

Timothy Walt

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Part 2B of Form Adv: Brochure Supplement

January 21, 2022



Item 1:

This brochure supplement provides information about Timothy Walt and is a supplement to the CVW Financial, LLC brochure. You should have received a copy of that brochure. Please contact Timothy Walt at (857) 540-9323 if you did not receive the brochure for CVW Financial or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Tim has been many things in life, from a working and performing violinist to a carpenter, from a guitar player and teacher to a bartender. He was most recently an elementary school teacher for 14 years. All these experiences taught Tim to love the connections he developed to students, families, and colleagues. Tim also spent time as vice president of his 1,300 person educators' union. During that time, he chaired the negotiating committee and was lead negotiator for the teachers' contracts.

It was contract negotiations that spurred Tim's interest in financial planning. Spending time listening and understanding the needs of his colleagues and their families, then working out the details and language to achieve a contract that improved their lives was a deeply humbling and satisfying experience.

Tim holds a Bachelor's degree in history from the University of Massachusetts, Amherst; a Master's degree in education from the University of Massachusetts, Boston; and is a candidate for CFP® certification after completing a financial planning certification program through Northwestern University's School of Professional Studies.

The way Tim sees it, his history degree shows his analytical skills, the 14 years spent as an educator help him hone his ability to listen first, then communicate, and the financial planning education, completed over the past two years, provides Tim with the technical skills needed to create comprehensive and realistic financial plans.

Item 3: Disciplinary Information

Investment adviser representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of their services. Tim Walt has no material history of legal or disciplinary events to report under this item. However, information regarding advisory firms can be found at www.adviserinfo.sec.gov.

Item 4: Other Business

Tim is not involved in any other investment-related business or occupation.

Item 5: Additional Compensation

Tim is not given any additional economic benefits related to number of sales, referrals, or new accounts.

Item 6: Supervision

As the owner and sole employee of CVW Financial, LLC, Tim is both the supervised and the supervisor. Tim is subject to all the legal and ethical requirements that are demanded by law and his role as a fiduciary. Tim does not see it in his interest to push the boundaries of the law; he simply wants to help people live the best, most stress-free lives possible.

Item 7: Requirements for State-Registered Advisers

This section relates to arbitration and civil claims against the adviser, as well as bankruptcy claims. Tim has not had any of these.