CORESSWC

CIRCLE OF RAINBOW SISTERS SEEKING SPIRITUAL & WELLNESS CONNECTION

7TH ANNUAL FINANCIAL LITERACY FUNDRAISER WOMEN WHO ROCK IN THE KITCHEN

WWRKitch COMPETITION
April 13, 2025 - 3:00pm - 7:00pm

Honoring Financial Literacy Program Advocates









WEST ORANGE HIGH SCHOOL CAFETERIA
51 CONFORTI AVE. W.O. NJ 07052



PRESIDENT'S REFLECTION

"Service to Others is our Key Contribution and rent for the space we occupy here on earth", coined from Shirley Chisholm and Muhammad Ali. We can do this effectively when we recognize and step into our "Life Purpose" with Passion. The women servicing are deliberate.

Our gift this year is the ability to honor key education leaders in our pilot County of Essex. These 3 honorees Dr. Fitzhugh, Principal Castillo and Mr. Devone continue to demonstrate their dedication, resilience, thoughtfulness, reliability, responsibility, accountability to ensure the ongoing success of our Financial Literacy program.



Sister in Cohort

MARITZA BROWN

CORESSWC's programs success rests on the unconditional, dedicated, sustained sacrifice made by its members. We are a strong TEAM (Together Everyone Achieves More). A special thank you, new members and legacy members who contributed their time and funding our Fundraisers. We strive to deliver a 6 Sigma strategic National Program.

I encourage every parent reading this message to enroll at least 1 child into our program. For the first time, we are accepting students into 2024 program. Limited seats, apply as soon as possible. FREE for your student to LEARN and EARN. For additional information 973-370-3440 or email correspondence@coresswc.org

Namaste (e.g., I bow to the God in You / The spirit within me salutes the spirit within you). Embrace a purpose driven journey of mindfulness, acceptance, recognition, forgiveness and above all faithfulness. BE MINDFUL OF OUR SELF CARE RESPONSIBILITY: SUSTAINING A HEALTHEIR JOURNEY AND INSPIRING OTHERS TO DO THE SAME, OUR NEW NORM





There is nothing more important to this nation's future than investing in our young people.

— Michelle ()bama ·

AZ QUOTES





MASTER OF CEREMONY -DENISE CAMPBELL



Denise Campbell started her professional journey working in the A&R department of Atlantic Records after completing her Bachelor of Arts in Music Technology at NYU. She began her insurance career within AlG's multinational department as an Administrative Assistant. She would move up the ranks within the department until moving to the market facing side of the firm, ending her time at AlG as a Client Director before leaving to join Marsh as a Client Executive in late 2020.

At AIG, Denise was very involved with the Black Professionals Employee Resource Group, eventually leading the NY chapter for two award winning years, where they were recognized for excellence in Business Integration. She served as a Business Advisor to the ERG until her departure in 2020. Today she sits on the leadership for the Marsh African Heritage Colleague Resource Group NY Chapter.

In 2018, Denise joined the Board of the Water Street Club, an organization focused on diversity within the industry. Since 2020, Denise has served as the President of the National African American Insurance Association New York Tri-State Chapter. In 2021, she joined the Insurance Federation of New York Board, an organization founded in 1913. She's been acknowledged by Insurance Business America (IBA) in their Leading the Change (2020) and Hot List (2020 and 2023) publications and has had profiles done on her by Advisen (2020) and Risk & Insurance (2022). In 2022 she was Chair of IBA's Women in Insurance New York Conference.

-----FINANCIAL LITERACY PROGRAM SPONSORS---









KEY NOTE SPEAKER -ALYCIA GUICHARD





Alycia Michelle Guichard is an award-winning attorney, dedicated pro bono advocate, and soon-to-be author. Her legal career began at the United States Court of Appeals for the Second Circuit as a Summer Intern for then-Judge Sonia Sotomayor, now a United States Supreme Court Justice. Alycia's passion for legal excellence led her to serve as a Graduate Clinical Teaching Fellow and Adjunct Professor at Georgetown University Law Center, where she mentored future attorneys. She has held leadership roles with the New Jersey State Bar Association and Rutgers University School of Law-Newark. As an Assistant Deputy Public Defender Law Guardian in New Jersey, she fiercely advocated for underserved children and families. Additionally, she has worked as a consultant with Street Law, Inc., facilitating pro bono initiatives for Merck executives to leverage their expertise in support of vulnerable communities.

Currently, Alycia serves as Emerging Technology Counsel at Verizon, where she provides strategic legal guidance on artificial intelligence, cybersecurity, data privacy, and telecommunications advancements. She collaborates with senior leaders to navigate complex regulatory landscapes, mitigate legal risks, and drive responsible technology deployment. In addition to her legal work, she leads Verizon's Global Volunteerism and Pro Bono Program, reinforcing her commitment to corporate social responsibility and access to justice.

A lifelong learner, Alycia's academic achievements include an Associate in Arts (A.A.) from Westchester Community College, a Bachelor of Science (B.S.) with Honors from New York University, a Juris Doctor (J.D.) from Fordham University School of Law, a Master of Laws (LL.M.) with Distinction from Georgetown University Law Center, and a Master of Business Administration (MBA), cum laude, from Strayer University.

Beyond her legal and corporate leadership, Alycia is deeply committed to service. She is an active member of Street Law, Inc.'s Leadership Circle, Family Legal Care Lawyers Council, and Prevent Child Abuse–NJ's Board of Directors, where she serves as Chair of the Board Development Committee. Recognized for her significant contributions to the legal profession, her dedication to pro bono advocacy, her commitment to corporate social responsibility, and her remarkable success in overcoming a tumultuous beginning, Alycia has received numerous awards and accolades. She is a sought-after speaker and thought leader, frequently invited to share insights at industry conferences, academic institutions, and professional forums.





