Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2009

Open to Public Inspection

A For the 2009 calendar year, or tax year beginning 01-01-2009 and ending 12-31-2009

B Check if applicable
☐ Address change
☐ Name change
☐ Initial return
☐ Terminated
☐ Amended return
☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization
FINRA INVESTOR EDUCATION FOUNDATION

Doing Business As

Number and street (or P O box if mail is not delivered to street address) | Room/suite
1735 K STREET NW

City or town, state or country, and ZIP + 4
WASHINGTON, DC 200061506

D Employer identification number
20-0863779

E Telephone number
(202) 728-8949

G Gross receipts $ 9,424,751

F Name and address of principal officer
JOHN M GANNON
1735 K STREET NW
WASHINGTON,DC 200061506

H(a) Is this a group return for affiliates? ☐ Yes ☑ No

H(b) **Are all affiliates included?** ☐ Yes ☐ No
If "No," attach a list (see instructions)

H(c) Group exemption number ▶

I Tax-exempt status ☑ 501(c) (4) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J **Website:** ▶ WWW FINRAFOUNDATION ORG

K Form of organization ☑ Corporation ☐ Trust ☐ Association ☐ Other ▶ | L Year of formation 2004 | M State of legal domicile DE

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities
THE MISSION OF THE FINRA INVESTOR EDUCATION FOUNDATION IS TO PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE

2 Check this box ▶☐ if the organization discontinued its operations or disposed of more than 25% of its net assets

3	Number of voting members of the governing body (Part VI, line 1a)	3	6
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	5
5	Total number of employees (Part V, line 2a)	5	0
6	Total number of volunteers (estimate if necessary)	6	5
7a	Total gross unrelated business revenue from Part VIII, column (C), line 12	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	5,000,000	5,000,000
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	2,530,527	1,274,751
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	0
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	7,530,527	6,274,751
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	4,116,291	3,841,529
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	0	0
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶0		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	6,392,968	7,340,946
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	10,509,259	11,182,475
	19	Revenue less expenses Subtract line 18 from line 12	-2,978,732	-4,907,724

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	76,183,933	73,943,044
	21	Total liabilities (Part X, line 26)	278,077	1,177,437
	22	Net assets or fund balances Subtract line 21 from line 20	75,905,856	72,765,607

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here

▶ Signature of officer | Date 2010-11-05

▶ JOHN M GANNON PRESIDENT
Type or print name and title

Paid Preparer's Use Only

Preparer's signature ▶ | Date | Check if self-employed ▶ ☐ | Preparer's identifying number (see instructions)

Firm's name (or yours if self-employed), address, and ZIP + 4 ▶ ERNST & YOUNG US LLP
TWO NORTH CENTRAL AVENUE STE 2300
PHOENIX, AZ 85004

EIN ▶

Phone no ▶ (602) 322-3000

May the IRS discuss this return with the preparer shown above? (see instructions) ☐ Yes ☐ No

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission

THE MISSION OF THE FINRA INVESTOR EDUCATION FOUNDATION IS TO PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? . . . . ☐ Yes ☑ No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? . . . . ☐ Yes ☑ No

If "Yes," describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses $ 3,841,529 including grants of $ 3,841,529) (Revenue $)

GRANT PROGRAM - SEE SCHEDULE O

4b (Code) (Expenses $ 3,035,444 including grants of $) (Revenue $)

MILITARY FINANCIAL EDUCATION PROJECT - SEE SCHEDULE O

4c (Code) (Expenses $ 2,697,145 including grants of $) (Revenue $)

INVESTOR PROTECTION CAMPAIGN - SEE SCHEDULE O

4d Other program services (Describe in Schedule O)

(Expenses $ 1,104,554 including grants of $) (Revenue $)

4e **Total program service expenses** ▶$ 10,678,672

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1		No
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2	Yes	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		No
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities? *If "Yes," complete Schedule C, Part II*	4		
5	**Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.** Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? *If "Yes," complete Schedule C, Part III*	5		No
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		No
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? *If "Yes," complete Schedule D, Part II*	7		No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		No
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		No
10	Did the organization, directly or through a related organization, hold assets in term, permanent,or quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		No
11	Is the organization's answer to any of the following questions "Yes"? *If so,complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.*	11	Yes	
	• Did the organization report an amount for land, buildings, and equipment in Part X, line10? *If "Yes," complete Schedule D, Part VI.*			
	• Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII.*			
	• Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII.*			
	• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX.*			
	• Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X.*			
	• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? *If "Yes," complete Schedule D, Part X.*			
12	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI, XII, and XIII*	12	Yes	
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional* — 12A: Yes (Yes / No)			
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		No
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, and program service activities outside the United States? *If "Yes," complete Schedule F, Part I*	14b		No
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or assistance to any organization or entity located outside the U S ? *If "Yes," complete Schedule F, Part II*	15		No
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or assistance to individuals located outside the U S ? *If "Yes," complete Schedule F, Part III*	16		No
17	Did the organization report a total of more than $15,000, of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I*	17		No
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		No
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		No
20	Did the organization operate one or more hospitals? *If "Yes," complete Schedule H*	20		No

