

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Kristen L. Money

**Brighter Financial Capital
Management, LLC**

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kristenl@clarkfinancialplanning.com

This brochure supplement provides information about Kristen Money and supplements the Brighter Financial Capital Management LLC brochure. You should have received a copy of that brochure. Please contact Kristen Money if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Kristen Money (CRD #5297570) is available on the SEC's website at www.adviserinfo.sec.gov.

AUGUST 25, 2021

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Kristen L. Money

- Year of birth: 1979
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Item 2 - Educational Background and Business Experience

Educational Background:

- Baker University; Bachelor's Degree – Business Administration; 2013

Business Experience:

- Brighter Financial Capital Management, LLC; Investment Advisor Representative; 08/2021-Present
 - Kalos Capital; Administrative; 07/2017-Present
 - Clark & Associates, Inc. Financial Solutions; Insurance Agent; 07/2016-Present
 - Advisors Excel; Internal Life Marketer; 11/2012-06/2016
 - Security Benefit; Client Service Representative; 08/2011-11/2012
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Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Kristen Money has a financial affiliated business as an insurance agent with Clark & Associates, Inc. Approximately 90% of her time is spent in this activity. She will offer Clients services from this activity. As an insurance agent, she may receive separate yet typical compensation. In addition, Mrs. Money has a non-registered fingerprinted administrative role with Kalos Capital. Approximately 5% of her time is spent in this business practice.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or broker-dealer of their choosing.

Item 5 - Additional Compensation

Kristen Money receives commissions on the insurance products she sells. She does not receive any performance-based fees.

Item 6 - Supervision

Megan Clark is the Chief Compliance Officer of BFCM. Megan reviews Mrs. Money's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Megan Clark can be reached at megan@clarkfinancialplanning.com or 703-796-0957.

Item 7 - Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.