2025 JUDGES & COMPETITOR'S MENU

JUDGES



Iabari R. Allen

Papillon 25 in South Orange, NJ owned and operated by Yanick Ranieri for over 20 years. Before that, she owned Yanick Gourney Catering and Cafe. She has a passion for healthy and great food, fusion of American, Southern and French Caribbean cusine.



Valerie Pierce

Valerie Pierce is a dedicated advocate for financial literacy and community engagement, having played an integral role in the development of the FDA Financial Literacy Program. As one of the first parents to enroll her child in the program, Valerie's commitment to empowering families with knowledge & tools to manage their finances is unwavering. Her passion led to her participation in the program's growth, where she not only served as a competitor in WWRKitch Program funding event —but also worked to raise awareness and support for CORESSWC's Fin. Lit. Program.



Itamar Hassin

Itamar has more than 30 years of experience in software engineering as a developer, tester, architect & manager. He is passionate about optimizing product delivery methods by reducing feedback times. Currently with Thought Works as a technical program manager, he works with a wide range of companies to tackle complex software problems.

When at his computer, Itamar experiments in the kitchen, and enjoys cooking for friends and family, believing that sharing food brings people closer. He also enjoys washing the dishes after the meals.



Anna Miranda

Anna Miranda is an **Electrical Engineer** and a **Global Solutions Architect** for the largest Data Center provider. She is a proud **mother** and **wife** with a deep passion for cooking and community service. Anna Miranda leads the **Loaves and Fishes Ministry**, serves on her church's **Parish Pastoral Board** and **Finance Committee**, and is a founding member of the **Circle of Rainbow Sisters Seeking Spiritual and Wellness Connection (CORESSWC)**. Her life is guided by faith, service, and the joy of sharing her talents with others.



Joshua Martin

Jloshua Martin, 32, is a proud West Orange High School Mountaineer graduate with a strong background in the hospitality industry. He spent over nine years at Denovo Montclair, where he served as a manager and key team member. He later became a partner at 86 & Vine Cocktail Parlor in Norwood, New Jersey, further honing his expertise in the bar and restaurant scene. Now, as the owner of Crave & Co. in Livingston, New Jersey, Joshua continues to bring his passion for exceptional dining and hospitality to the forefront.

SCAN TO VOTE (GUESTS)



BEVERAGES

International Fruity Surprise (Sandra Bembry)
Filipino Melon Juice (Tiye Khalfani)
American Peach Cobbler Drink (Felicia Thomas)
International Health Tea (Keesha Chavis)



Peruvian Chicken (Natina Berry)
Garlic Parm Chicken (Michelle Spence)
Caribbean Salad - Shrimp Topper
(Karry Mootoosammy)
Southern Collard greens and Cabbage (Sheree Jones)



MAIN COURSE

Trinidad Stew Chicken (Dr. Lucille Farrel Scott)
Italian Lasagna (Kimberly Murph)
Haitian Diri Ak Pwa Kole (Viergina Dudley)
Irish Beef Stew (Keziah Zarinah Muhammad)



SIDE DISH

Moroccan Quinoa (Edie Behr) West African Jollof Rice (Betty Parrish-Mensah) Southern Potato Salad (Linda Sylvester) Ghanian Chicken Salad (Brenda Sopchak)



DESSERT

Southern American Banana Pudding Cake
(Sharonda Allen)

Jammin' Jamaican Bread Pudding with Rum Sauce
(Holly Bryant)

Sweet Potato Cake (Kimberly Taliaferro)

Latin American Flan (Dawn Matos)





Maria Vega School Counselor Orange, NJ

I was born and raised in El Callao, Perú. Upon arriving in 1985, I lived in Orange, NJ, for three years and then moved to West Orange in 1991. I have been a resident of West Orange ever since. I come from a low-income family of six siblings. My parents worked very hard to provide for their family. They instilled in us that "Education is the key to success."

Since arriving in the United States, I have worked tirelessly at two jobs. I decided to have a better life, so I quit one of my jobs and began to look for free ESL classes to learn English. Then, in 1989, I started taking courses at Montclair State University. Finally, in 1996, I obtained my BA in liberal arts. It was a fantastic accomplishment in my life. Starting from point zero and being able to get a degree was not easy. It was a challenging time because I had to work, take care of my family, and attend classes at the university. But I persevered, and that's a testament to the resilience we all have within us.

In 2000, I applied for a Spanish teacher position in the Orange School District, where I was hired as a permanent substitute. After six months of rigorous dedication to complete my endorsement certification, I was hired as a Spanish teacher at Orange High School. I have dedicated 24 years of my life to this institution. My commitment to my students, my persistence, and my passion for teaching and advocacy have been unwavering. I am dedicated to doing more with my life and my family, including serving our students, parents, and community members. My love and passion for education led me to return to the university to obtain a school counselor certification. I also studied abroad at the University of Salamanca, where I received my Master's degree in the Language and Culture of the Spanish Language. I have received an Interpreter and Translator Certification in Spanish from Montclair State University.

As a parent, educator, and counselor, I will always advocate for our children.





Xavier Fitzgerald Principal, Liberty Middle School West Orange, NJ

Mr. Xavier M. Fitzgerald is an experienced educational administrator known for his commitment to academic excellence and creating a nurturing educational environment. With over 30 years in the field, Mr. Fitzgerald has held multiple leadership positions across respected school districts.

Growing up in the public housing projects of Paterson, NJ, he learned early on that failure was not an option. He graduated from Passaic County Technical Institute in Wayne, NJ, and earned a basketball and track scholarship to Barber-Scotia College in Concord, NC, an HBCU, where he obtained a B.S. in Elementary Education, graduating Magna Cum Laude. His academic credentials also include an M.A. in Urban Education from New Jersey City University, and he is currently pursuing an Ed.D. in Educational Leadership at the University of Saint Elizabeth, Morristown, NJ, with an expected dissertation completion date in 2026.

