). The Net worth total is rounded to the nearest $100 increment and applied to the following schedule:

- $0 to $1 million 0.40%
- $1 to $2 million 0.30%
- $2 to $3 million 0.20%
- $3 to $5 million 0.15%
- Beyond $5 million 0.10%

The Complexity components are determined by an assessment evaluating planning items that require an investment of our time in servicing that Client. Components may include, but are not limited to, stage in financial life, structure/location of investment accounts, source/level of income, and nature of advice anticipated to be rendered.   All elements used in the fee computation are chosen with an eye toward eliminating any conflicts of interest. The minimum fee is $6000 per year and there is no cap on the maximum fee. The fee will not fluctuate with market values.

The Retainer fee is assessed in advance on a monthly frequency and starts as soon as the agreement is signed, formalizing the relationship between Client and Firm.

The agreement automatically renews annually, and the fee is subject to periodic review for changes in complexity, assets or income specific to the circumstances of a particular Client. In addition, the method we use to translate complexity factors into Client fee amounts is subject to change over time.

Under certain circumstances, fees may vary from the stated parameters. The Firm, in its sole discretion, may waive its minimum fee or otherwise reduce certain of its fees based on unique individual circumstances, special arrangements, pre-existing relationships or as otherwise determined by the Firm principal, Elijah Essa.

Clients under the Project for a Fixed Fee Service Agreement will have their fees based on the project requirements as outlined in the contract. This individual, one time calculation will be reviewed in detail with the client based on their requirements.

Fee Billing

Retainer fees are billed monthly. For Clients with accounts at institutions where the Firm has an advisor relationship, direct fee deduction is offered from taxable and retirement accounts as appropriate. For those lacking those accounts, the Firm offers monthly recurring credit card billing.

Clients under the Project for a Fixed Fee Service Agreement will be billed at the end of their project per the agreement, and checks may be made out to Essa Financial LLC, and sent to the address of record on the title page of this brochure.

Other Fees

Custodians may charge transaction fees on purchases or sales of mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds and Exchange Traded Funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50% means that the fund company charges ½ of 1% for their services annually, which equates to $5 annually on a $1000 investment. These fees are in addition to the fees paid by you to ESSA FINANCIAL LLC.

Performance figures quoted by fund companies in various publications are <u>after</u> their fees have been deducted.

Past Due Accounts and Termination of Agreement

ESSA FINANCIAL LLC reserves the right to stop work on any account that is more than 7 days overdue. In addition, the Firm reserves the right to terminate any financial planning engagement where a Client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in the Firm's judgment, to providing proper financial advice. If Client should terminate the agreement within five (5) business days of execution, any fees that the Client prepaid will be refunded to Client in full. After five (5) business days, either party can cancel the Retainer Arrangement at any time upon written notice; fees earned through the end of the current month will be due and payable. This is also detailed in the Item 4, Termination of Agreement section of this ADV.

Item 6: Performance-Based Fees and Side by Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

ESSA FINANCIAL LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

ESSA FINANCIAL LLC generally provides investment advice to individuals, trusts, estates, or small business entities.

In general, client relationships are of an ongoing nature. Engagements to provide one-time advice through a Project for a Fixed Fee service agreement may be considered by referral from a current client.

Account Minimums

The Firm does not require minimum income levels, dollar value of assets or other conditions for its financial planning and investment consultation services. The Firm does, however, charge a minimum fee for service, as described previously.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

If the Firm is engaged to provide investment consultation, the Client's current financial situation, needs, goals, objectives and tolerance for risk are initially evaluated. Asset allocation and investment objective decisions are made and discussed with the Client to, in the Firm's best judgment, meet the Client's objectives while minimizing risk exposure.

Recommendations provided are based on publicly available reports, analysis and research materials, computerized asset allocation modeling programs and various industry subscription services (i.e., Morningstar).

Investment Strategies

Asset allocation is a key component of investment portfolio design. The Firm believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives.

