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Calvin St. Juste (Executive Director), Chief Operating Officer and Head of Business Strategy for Morgan Stanley at Work Financial Wellness. He was previously the COO for Morgan Stanley Global Fraud Operations & Head of Strategic Initiatives in Baltimore, Maryland. Calvin has spent over 18 years of his career in the financial industry on a global and national level including JP Morgan Investment Banking North America Equities operations, JP Morgan Private Bank and Wealth Management, Susquehanna International Trading Group (SIG), Capital One Retail Banking, The Eastern Caribbean Central Bank, and the Royal Bank of Canada. Calvin earned an undergraduate degree in Management Information Systems from Goldey-Beacom College in Wilmington, DE, and a master's degree from the Stevens Institute of Technology in New Jersey. He is Lean Six Sigma Black Belt-certified and also received post-graduate degrees and certification from the University of Cambridge in the U.K. and the Wharton School at University of Pennsylvania.