Since 2022, Mr. Fitzgerald has served as the Principal of Liberty Middle School in West Orange, NJ, where he oversees 550 students and a faculty of 85. His responsibilities encompass a wide range of tasks, including staff recruitment, professional development, evaluation, fiscal management, student discipline, and the implementation of school-wide initiatives aimed at fostering a safe, respectful, and culturally responsive learning atmosphere.

Prior to his current position, he was the Principal at Thomas A. Edison Middle School in West Orange, NJ, for 17 years, where he successfully implemented student-centered programs and professional development initiatives. His administrative experience also includes serving as Assistant Principal at Grace Wilday Junior High School in Roselle, NJ.

In addition to his educational contributions, Mr. Fitzgerald has been actively involved in coaching basketball, track and field, and cross country at various high schools and universities throughout New Jersey. He is married to Kristen Gogerty-Fitzgerald and is a father to three children: Briana, Karington, and Xavier Robert Fitzgerald. As a member of Alpha Phi Alpha Fraternity, Inc., Mr. Fitzgerald dedicates himself to mentoring young men. In his spare time, he enjoys golfing and participating in physical activities that promote holistic well-being. Mr. Fitzgerald's unwavering commitment to education has positively impacted thousands of students over his three decades in leadership and coaching roles.





Mark A. Robertson

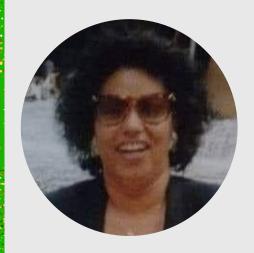
Since February 2020, Mark A. Robertson has served as the School-Based Career Counselor, and Coordinator for Student Outreach and Career Development for Fairleigh Dickinson University's (FDU) Gildart Haase School of Computer Sciences & Engineering (GHSCSE). Mr. Robertson leads efforts in developing internships and employer relationships in Partnership with FDU's Career Center, and provides undergraduate and graduate students with career coaching and training workshops. He serves as Liaison to FDU's 8 engineering professional organization campus chapters, and as Advisor to the: Association for Computing Machinery, American Society of Civil Engineers and National Society of Black Engineers.

Mr. Roberston's student recruitment results have been the highest for FDU's Metro campus since 2020, and topped combined recruitment for FDU's combined NJ Campuses, in 2021. Mr. Robertson manages four Precollege STEM Enrichment Outreach Programs, academies, for high school and middle school. Despite Covid in 2020, he injected innovation into the STEM programs, launching robotics for 3 programs, and Python coding for one. By shipping and delivering engineering and robotics kits to 5, public school district partners, for distribution to students, he led efforts that created the only precollegiate STEM enrichment programs in the country, during the peak of the Covid Pandemic, with virtual instruction combined with hands-on, in home, engineering and robotics kits for kids. Additionally, in 2020, he launched a partnership with Picatinny Arsenal's funding, creating the competitive Python Scholars Program, where high school students could earn 3 college credits, taking Computer Programming-I, learning Python programming. As a member of FDU's Cybersecurity Grant Team, Mr. Robertson helped developed FDU's first Cyber Symposium in 7 years, and created FDU's only NSA's RING Cybersecurity High School Curriculum Training for high school teachers and administrators. He serves on Computer Science, Engineering, and CTE Advisory Councils for several high schools including: Passaic County Technical Institute, Technology High - Newark, Lodi, Barringer, and Malcolm X Shabazz High. Memberships and affiliations also include NJ CSTA, NJ NACE, MCAA (Mechanical Contractors), and IEEE (Electrical Engineers).

West Orange Community & Education Commitment: With their son, Jared, Mr. Robertson and his wife Donna Jackson Robertson moved to West Orange in 2005, and their daughter, Joelle was born in 2006. Jared and Joelle grew up in West Orange Schools, and were active in school and community organizations. Mr. Robertson has been an award winning Pack 10 (now 110) Cub Scout leader and served on the Troop 2 Committee, District Committee and Board of Directors for the Northen NJ BSA. With the Mountain Top League, Mr. Robertson coached elementary and middle school basketball for many years, and served as a Basketball Trustee. Always active in PTAs, in 2012-2013, Mr. Robertson launched a "Parents Coalition," with hundreds of parents at Edison Middle school (EMS)l, and through meetings with the Superintendent and BOE, secured: changes in WO District Math management; improvements in English Language Arts curricula; the implementation of standardized test prep for all students; and proposed the introduction of coding and engineering curricula. The changes helped EMS improve standardized test scores in 2014, and sparked the subsequent introduction of coding and engineering curricula and activities. Mr. Robertson was drafted to run for the West Orange Board of Education, where his advocacy and leadership from 2014 through 2019, resulted in numerous improvements in programs and performance including: Launch of the SAT Prep 2-semester course; creation of the Summer Institute (summer school); expansion of grades 6 to 12 Honors programs; improvements in reading lists; increased rigor in math, science and ELA; internal audit and improvements in Special Education; addition of Boys/Girls Fencing to athletics; diversity recruitment efforts; and more. On the WOBOE, Mr. Robertson Advocated for the District Partnership with CORRESSWC's Financial Literacy partnership with the WOPS.







Karen Jeffries-Wells is an experienced software engineer based in the City of Orange, NJ. with a background in finance pharmaceuticals, health care and insurance technologies.

She is also actively involved in the community, mentoring, volunteering, and organizing history events.

Beyond technical skills, Karen is committed to fostering a more inclusive and diverse tech community. She actively participates in community involvement, mentoring aspiring engineers, volunteering at coding bootcamps, organizing workshops for underrepresented groups to help others succeed in the field. She believes that everyone should have the opportunity to pursue their passion for technology, and she is dedicated to making that a reality.