The Firm employs fundamental, long-term, buy-and-hold philosophies and approaches in investment selection and implementation strategies. Passively-managed index funds and/or exchange-traded funds are used to gain exposure to basic asset classes (equities, fixed income, etc.) The Firm does not employ Inverse, Leveraged or other derivative-based exchange traded funds.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors in general face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Country Risk: If investing in securities from a single country – even the US – there is a possibility that occurrences could adversely impact the prices of the securities associated with that country. These occurrences could include economic troubles, changes in political structure or leadership, and international trade policies. Although similar to market risk, this risk is isolated to, and therefore solely impacts security prices of, a particular country.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of

return (i.e. interest rate). This primarily relates to fixed income securities.

- Business Risk: These risks are associated with a particular industry or a particular company within an industry.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- Default Risk: In times of economic hardship, companies may be unable to pay back creditors, aka bondholders. This risk may be elevated when dealing with companies that have lower credit ratings. It exists when investing either directly in a company, or indirectly through a mutual or exchange-traded fund.

Item 9: Disciplinary Information

Legal and Disciplinary

The Firm and its employees and other associated personnel have not been involved in legal or disciplinary events related to past or present investment Clients.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities and Affiliations

Elijah Essa, Firm Principal, is not affiliated with nor maintains a material relationship with another financial industry entity. There are currently no other employees of ESSA FINANCIAL LLC.

The Firm's policies require that it conduct business activities in a manner that avoids actual or potential conflicts of interest between the Firm, personnel and Clients, or that may otherwise be contrary to law. The Firm will provide disclosure to the Client, prior to and throughout the term of an engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

All advisors on staff are members of the National Association of Personal Financial Advisors (NAPFA). NAPFA is the nation's leading organization dedicated to the advancement of Fee-Only financial planning. The Firm pays an annual membership fee to NAPFA for services that include training, compliance and operational support to enhance the Firm's ability to provide quality service and advice to the investing public. NAPFA members must adhere to ethical guidelines and must meet experience and education requirements.

Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics

ESSA FINANCIAL LLC has committed to the Code of Ethics as set forth by the National Association of Personal Financial Advisors (NAPFA) for everyone associated with the Firm, which is as follows:

Objectivity: NAPFA members strive to be as unbiased as possible in providing advice to Clients and NAPFA members practice on a fee-only basis

Confidentiality: NAPFA members shall keep all Client data private unless authorization is received from the Client to share it. NAPFA members shall treat all documents with care and take care when disposing of them. Relations with Clients shall be kept private.

Competence: NAPFA members shall strive to maintain a high level of knowledge and ability. Members shall attain continuing education at least at the minimum level required by NAPFA. Members shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendations with Clients will always be in the Client's best interests. NAPFA members put their Clients first.

Integrity & Honesty: NAPFA members will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. NAPFA members will be diligent to keep actions and reactions so far above board that a thinking Client, or other professional, would not doubt intentions. In all actions, NAPFA members should be mindful that in addition to serving our Clients, we are about the business of building a profession and our actions should reflect this.

Regulatory Compliance: NAPFA members will strive to maintain conformity with legal regulations.

Full Disclosure: NAPFA members shall fully describe method of compensation and potential conflicts of interest to Clients and also specify the total cost of investments.

Professionalism: NAPFA members shall conduct themselves in a way that would be a credit to NAPFA at all times. NAPFA membership involves integrity, honest treatment of Clients, and treating people with respect.

Clients may request a copy of the full Code of Ethics, pursuant to 17 CFR § 275.204A-1, at ESSA FINANCIAL LLC by contacting Elijah Essa, Member and Firm Principal. Contact information is on the title page of this brochure and within the ADV Part 2B.

Participation or Interest in Client Transactions

ESSA FINANCIAL LLC and its employees or other associated personnel may buy or sell securities that are also held by Clients. Employees will never trade ahead of a Client order (known as front-running) on any security.

Personal Trading

Since employee trades are small and typically mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Compliance Officer

The Chief Compliance Officer of ESSA FINANCIAL LLC is Elijah Essa.

Item 12: Brokerage Practices

Selecting Brokerage Firms

ESSA FINANCIAL LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. ESSA FINANCIAL LLC recommends custodians based on the proven integrity and financial responsibility of the Firm and the best execution of orders at reasonable commission rates.

