

**Item 1 Cover Page for Brochure Supplement**

Zoriana M. Stawnychy, CFP®

Stawnychy Financial Services, Inc.  
135 Kinnelon Road, Suite 101  
Kinnelon, NJ 07405  
973-283-0024

[www.stawnychyfinancial.com](http://www.stawnychyfinancial.com)

March 30, 2026

**This brochure supplement provides information about Zoriana M. Stawnychy that supplements the Stawnychy Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Zoriana M. Stawnychy if you did not receive Stawnychy Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Zoriana M. Stawnychy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Zoriana M. Stawnychy, CFP<sup>®</sup>, President, born in 1953.

### **Education:**

Bachelor of Arts in Liberal Arts, Fordham University

### **Business Experience:**

01/1991 to Present – Stawnychy Financial Services, Inc., President

01/1991 to 07/2016 – LPL Financial LLC, Registered Principal, Registered Representative, and Investment Advisor Representative

### **CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional or a CFP<sup>®</sup> professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP<sup>®</sup> certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP<sup>®</sup> certification. You may find more information about the CFP<sup>®</sup> certification at [www.CFP.net](http://www.CFP.net).

CFP<sup>®</sup> professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP<sup>®</sup> professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP<sup>®</sup> professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP<sup>®</sup> Certification and Former CFP<sup>®</sup> Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP<sup>®</sup> professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

There are no legal or disciplinary events or proceedings to report concerning Ms. Stawnychy.

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

Ms. Stawnychy is not actively engaged in any investment-related or non-investment-related business or occupation outside of Stawnychy Financial.

Ms. Stawnychy is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, she will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. The receipt of insurance commissions in addition to the firm’s asset management fee creates a conflict of interest. Clients are not obligated to use Ms. Stawnychy or Stawnychy Financial for insurance products services.

### **Item 5 Additional Compensation**

Except as noted in Item 4, Ms. Stawnychy does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### **Item 6 Supervision**

Zoriana M. Stawnychy, President and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Stawnychy Financial supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those

supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Zoriana M. Stawnychy can be reached at 973-283-0024.