RECOGNITION OF FINANCIAL LITERACY INDUSTRY EXPERTS

Maria Behune Maria Rosario Behun Community Manager, Community & Business Development Chase



ambassador for Chase whose job is to build and nurture relationships with key community leaders, nonprofit partners, and small businesses at the neighborhood level. Maria hosts financial health workshops, facilitates non-profit partnerships, serves in community volunteerism, and offers community programming. She is helping to advance racial equity by supporting Black and Latinx communities with tools and resources to help them improve their financial wellbeing. With over 13 years of experience in the financial services industry, prior to that 13 years in the Business Management industry. She holds a Bachelor's degree in Business Administration Management, from Berkeley College with honors in Magma Cum Laude and Alpha Delta Sigma, while recently recognized as the Alumni of the Year in 2023. Maria has held a number of positions including VP, Treasury Management Officer, Co-Founder & Board Vice Co-Chair of HOLA, overseeing the Community Service Chapter in the regions of NY/NJ of HOLA, as well as an Ambassador of the Women in Business Program (NJ). Prior to this role, Maria served as an AVP, Corporate and Government Sales Officer and an AVP, Operations Liaison at Valley Bank. She is currently an Advisory Board Member of the County College of Morris EOF's program, Corporate Board Director at Morris County Hispanic-American Chamber of Commerce and a Community Relations Director at the Latino Chamber of Commerce, while active at JP Morgan's very own Business Resource Centers Adelante and Women on the Move. Lastly, Maria also serves on the Puerto Rican Association of Human Development Fundraiser Committee and The Housing Partnership's Gala committee. Maria enjoys spending time with family, cooking, Coaching the Butler Bloomingdale Youth Club Cheerleaders, volunteering & Photography.

Maria Rosario Behun is a Bilingual Community Manager in Dover, NJ for Community & Business Development. She is a local

Omari Frazier



Omari S. Frazier VP - Community Manager Community & Business Development Chase

Omari S. Frazier is a Community Manager in Paterson, NJ for Community & Business Development. He is a local ambassador for Chase whose job is to build and nurture relationships with key community leaders, nonprofit partners and small businesses at the neighborhood level. Omari hosts financial health workshops, facilitates non-profit partnerships and offers community programming. He is helping to advance racial equity by supporting Black and Latinx communities with tools and resources to help them improve their financial wellbeing.

With over 23 years of experience in the financial services industry, Omari has held a number of positions including Financial Specialist, Branch Manager and District Manager roles. Prior to this role, He is currently a member of the Black Organization for Leadership Development and serves on the board of the St. Benedict's Alumni Association.

Omari currently lives in Maplewood, NJ and spends his free time engaging in physical fitness and with his family.

Eldrige Hawkins



Eldridge T. Hawkins, II, J.D., MBA Corporate Vice President, Advanced Planning Consultant

Eldridge Hawkins, II is a Corporate Vice President and Advanced Planning Consultant with New York Life Insurance Company, supporting agents working in the Northeastern Zone.

Eldridge came to New York Life with extensive experience in the financial industry. This includes advanced estate planning, retirement, employee benefits, and business planning. His experience enables him to excel at communicating sophisticated advanced planning concepts and strategies to agents, their high-net-worth clientele, and clients' third-party professional advisors in order to provide clarity and facilitate suggesting planning techniques to preserve wealth, protect assets and income, prepare for retirement, and focus on portfolios promoting growth, profit, and preservation of wealth.

Eldridge obtained his J.D. from Mitchell Hamline School of Law in St. Paul, MN. He received his MBA in Business Management at Seton Hall University in South Orange, NJ and his B.S. in Business Administration from Rider University in Lawrenceville, NJ.

Eldridge also holds Series 7 and 66 FINRA registrations.



RECOGNITION OF FINANCIAL LITERACY INDUSTRY EXPERTS

Ayo Sanderson Wilson



Ayo Sanderson Wilson President & CEO Empower The Village, Inc.

Ayo Sanderson Wilson is an experienced, results-oriented strategist, business executive, attorney, community organizer and leader committed to accelerating the development and execution of innovative and impactful solutions that address complex social, racial, and economic justice issues.

Ayo is the Founder, President and CEO of Empower The Village, Inc., a data-driven 501(c)(3) nonprofit organization focused on restoring prosperity, peace and power to the Black community. She previously served as EVP and CEO for Cornerstone Family Programs & Morristown Neighborhood House.

Before entering the non-profit world, Ayo served as VP of the Comcast NBC Universal Foundation and Head of the Comcast NBCUniversal Strategic Operations & Giving department managing a ~\$400M annual budget. Before joining Comcast NBCUniversal, Ayo served as an Executive Director for the US Pharma Division of Novartis Pharmaceuticals Corporation, leading the Strategic Alliances & Advocacy team within the Public Affairs & Communications department. At Novartis, Ayo managed multi-million-dollar annual grants along with the operations budget and team of directors.

Ayo began her professional career practicing law and serving in other corporate leadership roles for nearly 20 years at several Fortune 500 companies, including Verizon, T-Mobile and BAE Systems, after working as an associate with prominent law firms in New Jersey and New York.

In parallel with her professional career, Ayo currently serves as a Board Member for the Community Foundation of New Jersey and is a member of the Executive Leadership Council, Better World Leadership Council, Delta Sigma Theta Sorority, Incorporated and the African-American Chamber of Commerce of New Jersey, and has served in leadership positions within many community organizations over the past 3 decades.

Ayo earned her JD from Columbia University, School of Law and BA from The Johns Hopkins University. She is married to Mark Wilson, resides in Morris Township, and has two adult children, Jana and Taj Wilson.

Delroy Morgan



Delroy Morgan Owner YogaSix Somerville

Delroy Morgan is a dedicated business leader, entrepreneur, and retired insurance executive with over 36 years of industry experience. As the owner of YogaSix Somerville, Delroy brings his passion for wellness and community engagement to the forefront. Prior to his retirement, he served as Vice President, Strategic Operations Manager at Arch Insurance Group Inc. in Jersey City, New Jersey, where he played a key role in driving operational excellence and strategic initiatives.

