

Sweet Money

Financial Planning and Coaching

January 1, 2025

Part 2A of Form ADV: 1) Firm Brochure for:

SweetMoney
Financial Planning and Coaching
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This brochure provides information about the qualifications and business practices of SweetMoney. If you have any questions about the contents of this brochure, please contact us at melissasweet@msn.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.

Additional information about SweetMoney also is available on the SEC's website at www.adviserinfo.sec.gov.

2) Material Changes

There are no material changes to SweetMoney in 2025

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4) Advisory Business

SweetMoney was created in January of 2015 by Melissa Sweet who had formerly been an Investment Advisor Representative and associate of MoneySense since 2002. We provide financial counseling for people who desire to integrate their personal values into the way they use and think about money. Services include budgeting, debt management, investing and savings plans, emotional and communication issues, and assistance with financial decisions.

We do not have any client assets under management nor do we sell any investment or insurance products. We do, however, help clients make decisions about how to invest in their employer sponsored retirement plans, individual IRA's, and college savings plans. We make recommendations based on a philosophy of investing in a diversified portfolio of low cost mutual funds with proven long track records.

We assist clients to make major financial decisions such as whether to rent or buy and how much house they can afford, whether or not to refinance their home mortgages, how best to handle credit card debt, and how to find ways to live within their means.

We work with clients both face to face in our office and on the phone. We also provide written reports when requested. We charge an hourly fee to our clients based on the time we spend together whether in person, on the phone or preparing reports. Our fee schedule is a sliding scale based on the gross income of the client(s).

Our overall philosophy is based on the desire to support, educate and empower clients to manage their financial lives responsibly in alignment with their individual goals.

5) Fees and Compensation

We work with clients both face to face in our office and on the phone and charge for our time only. We also provide written reports when requested. Payment is expected at the time of service.

We charge an hourly fee to our clients based on the time we spend together whether in person, on the phone, via email or preparing reports. Our fee schedule (below) is a sliding scale based on the gross income of the client(s).

Hourly Fee Scale

Hourly Rate**	Gross Income Level*
\$200	up to \$150,000/year
\$350	\$150,000 and over

*Add 5% of the value of your investments, including retirement accounts, to your gross income in figuring your fee level.

6) Performance-Based fees and Side-By-Side Management

As stated previously under Fees and Compensation, we charge an hourly fee based on the time we spend with each client. This fee is the same whether we see clients in person, on the phone, via email or through written recommendations. In no way is our advice attached to any share of capital gains on or capital appreciation on the advice we provide for investment recommendations. We do not receive any compensation in the form of referral fees or commissions from any of the investments we recommend.

7) Types of Clients

We work with individuals and couples of all economic positions regardless of age, sex, marital status, ethnicity, sexual orientation or political affiliation. We work with anyone who seeks to integrate their personal values into the way they use and think about money.

8) Methods of Analysis, Investment Strategies and Risk of Loss

When providing investment advice to clients we take into consideration the following: Age, risk tolerance, time-horizon and income requirements. It is our goal that every client understands fully the nature of the investments we recommend. We believe investing for immediate needs (ie 1 to 5 years) should be in safe, liquid savings vehicles such as savings accounts, money markets, CD's and short-term bond mutual funds. For those seeking growth for 10 years and beyond, we follow an approach of using well-diversified low cost mutual funds to promote growth and minimize risk. We make it known that past performance does not necessarily ensure future performance and that some risk is inherent in any type of investing. We do not promote frequent trading and recommend a yearly check-up for all our clients. It is our goal to educate clients on the types of investments they own and the underlying risks and potential reward of each of these investments.

We use a variety of industry related research materials including but not limited to the following: Morningstar, Fidelity Insight, Vanguard Independent Advisor, periodicals, newspapers and the internet.

We receive no compensation, commission or referral fee for any type of investment we recommend. Since our goal is to keep costs down, we tend to shy away from funds that charge commissions, have high expense ratios and/or transaction fees. Our primary goal is to have our clients keep as much of their own money as possible. For those clients who prefer to have their money actively managed, we do make referrals (without commission or fee's) to professionals we believe have the experience, qualifications and integrity to serve our clients well.