ESSA FINANCIAL LLC may have an advisor relationship with various institutions, which could allow the Firm to offer access to institutional platforms for the custody of assets that may offer advantages to ongoing Retainer Clients. The Firm does not receive fees or commissions from any of these arrangements, nor does it derive any special benefits beyond tools that enhance the Firm's ability to render quality advice and service.

Best Execution

ESSA FINANCIAL LLC does not receive any portion of the Client's fees paid to custodians and relies on custodians to provide best execution as stated in their respective contracts. The Firm periodically reviews the reasonableness of custodian fees in relation to the industry.

Soft Dollars

ESSA FINANCIAL LLC restricts non-cash compensation (termed "soft dollars") to discounts on products or services that enhance its ability to render quality advice and service to all of its Clients. All Clients benefit from any discounts received as they reduce the Firm's overall overhead. The selection of any particular custodian is not influenced by these potential discounts, if any.

Order Aggregation

Since all the Firm's trading is performed in accordance with the specific needs and objectives of each individual Client, ESSA FINANCIAL LLC does not utilize block trading.

Item 13: Review of Accounts

Periodic Reviews

In the case of ongoing Retainer Clients, accounts are typically reviewed once or twice per year and may be initiated either by the Client or by the Firm.

Regular Reports

No Clients receive regular reports. Periodic reviews for all Clients are conducted once or twice per year and typically consist of a detailed summary of financial assets, a discussion of portfolio performance and recommended changes and supporting documents such as Morningstar portfolio Snapshots.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

ESSA FINANCIAL LLC does not compensate referring parties for these referrals.

Referrals Out

ESSA FINANCIAL LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or Client is referred to them.

Item 15: Custody

ESSA FINANCIAL LLC does not have custody of client funds or securities.

Account Statements

All assets are held at unaffiliated qualified custodians. The custodians provide account statements directly to Clients at their address of record at least quarterly. Retainer Clients who opt to have fees deducted directly from custodians with whom the Firm has an advisor relationship will see this deduction itemized on the statement, as well as an itemized fee invoice from ESSA FINANCIAL LLC to the client. Clients are encouraged to review the fee deductions for accuracy, and contact the Firm with any concerns.

Performance Reports

Clients are urged to review the account statements received directly from their custodians. The Firm will discuss performance periodically with ongoing Retainer Clients at their reviews but otherwise does not provide performance reports.

Item 16: Investment Discretion

Discretionary Authority for Trading

ESSA FINANCIAL LLC does not provide continuous investment management or investment supervisory services, nor does it engage in discretionary trading within Client accounts.

For accounts housed with custodians which the Firm has an advisor relationship, the Firm consults with the Client prior to each trade to obtain authorization. For all other accounts, it is the responsibility of the Client to execute the trade or to seek the assistance of the Firm to jointly execute the trade.

Limited Power of Attorney

The Firm may hold a limited power of attorney with trading authorizations at various financial institutions. In those cases, Clients sign a limited power of attorney so that the Firm may execute the trades that have been approved in advance.

Item 17: Voting Client Securities

Proxy Votes

ESSA FINANCIAL LLC does not vote proxies on securities or provide advice for proxy voting. Clients are encouraged to vote their own proxies.

Item 18: Financial Information

Financial Condition

ESSA FINANCIAL LLC does not have any financial impairment that will preclude the Firm from meeting contractual commitments to Clients.

A balance sheet is not required to be provided because ESSA FINANCIAL LLC does not serve as a custodian for Client funds or securities, and does not require prepayment of fees of more than $500 per Client, and six months or more in advance.

Privacy Notice

ESSA FINANCIAL LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information the Firm collects from prospects and Clients may include information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions with third parties, and information from consumer reporting agencies, e.g., credit reports. The Firm uses this information to help Clients meet their personal financial goals.

With Client permission, the Firm discloses limited information to attorneys, accountants, and mortgage lenders with whom the Client has established a relationship. Clients may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With Client permission, the Firm shares a limited amount of information about the Client with your brokerage Firm in order to execute securities transactions on the Client's behalf.

The Firm does not provide Client personal information to mailing list vendors or solicitors. Federal and State Securities Regulators may review the Firm's Company records and Client's personal records as permitted by law.

Personally identifiable information about Clients will be maintained while Firm agreements are active, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. The Firm is required by law to deliver this *Privacy Notice* to Clients annually, in writing.