Delroy holds a bachelor's degree in business administration and economics from SUNY Oneonta and an MBA from Rutgers University. A Certified Public Accountant licensed in New Jersey, he also holds several prestigious professional designations, including CPCU, ARe, AIAF, and ARM.

Committed to fostering diversity and inclusion, Delroy co-founded and chaired Arch's Black Professionals and Allies Network from its inception in 2021 through 2022 and continues to contribute as an active member. His dedication to mentorship and education is evident in his volunteer work, where he visits high schools in Essex County, NJ, to introduce students to career opportunities in the insurance industry. Additionally, he volunteers with God's Love We Deliver, a New York City-based nonprofit that provides nutritious meals to individuals with serious illnesses.

Delroy is a board member of All Stars Project, Inc. Newark, an organization focused on youth development, and he is the past President of the Essex County Pan Hellenic Council.

Beyond his professional and philanthropic endeavors, Delroy is a devoted father of three daughters and a proud grandfather of four. A former collegiate soccer player, he maintains an active lifestyle through tennis, hiking, cycling, snowboarding, and traveling. He is also an avid reader and a committed member of Omega Psi Phi Fraternity, Inc.

Delroy's career and personal journey reflect his unwavering dedication to leadership, service, and lifelong learning.





our community, benefiting the students of the Orange Township Public School District!













Liberty Middle School
West Orange, New Jersey
Honors our Principal
Xavier M. Fitzgerald
Congratulations



We proudly celebrate Mr. Fitzgerald for his advocacy of financial education. Through visionary leadership and steadfast commitment, he has empowered students with essential financial knowledge, fostering a future of confidence, responsibility, and success.

Congratulations Xavier M. Fitzgerald From: Durrell & Sylvia Watford and Maritza Brown



CONGRATULATIONS!

THOMAS A. EDISON MIDDLE SCHOOL
WEST ORANGE, NEW JERSEY
STAFF SALUTES

Xavier M. Fitzgerald
Principal
Liberty Middle School
West Orange, New Jersey



AS A FINANCIAL LITERACY RROGRAM ADVOCATE HONOREE

Your dedication to empowering individuals through financial literacy is truly inspiring.



Your commitment to the West Orange community is admirable and we salute you.

> Edison Middle School ELA Teachers



Mayor Susan McCartney

Township of West Orange, NJ

Congratulations to the 2025 Financial Literacy Advocates

Maria Vera
Xavier Fitzgerald
Mark Robertson
Karen Wells
and all the
Women Who Rock in the Kitchen





Program



Presents

"Women Who Rock in the Kitchen" Sunday, April 13, 2025

Honoring Financial Literacy Advocates: Maria Vera, Xavier Fitzgerald, Mark Robertson & Karen Wells Recognizing Industry Experts: Maria Behun, Omari Frazier, Eldridge Hawkins, Ayo Sanders and Delroy Morgan

Welcome:

Mistress of Ceremony Denise Campbel

Invocation:

Ms. Yvonne Nambe-Roach, FRASA Chair

Lift Every Voice and Sing & National Anthem: Click here for lyrics Ms. Joelle Robertson

> Mistress of Ceremony: "The Importance of Financial Literacy"

Introduction of WWRKitch Judges: Yanick Raneiri, Valerie Pierce, Itamar Hassin, Anna Miranda, Joshua Martin

Program Serenade: Orange High School (OHS) Dance Ensemble

Keynote Address: Ms. Alycia Michelle Guichard

Awards:

Financial Literacy Industry Experts, Prof. Yvonne Nambe







Support Our Tricky Tray, Silent Auction & Nifty Fifty

The Main Attraction - "Our Women Who Rock in the Kitchen"

Let the Tasting Begin... Enjoy our Cuisine!

Guests - cast your 'best taste" vote for the cash prize

CORE's Message: Why Support CORESSWC's Financial Literacy Program -Parents Testimonials - Dr. Minerva Nelson

> Wellness Program Highlights: Linda Sylvester

Announcements and Rewarding of WWRKitch Competition Winners



Special Funding Support Requests*



Tricky Tray - Red Tickets 6 tickets - \$5.00

15 Tickets - \$20.00

Support Silent Auction

Nifty Fifty - Blue Tickets

(50% for winner; 50% for CORE) 3 tickets - \$5.00

15 tickets \$20.00

Upcoming Events

FDA Bowl For \$\$\$\$

******** Game Show - TV (43", 55" 65" Raffle

Closing Remarks: President Maritza Brown

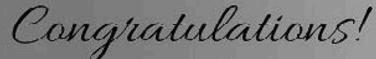
WWRKitch SPONSORS



653 EAGLE ROCK AVENUE | WEST ORANGE, NJ 07052 | (973) 731-3155 www.wa.terbaumsn.com | contact@walterbauman.com

Thanks to you WE ARE EXPANDING!

We are excited to announce that Walter Bauman Jewelers West Orange is expanding! We are expanding our sales floor, adding two new fashion rooms, a bridal boutique, as well as adding more jewelers and more watchmakers to help meet our customers ever-growing demand!



CORE SPIRITUAL AND WELLNESS
Teen Services Programs

Students 1st!-

Sponsoring: WWRKITCH Viergina Dudley

\$100 OFF PURCHASES OVER \$500

W/copyn of this journal ad



WWRKitch SPONSORS





76 South Orange Ave, Suite ST-10 South Orange, NJ 07079



Office (833) 337 - 3674



info@rseenergygroup.com www.rseenergygroup.com

MAINTENANCE AIR CONDITIONER/HEATING

Air Duct Cleaning Drainage Pipe / Drip Pan HVAC Indoor and Outdoor Cleaning Installations Repairs Maintenance

COMMERCIAL & RESIDENTIAL

Indoor Air Quality Monitoring Drainage Pipe / Drip Pan Commercial Energy Efficiency System Upgrades (PSE&C Trade Ally)

HVAC SERVICES

WE PROVIDE PROFESSIONAL

ABOUT US

RSE Energy Group is a registered and licensed HVAC Residential and Commercial mechanical energy systems service provider that operates from Essex County, New Jersey, with the aim to provide customized energy efficiency solutions to both residential and commercial customers. The company has been operating in the industry for over 10 years, with a focus on HVAC energy efficiency and customer focus.

