

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
January 2023**

**Colleen F. Echausse, CFP®, MBA  
Certified Financial Planner**



**442 Main Street (Route 202)  
Bedminster, NJ 07921  
[www.HeritageFinancialCounselors.com](http://www.HeritageFinancialCounselors.com)**

**Firm Contact:  
Charles P. Weidman, CFP®, MBA  
Chief Compliance Officer**

This brochure supplement provides information about Ms. Echausse that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Weidman if you did not receive Heritage Financial Counselors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Echausse is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #1812855.

## Item 2: Educational Background & Business Experience

**Colleen Friday Echausse**

**Year of Birth:** 1962

**Educational Background:**

- 1992: Fordham University; Master of Business Administration, Finance
- 1985: Villanova University; Bachelor of Science, Accounting

**Business Background<sup>1</sup>:**

- 11/2016 – Present Heritage Financial Counselors, LLC; Certified Financial Planner
- 05/2010 – 03/2013 Bramnick, Rodriguez, Grabas, Arnold & Mangan; Bookkeeper
- 05/1986 – 07/1996 TIAA-CREF; Mutual Fund Accountant

**Exams, Licenses & Other Professional Designations:**

- 01/2020: CERTIFIED FINANCIAL PLANNER™, CFP®

**CERTIFIED FINANCIAL PLANNER™, CFP®**

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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

---

<sup>1</sup> Ms. Echausse wishes to inform the reader that during the periods of 03/2013 to 11/2016 and 07/1996 to 05/2010 Ms. Echausse worked from home as a stay-at-home parent.

### **Item 3: Disciplinary Information<sup>2</sup>**

There are no legal or disciplinary events material to the evaluation of Ms. Echausse.

### **Item 4: Other Business Activities**

Ms. Echausse does not have any outside business activities to report.

### **Item 5: Additional Compensation**

Ms. Echausse does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Mr. Weidman, Managing Partner and Chief Compliance Officer of Heritage Financial Counselors, LLC, supervises and monitors Ms. Echausse's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Weidman if you have any questions about Ms. Echausse's brochure supplement at (862) 579-2899.

---

<sup>2</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.