

**Frank Virgallito** is a CERTIFIED FINANCIAL PLANNER™ professional who comes from a diverse background of consulting non-profit organizations on federal grant projects and teaching adult school.

In 1998, Frank was the principal grant writer and administrator for Community Partnership Development Corporation--a nonprofit organization. Frank personally secured more than \$3.2 million in federal and private sector grant money to coordinate the FBI, LAPD, LAUSD and District Attorney's office of Los Angeles to target and prosecute drug gangs, start a high school dropout recovery program in East Los Angeles, open a Neighborhood Network computer center, and rebuild housing in poverty areas throughout Los Angeles.

In 2001, he started practicing as a credentialed teacher with LAUSD's adult education. In 2003, Frank founded his own nonprofit consultancy to assist other nonprofits with the complexities in managing and fulfilling their own federal grant programs.

Early success with grant partners and the nonprofit industry led him into the profession of providing sound advice on managing money, and how to mitigate risk. Frank takes a holistic approach to the financial planning process in addition to helping clients formulate realistic expectations to align with their goals. As a CFP® practitioner, Frank follows the Financial Planning Practice Standards defined by the CFP® Board. The process is organized into six steps:

1. Establishing and defining the relationship with the client.
2. Gathering client data.
3. Analyzing and evaluating the client's financial status.
4. Developing and presenting the financial planning recommendation(s).
5. Implementing the financial planning recommendation(s).
6. Monitoring.

Clients are encouraged to meet with Frank at least once per year to review and modify their financial plan, if needed. Frank also holds an annual Client Advisory Panel where volunteer clients provide support and direction on his practice. "I go right to the source to find out if I'm doing a good job."

Frank graduated with a BS degree in Business Administration from California State University, Los Angeles, and completed the Certified Financial Planning curriculum through Boston University's Institute of Finance. Professional designations include CERTIFIED FINANCIAL PLANNER™, securities licenses, insurance licenses of life, health, long-term care, disability, AHIP (Medicare Certification), and a fourth commission as a Notary Public.

Frank is married, has two children, and resides in his hometown of La Crescenta-only minutes from his office. He lives by the mantra, "A family that plays together stays together." The Virgallitos enjoy an active lifestyle of camping, boating, traveling, and hiking.

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