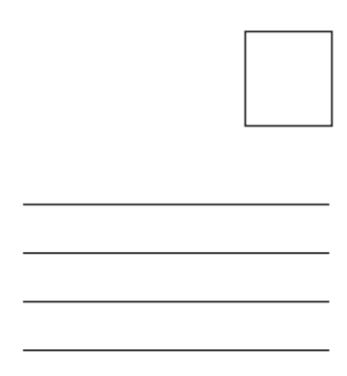
HOME COMFORT PLAN

Precision Tune Up of HVAC Systems
Inspection of HVAC Systems/Controls
Lifetime Warranty on Installations
Front of the Line Service
Save 15% on All Eligible Major Service Repairs
No Service Call Fee - \$105.86 in Savings Each Time

MEMBERSHIP PRICING

| UNITS | MONTHLY | YEARLY |
|-------|---------|----------|
| -1 | \$31.25 | \$375.00 |
| 2 | \$42.00 | \$450.00 |
| 3 | \$50.00 | \$550.00 |
| 4 | \$58.00 | \$650.00 |

Multiple Properties - Client's with 2 to 4 sDeperate properties





PROTECT YOUR HVAC SYSTEM REGISTER TODAY



CONGRATULATIONS CORESSWC's Financial Literacy's Village Servicing our Students! Our Future!



Supporting 1 of our clients, PAPILLON'S Charity

Sponsoring WWRKitch, Betty Parrish-Mensah



29% OFF ON ASAP VALUATION MODEL WITH THIS COUPON EMAIL: MBROWN@WOPAS4U.COM

PHONE NUMBER: 973-280-4362

Sponsoring: WWRKitch, Sharonda Allen

CONGRATULATIONS CORESSWC'S

Financial Literacy Committee, for delivering a much needed service for our students

Our Future!

CONTINUED SUCCESS IN MEETING
YOUR STRATEGIC VISION
100% TUITION FUNDING FOR
NUMEROUS STUDENTS

Arletha Williams

Sponsoring WWRKitch, Keziah Muhammad

Villagers Contributing Towards WWRKitch Operating Expense

Dr. Lionel Anicette
Dr. Patricia Jeter
Dr. Jennifer Payne
Connie Bentley Esq.
Sterling Berkley
Denise Hodges-Carter
Tracey Cosby Esq.
June Lawrence



We thank you for your contributions!





REUBEN FRYAR

Owner www.thebakerycompany.com

R&Q DISTRIBUTORS

BAKED JUST FOR YOU

Phone: 856-470-8740

FAX: 866-465-7183

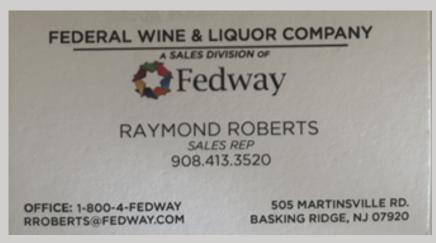
Email: thebakerycompanypies@yahoo.com

Bean Pies, Carrot Cakes, Sweet Potato Pies, Fuit

Pies and More...

Please tell everyone about us

CONGRATULATIONS CORESSWC's



Financial Literacy Program Papillon's Charity of Choice



WWRKitch SPONSORS

Congratulations CORESSWC for providing our students with a much needed service. Pilgrim is proud to support you with a sponsorship.



Sponsoring: WWRKitch - Tiye Khalfani



TEESHIRTS - PLUS
WEST ORANGE, NJ 07052-4409
Althia Tweiten, President
Mobile (973) 452-1650
Email AlthiaT@aol.com

TeeShirts-Plus.com

Try Us First!

ALL TYPES OF LETTERING

SILK SCREENING & ART WORK

T-SHIRTS – SWEATS – HATS - CAPS - APRONS

TOWELS - MUGS - JACKETS

For your Custom T-Shirt Call Althea

NO minimum
STAY CONNECTED,
PROMOTE YOUR BUSINESS
with your
CUSTOM T-SHIRT



...for all your custom printed raffle ticket needs!



FLOWERS, PLANTS & FRUITS FOR ALL OCCASIONS





973-743-3132

280 BERKELEY AVENUE • BLOOMFIELD, N.J. 07003-4946
BETWEEN NEWARK AVENUE AND MONTGOMERY STREET

WEDDING FLORAL CONSULTATION AND DESIGN



Black Belt Security & Investigations, LLC

WWW.BBSILLC.COM

Eldridge Hawkins, Jr. Chief Executive Officer Phone: (800) 493-1859 Fax: (973) 419-0300

ehawkins@bbsillc.com 60 Evergreen Place, Suite 510 East Orange, NJ 07018





CH iT CH aT DINER



Sponsoring: WWRKitch Dr. Lucille Scott

FDA GAMESHOW - JUNE 2025 SHOW SPONSORS

Giordan Brown
Lola Thomas
Yanick Ranieri
Karolyn Perkoswki
Phyllip Taylor
Rose Chaney

Maggie Adolphe
Asmeret Ghebremicael
Jackie Scott
Arturo Willis
Deirdra McDowell
Shirley Davis

CONGRATULATIONS - FDA 2025

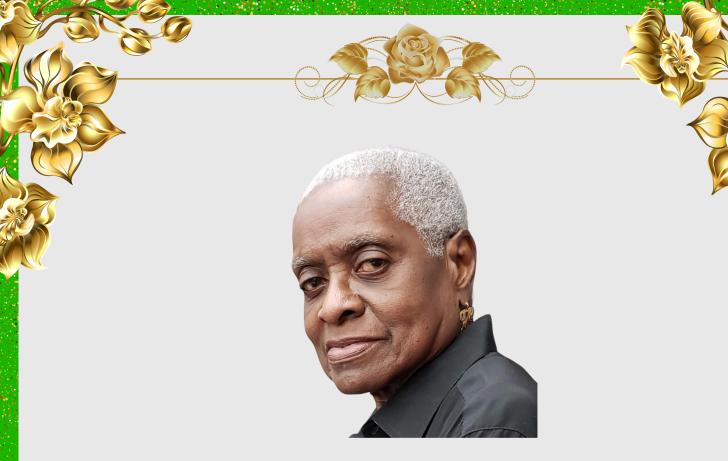


BROTHERHOOD | UNITY | HEALTH

Black Men Run North New Jersey chapter is a proud supporter of CORESSWC and its phenomenal program contributing to the Financial Literacy for our Students - Our future!

