



Cesira Farrell Named 2025 401(k) Champion®

The 401(k) Champion® Competition Celebrates Everyday 401(k) Heroes. You Don't Need a Finance Degree - Just a Story . . .

STAMFORD, CT, UNITED STATES, September 18, 2025 /EINPresswire.com/ -- The 401(k) Champion® Competition (www.401kchampion.com) has selected Cesira Farrell, of The Fred S. Keller School, as one of four 401(k) Champions® for 2025. Four Champions were chosen for 2025, each competing for the title by submitting online essays (anonymously) explaining their 401(k) experiences to a panel of independent judges. The goal of the 401(k) Champion® competition is to raise awareness of the benefits of tax-advantaged retirement savings through the voices of 401(k) participants.

Farrell's 401(k) story started at her first job, where a workshop introduced her to her employer's 401(k). "That session was eye-opening," she recalled. "It showed me that small, consistent contributions could grow significantly over time. I started contributing right away and have been proactive ever since."

Farrell did more than learn and apply her knowledge to her own situation. She also created a community of encouragement in the workplace. "I invite colleagues who are already participating to share their stories. By combining practical advice with inspiring experiences, you create a culture where people feel confident about their financial future."

In her essay, Farrell expressed the importance of 401(k)s. "Think of a 401(k) as a cornerstone for your retirement savings," said Farrell. "It's essential to understand its value and plan proactively. Even small contributions, started early, can make a big difference, thanks to compound growth."

She made the point that it was important to understand how to maximize employer contributions. "Contribute enough to get the full employer match—it's free money," she explained. "Missing out on this is like leaving part of your compensation on the table. Even a small annual increase when you get a raise can lead to substantial growth without hurting your take-home pay."

For colleagues unsure about investment choices, Farrell spoke about Target Date Funds as an accessible option: "They automatically adjust risk as you age, making them an easy way to stay invested without overthinking."

Farrell epitomizes the soul of a 401(k) Champion® – a leader who not only understands how to optimize retirement savings, but also helps others do the same.

About the 401(k) Champion® Competition

By recognizing the voices of individuals who spread the 401(k) message, the competition highlights the importance of mentorship, consistent participation, employer match maximization, and a long-term commitment to retirement goals.

The competition focuses on:

- Energizing 401(k) participants to learn more about 401(k)s
- Identifying and sharing the stories of 401(k) Champions®
- Encouraging a dialogue about 401(k)s and retirement security
- Helping employers educate employees about the benefits of 401(k)s

We thank the independent judges of the competition for their support of the cause and time and effort in reviewing the applicants' essays:

- Joe Aiken, CPA, Partner, Aiken Warner PLLC
- Manny Bernardo, former Director of Employee Benefits Tax Services for Deloitte & Touche Tristate
- Adam Berkowitz, Chief Operating Officer of New Heights Youth, Inc.
- Christopher Bruhl, Chief Strategist, nextSource Inc.

We invite employers to contact us for more information on how to encourage 401(k) participation and education through the 401(k) Competition. For more information, visit www.401kchampion.com.

About the Sponsor

The creator and sponsor of the 401(k) Champion® Competition, the only national essay contest for 401(k) participants, is financial literacy proponent, Julie Jason, JD, LLM, founder and CEO of Jackson, Grant Investment Advisers, Inc. of Stamford, CT. Jackson, Grant's dual mission is to provide wealth management services to high-net-worth families while helping educate individuals of any financial means through pro bono initiatives such as the 401(k) Champion® Competition. The firm's website is <https://jacksongrant.us>

To learn more about the 401(k) Champion® Competition and to read the winning essays, please visit www.401kchampion.com.

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