Item 19: Requirements for State-Registered Advisers

Member Information

Elijah Essa is the Member, Firm Principal, Chief Compliance Officer, Financial Planner, and Investment Advisor Representative for ESSA FINANCIAL LLC

Information regarding the formal education and business background for Mr. Essa is provided in the ADV Part 2B Brochure Supplement.

ESSA FINANCIAL LLC is a State-Registered Investment Advisor and is required to disclose to Prospects and Clients with certain information or disclosure about its Principals and Advisors

ESSA FINANCIAL LLC does not have any financial impairment that will preclude the Firm from meeting contractual commitments to Clients.

Brochure Supplement (Part 2B of Form ADV)

Essa Financial LLC

1864 Frankfort Avenue, Suite #206

Louisville, KY 40206

Telephone: 502-469-7390

Email: elijah@essafinancial.com

This brochure provides information about Elijah Essa that supplements the Essa Financial LLC brochure. You should have received a copy of that brochure. Please contact Elijah Essa, Member & Firm Principal, if you did not receive a brochure from Essa Financial LLC or if you have any questions about the contents of this supplement.

Additional information about the Firm, other advisory Firms, or associated adviser representatives is available on the Internet at www.adviserinfo.sec.gov.

Name or Firm identifier, known as a CRD number, can accomplish a search for Firms or associated personnel. The CRD number for Essa Financial LLC is 333509.

Item 2: Education and Business Standards

ESSA FINANCIAL LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, JD, or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Full Educational Background and Business Experience for Elijah Essa

Full Legal Name: Elijah Essa, CFP® Born: 1994

Educational Background:

- Kansas State University; MS, Advanced Financial Planning; 2022
- Western Kentucky University; BS, Finance; 2017
- Western Kentucky University; Certificate, Financial Planning; 2017

Business Experience:

- Essa Financial LLC, Member & Firm Principal (2024 – Present)
- University of Louisville, Adjunct Professor (2024 – Present)
- Western Kentucky University, Adjunct Professor (2023 – 2025)
- Coats Financial Planning, Inc.
    - Senior Financial Planner/IAR, 2023-2025
    - Financial Planner/IAR, 2018-2022
- Walt Disney World; College Program Intern; Winter 2017/2018
- Western Kentucky University, Center For Financial Success; Assistant Coordinator; 2016-2017
- Appriss, Inc.; Budgeting Intern; Summers 2015/2016

Professional Designations, Licensing and Exams

Certified Financial Planner™ (CFP®): 2019

Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-years of professional experience in the financial planning process or two years of apprenticeship experience that meets additional requirements.
- Successfully pass the Candidate Fitness Standards and background NAPFA; Registered Financial Advisor, 2019

Item 3: Disciplinary Information

Elijah Essa has never been involved in an arbitration claim of any kind, nor been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Elijah Essa is employed by the University of Louisville as an adjunct professor, taking approximately 25% of his work time. He also sits on the board of the non-profit Washington Mutual Fire Insurance Association.

Item 5: Additional Compensation

Elijah Essa does not receive any economic benefit from any person, company, or organization in exchange for providing Clients advisory services through Essa Financial LLC.

Item 6: Supervision

Elijah Essa serves in multiple capacities with the Firm: Member, Chief Compliance Officer, Firm Principal, Financial Planner, and Investment Adviser Representative. Mr. Essa can be reached by phone at 502-469-7390 and e-mail at elijah@essafinancial.com

Item 7: Requirements for State Registered Advisors

1. Elijah Essa has NOT been involved in any of the events listed below.
    a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:
        i. An investment or an investment-related business or activity;
        ii. Fraud, false statements, or omissions;
        iii. Theft, embezzlement, or other wrongful taking of property;
        iv. Bribery, forgery, counterfeiting, or extortion; or
        v. Dishonest, unfair or unethical practices
    b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following
        i. An investment or an investment-related business or activity;
        ii. Fraud, false statements, or omissions;
        iii. Theft, embezzlement, or other wrongful taking of property;
        iv. Bribery, forgery, counterfeiting, or extortion; or
        v. Dishonest, unfair or unethical practices
2. Elijah Essa has NOT been the subject of a bankruptcy petition at any time.