CONGRATULATIONS FOR MEETING PHASE 1 STRATEGIC VISION:

DISTRICT NOMINATE FDA STUDENTS



Congratulations Circle Of Rainbow Sisters Seeking Spiritual and Wellness Connection's Financial Literacy Program for Students 1st - College

> Our Students! Our Future! Much needed during this cabinet

> Continue the work you are doing.

Hazel Livingston



FDA'S PROGRAM KICKOFF WITH GAMESHOW DECEMBER 2024



Top Center: President and Program Chair -Maritza Brown

Left to right- FDA Student Nominator Principal Xavier Fitzgerald Liberty Middle School, Game Show Judges: JPMChase Edward Uberia, Orange NJ Counselor Maria Vera, West Orange Mayor Susan McCartney, Student Nominators to FDA Program: Orange NJ Principal Richelle Woods, West Orange Principals: Lionel Lionel Hush - Roosevelt Middle School and Kimya Jackson, Redwood Elementary, Remaining Game show Judge Jackie Scott Retiree, Dr. Patricia Clark-Jeter - Director Student Affairs, Essex County Schools of Technology

FDA'S END OF SEASON GAMESHOW

JUNE 14TH 2025

LIBERTY MIDDLE SCHOOL

1 KELLY DRIVE, AUDITORIUM 12NOON SHARP

BRING A FRIEND



EVERYONE A WINNER - 1ST PLACE AND RUNNER UPS

5 QUESTIONS IN TOTAL - TEAM ANSWERING BEST OUT OF 5 CORRECT - WINS BONUS\$\$

| | QUESTION COMPLEXITY INCREASES AND \$\$ PRIZE PER QUESTION INCREASES | | | | | | |
|------------|--|--------------|--------------|-------------|--------------|--|--|
| ADE LEVELS | Q. 1 \$\$ | Q. 2 \$\$ | Q. 3 \$\$ | Q.4 \$\$ | Q. 5 \$\$ | PER STUDENT IF 1 TEAM ANSWER ALL 5 Q. CORRECT | BONUS PE STUDENT O THE WINNI TEAM |
| EMENTARY | \$20 | \$25 | \$30 | \$35 | \$40 | \$165 | \$38 |
| MIDDLE | \$25 | \$30 | \$35 | \$40 | \$45 | \$190 | \$44 |
| HIGH | \$35 | \$40 | \$45 | \$50 | \$55 | \$240 | \$56 |

Click to Donate \$10 for a
Chance to Win a HISENSE TV:
43", 55", and 65" !!!

You do not need to be present to Win !!!

QR CODE FOR DONATION PER TICKET



FINANCIAL LITERACY PROGRAM

 ${\bf 2025\ FINANCIAL\ READINESS\ ACADEMIC\ SCHOLARSHIP\ AWARD\ (FRASA\)}$

8

FINANCIAL DISCIPLINE AWARDS (FDA)

Winners Announced at Award Ceremony 6/24/2025 - 6:00pm Liberty Middle School - 1 Kelly Drive, NJ

FRASA Amounts : 1st Pl.: \$5,000; 2nd Pl.: \$3,000; 3rd Pl.: \$2,000; 4th Place \$1,500; 5th Place: \$1,000

All Senior Runner Ups Receive Book Scholarships Of \$250

FDA Amounts varies per grade level





DAP INTERNS



Alieke Parrish 2023 Howard University BBA Intl. Business FDA Teacher Assistant



Jhanae Jubilee 2026 Clemson University BS Animal and Veterinary Science Finance Management Dept.



Armani Dukes 2028 University of Maryland B.S Mechanical Engineer FDA Teacher Assistant



Rashawn Green 2023 Rutgers University B.S. Chemical Engineering Tech Support



Frankie Libutti 2025 Rutgers University B.A Economics Grant Writing



Christdia Mensah Canva design



Jennifer Inamagua 2027 Montclair State BS Biology FDA Teacher Assistant

Financial Literacy Program Implementors

FDA - Financial Discipline Award (FDA) - Advocates and Instructors

Elementary 1st – 4th graders

Middle School 5th-8th graders

HS (9th - 12th graders)







Maria Behum -**JPMChase**



Omari Frazier **JPMChase**



Wall St. Retiree





Tony Fields Prudential

- Essex County Pilot municipality, District Nominates to represent nomination guidelines provided ☐ Cash awards deposited directly into student's college A/C
 - COLLEGE ACCOUNT PRE-REQUISITE TO RECEIVE CASH AWARDS EARNED
 - Workshops every 3rd Saturday –January through June @ 11am to 1pm

Financial Readiness Academic Scholarship Award (FRASA)



Yvonne Nambe-Roach Committee Chair

- ☐ FAFSA No longer a pre-requisite
- The financial footprint of the household no longer a requirement to apply
- B or better in overall GPA, Financial Literacy, Math & Language Arts
- Scholarship applicants restricted to students who attended FDA workshops that vear
- ☐ For additional details email frasa@coresswc.org

