Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Williams, Karen M.
U.S. District Court - New Jersey
District Judge

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. Â§ 13141 et. seq., 5 U.S.C. Â§ 7353, and Judicial Conference regulations.

/s/ Williams, Karen M. [electronically signed on Aug 19, 2026 3:00pm by Williams, Karen M. in JEFS]
/s/ Williams, Karen M. [electronically signed on May 12, 2026 10:26am by Williams, Karen M. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	Rowan University	University/College	Adjunct Professor

II. Agreements

I do not have any Agreements to report
No entries in this section

III A. Filer Non-Investment Income

	SOURCE	INCOME TYPE	INCOME AMOUNT	HONORARIUM DATE
1.	Rowan University Salary	Salary	$6,761.87	

III B. Spouse Non-Investment Income

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	Sherwin Williams			$0.00	

IV. Reimbursements

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	Texas Tech University	Jun 1, 2025	Jun 4, 2025	Aspen, CO	Annual Texas Tech MDL Judicial Summit	Transportation, hotel and meals

V. Gifts

I do not have any Gifts to report
No entries in this section

VI. Liabilities

	CREDITOR NAME	TYPE OF LIABILITY	VALUE
1.	Bank of America	Credit Card	$1 - $15,000
2.	Citicard	Credit Card	$1 - $15,000

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**PruLife Custom Premier Whole Life Insurance Policy**	$1,000 or less	Interest	$250,001 - $500,000	Cash/Market
2.	**Oceanfirst Bank formerly Sun Bank**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
3.	**(H) Inspira Financial fka Millenium Trust Company (H)**				
3-A.	- Valic Stable Value	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4.	**(H) New Jersey Optional Retirement Plan 401(A) (H)**				
5.	**GS Vit Gov Money Mkt Fd Inst - Government Money Market**	$1,000 or less	Dividend	$15,000 or less	Cash/Market
6.	**GS Vit Gov Money Mkt Fd Inst - Government Money Market II**	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7.	**(H) Sherwin Williams (H)**				
7-A.	TRP Retire 2030G **Additional Explanation**: Sherwin Williams 401K Plan	$1,000 or less	Interest	$15,000 or less	Cash/Market
8.	**TD Bank Savings Account**	$50,001 - $100,000	Interest	$50,001 - $100,000	Cash/Market
9.	**SHW STOCK**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market

Additional Explanation: This is the portfolio information for Sherwin Williams 401Kplan

VIII. Additional Information or Explanations

	ADDITIONAL INFORMATION OR EXPLANATION
1.	VII. INVESTMENTS AND TRUSTS.
2.	Exercises standard employee stock options for assets reported in Line 7.