9) Disciplinary Information

Neither SweetMoney nor Melissa Sweet have ever been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

Neither SweetMoney nor Melissa Sweet have ever been involved in any administrative proceeding before the SEC, any other Federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

The disciplinary history of any Registered Investment Advisor may be obtained by calling the MA Securities Division of the Secretary of the Commonwealth at 617-727-3548.

10) Other Financial Industry Activities and Affiliations

From time to time our clients ask for referrals for professionals in the following areas of expertise (including but not limited to): Financial Planners, Attorneys, Real Estate Agents, Financial Lenders, Accountants, Mediators and Therapists. We have never, nor would we ever, accept any compensation in the form of referral fees for our recommendations. We do this to maintain our objectivity and integrity. We disclose the nature of our relationship (or lack thereof) of anyone we refer at the time of the recommendation.

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

We do not sell any investment products to our clients nor actively manage any assets on behalf of our clients. We do not have authority to make trades on behalf of our clients. We do not receive any commission or fees for any of our investment recommendations. We do on occasion recommend investment products that we own in our personal portfolios simply because we believe they are sound investments and this is disclosed to the client. Under no circumstances do we receive any personal financial benefit from any recommendations we provide to our clients. Our goal is to empower clients to manage their own accounts and perform their own transactions within their self-managed accounts.

12) Brokerage Practices

We do not manage, sell or take part in any brokerage activities on behalf of our clients. We do, when requested by our clients, recommend Financial Advisors who will actively manage their accounts but receive no direct or indirect commissions or fees for these referrals. We base our recommendations on the needs of the client and the integrity of the Advisor we refer. We have no personal or financial affiliation with the Advisor(s) we recommend but base our recommendations on the experience of the Advisor(s) and feedback from other clients who are or have worked with such Advisor(s). We have no incentive for referring our clients to Advisors other than that they are qualified licensed professionals and will do their very best on behalf of our clients.

13) Review of Accounts

Since we do not actively manage accounts for our clients, we do not perform a regular review of accounts. We do, however, strongly encourage clients to visit us each year so we can review their investments on an annual basis and we send periodic reminders to have an annual check up, however, it is voluntary on behalf of the client. When clients do request a review of accounts we do so with due diligence and make recommendations for any changes based on researching each fund and each account on an individual basis.

14) Client Referrals and Other Compensation

From time to time our clients ask for referrals for professionals in the following areas of expertise (including but not limited to): Financial Planners, Attorneys, Real Estate Agents, Financial Lenders, Accountants, Mediators and Therapists. We have never, nor would we ever, accept any compensation in the form of referral fees for our recommendations. We do this to maintain our objectivity and integrity. We disclose the nature of our relationship (or lack thereof) of anyone we refer at the time of the recommendation.

We do not manage, sell or take part in any brokerage activities on behalf of our clients. We do, when requested by our clients, recommend Financial Advisors who will actively manage their accounts but receive no direct or indirect commissions or fees for these referrals. We base our recommendations on the needs of the client and the integrity of the Advisor we refer. We have no personal or financial affiliation with the Advisor(s) we recommend but base our recommendations on the experience of the Advisor(s) and feedback from other clients who are or have worked with such Advisor(s).

We have no incentive for referring our clients to Advisors other than that they are qualified licensed professionals and will do their very best on behalf of our clients.

15) Custody

We do not have custody of client funds or securities.

16) Investment Discretion

We do not accept discretionary authority to manage securities on behalf of clients.

17) Voting Client Securities

As stated above, we do not have custody of client funds nor do we have discretionary authority to manage securities on behalf of clients therefore we will not accept authority to vote client securities. Clients will receive any proxies or other solicitations directly from their custodian or transfer agent.

18) Financial Information

We do not require or solicit payment of any fee in advance.

We do not have discretionary authority or custody of client funds.

Neither SweetMoney nor Melissa Sweet have been the subject of a bankruptcy petition at any time.

10) Requirements for State-Registered Advisers

Education and Background

Melissa Sweet 2/2/1960

Education after High School:

Cornell University, 1984 B.S Business Management and Marketing
Passed Series 65 Exam in 2002

Business Background last five years:

Owner, Sweet Money. Offering Financial Education and Counseling since 2015.

Primary business for Melissa Sweet is education and counsel on day-to-day budgeting, emotional issues around money, debt reduction, long and short term planning done with individual clients and in workshops for corporate employees and educational institutions.