Program Engagement



☐ FDA Students Engagements

- Program marketing
- Influence students to apply and represent their municipalities
- Program marketing standards

Dr. Patricia Clark-Jeter



Zena Jubilee

□ DAP Interns Engagements

- Promote internship opportunities
- Interview Students
- Communicate expectations
- Share internship agreement
- Obtain signed agreement

FRASA Funds Distribution Management

Documentary Award Program (DAP) - Interns Earnings Methodology Management

☐ Students Interns can elect to intern and earn funds escrowed 100% or 50% cash @ end of each semester and 50% escrowed until graduation when funds issued to lender or applied to equity if here's no college debt when they exit college. Must meet academic requirements to earn awards

- · B+ or better across all courses required for major
- · B or better average across any math or finance courses
- · B or better average across all language arts courses
- B or better overall GPA



Classified AD

Grant Writers Needed

20% commission for each successful grant

Contact President, Maritza Brown fda@coresswc.org

Awards Across ALL Financial Literacy Programs - Inception to Date

| YEAR | FDA | FRASA | DAP | INCEPTION TO DATE |
|---------|----------|-----------|----------|----------------------|
| 2017 | \$1,775 | \$6,600 | \$1,125 | \$9,500 |
| 2018 | \$4,740 | \$8,600 | \$3,375 | \$16,175 |
| 2019 | \$6,092 | \$19,300 | \$3,502 | \$18,494 |
| 2020 | \$10,329 | \$19,250 | \$5,425 | \$35,054 |
| 2021 | \$7,451 | \$16,500 | \$13,847 | \$40,548 |
| 2022 | \$7,805 | \$15,500 | \$6,200 | \$30,505 |
| 2023 | \$8,976 | \$13,250 | \$8,000 | \$32,476 |
| 2024 | 11,405 | \$13,250 | \$5,900 | \$30,555 |
| TO DATE | \$47,168 | \$107,900 | \$47,374 | \$213,847 |

Despite COVID19 RECOGNIZED GROWTH

Students return to live activity (e.g., sports)

ESTIMATE AT TIME OF PRINT



PRIOR YEAR'S WWRKitch



2024 WWRKitch | West Orange Cafeteria



2023 WWRKitch | West Orange Cafeteria



2022 WWRKitch | West Orange Cafeteria



2019 WWRKitch | West Orange Cafeteria



PROGRAM SHOWCASE Financial Literacy -NJ STATE = PILOT

FREE for students to attend

LEARN & EARN -Pre-requisite College A/C for earnings deposit

Financial Discipline Award (FDA – Program) 1st Grade through High School Seniors 3rd Saturday of each Month 11am - 10m. - - LAPTOP REOUIRED

STUDENTS LEARN 'HOW MONEY WORKS'

(budgeting, insurance, needs vs. wants, stock market game, savings, checking, reducing expenses they touch such as food, gas, electric, digital etc.) & EARN CASH FOR MEETING or exceeding PERFORMANCE **EXPECTATIONS** – Most parents sit in and learn as well.

CLICK TO REGISTER FOR FDA or OPEN ABOVE ORCODE W/CAMERA

Financial Readiness Academic Scholarship Award (FRASA) -Program

High School Juniors and Seniors

Students demonstrate financial literacy adaptation from the workshops and earn additional cash.

On-line application -Essay Questions and interview by a panel of 5 industry professionals

1. Application link provided upon successful completion of FDA Program Above - MUST MEET

ACADEMIC REQUIREMENTS

a.AN OVERALL GPA OF 'B' OR BETTER b. A 'B' OR BETTER IN MATH, LANGUAGE ARTS AND FINANCIAL LITERACY))



Register by October, College A/C required

TOTAL CASH AWARD **OPPORTUNITY**

Elementary 1st – 4th – up to \$1,000 Middle 5th – 8th - up to \$1,350 High oth – 12th – up to \$1,700

CASH deposited into college a/c for For 1st graders thru HS Sophomore HS Junior & Seniors − cash awards in the form of scholarships and they are eligible to apply for FRASA Scholarship

10 APPLICANTS MAXIMUM -

HS Seniors:

1st Place \$5,000, 2nd Place \$3,000, 3rd Place \$2,000, 4th place \$1.500. 5th place 1.000

HS Iuniors:

1st Place \$1,500, 2nd Place \$1,000, 3rd Place \$500

> All Senior Runner Ups Receive \$500 Book Scholarships

Documentary Award Program (DAP) -students can earn additional cash awards while in college/trade school by interning. Funds are escrowed to reduce their college loan debt when they exit college. They must sustain the same FRASA GPA requirements and a B+ or better in all classes required for their Major and they MUST submit grades by the deadline for 2 consecutive semesters and intern a minimum of 1 hour per week.

Why we do what we do: Olivia Raymond – A model FDA student from its inception, applying for FRASA in (2023).

Click here to view CNBC interview of Olivia – video 1

Click to view video 2

Click for 1st Grader Antonesia Johnson attestation









EMPOWER THE VILLAGE. POWER WALK
For Mental Health

#STEPS2WELLNESS

1.8 MILE WALK OR 5K FUN RUN (~2 LAPS AROUND THE LAKE)

SATURDAY, MAY 3, 2025 SOUTH MOUNTAIN RESERVATION WEST ORANGE, NJ

8 AM - 12 PM **Orange Reservoir Loop** Virtual/Remote Options available!



Proceeds benefit ETV's Health & **Wellness Initiatives**

\$25 Registration Fee per person

Mental Health Workshop Fitness/Yoga Sessions & Line Dancing



May 10th Rain Date

Custom event shirts for sale!

Investing in our future

Empowering students today unlocks a future of endless possibilities.

JPMorganChase is proud to join Circle of Rainbow Sisters in supporting our region's youth and their futures.

Congratulations to our amazing colleagues, Maria Behun and Omari Frazier, and all the honorees on this well-deserved recognition.

@2025 JPMorgan Chase & Co.



JPMorganChase