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
21	Did the organization report more than $5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	Yes	
22	Did the organization report more than $5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		No
23	Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer questions 24b–24d and complete Schedule K. If "No," go to line 25*	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3) and 501(c)(4) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		No
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? *If "Yes," complete Schedule L, Part II*	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? *If "Yes," complete Schedule L, Part III*	27		No
28	Was the organization a party to a business transaction with one of the following parties? (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28b		No
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or owner? *If "Yes," complete Schedule L, Part IV*	28c		No
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? *If "Yes," complete Schedule R, Part I*	33		No
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1*	34	Yes	
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35	Yes	
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? **Note.** All Form 990 filers are required to complete Schedule O	38	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

					Yes	No
1a	Enter the number reported in Box 3 of Form 1096, *Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable*	1a	21			
b	Enter the number of Forms W-2G included in line 1a *Enter -0- if not applicable*	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	Yes	
2a	Enter the number of employees reported on Form W-3, *Transmittal of Wage and Tax Statements* filed for the calendar year ending with or within the year covered by this return	2a	0			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? **Note:** If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)			2b		
3a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?			3a		No
b	If "Yes," has it filed a Form 990-T for this year? *If "No," provide an explanation in Schedule O*			3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			4a		No
b	If "Yes," enter the name of the foreign country ▶ See the instructions for exceptions and filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts					
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a		No
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b		No
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?			5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible?			6a		No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			6b		
7	**Organizations that may receive deductible contributions under section 170(c).**					
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?			7a		No
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c		No
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d				
e	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e		No
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			7f		No
g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?			7g		
h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?			7h		
8	**Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?			8		
9	**Sponsoring organizations maintaining donor advised funds.**					
a	Did the organization make any taxable distributions under section 4966?			9a		
b	Did the organization make a distribution to a donor, donor advisor, or related person?			9b		
10	**Section 501(c)(7) organizations.** Enter					
a	Initiation fees and capital contributions included on Part VIII, line 12	10a				
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b				
11	**Section 501(c)(12) organizations.** Enter					
a	Gross income from members or shareholders	11a				
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b				
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?			12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b				

Part VI **Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body . .	1a 6			
b	Enter the number of voting members that are independent . .	1b 5			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		2		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		3		No
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?		4		No
5	Did the organization become aware during the year of a material diversion of the organization's assets?		5		No
6	Does the organization have members or stockholders?		6	Yes	
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?		7a	Yes	
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?		7b		No
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following				
a	The governing body?		8a	Yes	
b	Each committee with authority to act on behalf of the governing body?		8b	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		9		No

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

			Yes	No
10a	Does the organization have local chapters, branches, or affiliates?	10a		No
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b		
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	Yes	
11A	Describe in Schedule O the process, if any, used by the organization to review the Form 990			
12a	Does the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	Yes	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	12c	Yes	
13	Does the organization have a written whistleblower policy?	13	Yes	
14	Does the organization have a written document retention and destruction policy?	14	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	Yes	
b	Other officers or key employees of the organization	15b	Yes	
	If "Yes" to line a or b, describe the process in Schedule O (See instructions)			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		No
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed ▶

18 Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection Indicate how you make these available Check all that apply

☐ Own website ☐ Another's website ☑ Upon request

19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public See Additional Data Table

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ▶

MARCIA E ASQUITH
1735 K STREET NW
WASHINGTON, DC 200061506
(202) 728-8949

Part VII **Compensation of Officers, Directors,Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organization's tax year Use Schedule J-2 if additional space is needed

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation, and **current** key employees Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees See instructions for definition of "key employee "
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

☑ Check this box if the organization did not compensate any current or former officer, director, trustee or key employee

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply): Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
RICHARD G KETCHUM CHAIRMAN (AS OF 3/16/09)	1 0	X						0	817,361	250,939
MARY L SCHAPIRO CHAIRMAN (THROUGH 1/23/09)	1 0	X						0	7,360,562	10,057
IDALIA P FERNANDEZ BOARD MEMBER	1 0	X						0	0	0
BONNIE G HILL BOARD MEMBER	1 0	X						0	0	0
DAVID W HUNTER BOARD MEMBER	1 0	X						0	0	0
DALLAS L SALISBURY BOARD MEMBER	1 0	X						0	0	0
SHARON P SMITH BOARD MEMBER	1 0	X						0	0	0
JOHN M GANNON PRESIDENT	32 0			X				0	573,990	46,282
EILEEN M FAMIGLIETTI TREASURER	5 0			X				0	409,529	86,971
MARCIA E ASQUITH SECRETARY	1 0			X				0	430,629	95,657
MICHAEL D JONES FORMER PRESIDENT							X	0	1,068,846	0

1b Total ▶	0	10,660,917	489,906

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 in reportable compensation from the organization ▶0

			Yes	No
3	Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	**3**	Yes	
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	**4**	Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? *If "Yes," complete Schedule J for such person*	**5**		No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization

(A) Name and business address	**(B)** Description of services	**(C)** Compensation
GMMB INC PO BOX 415312 BOSTON, MA 022415312	SEE SCHEDULE O	2,694,958
APPLIED RESEARCH CONSULTING LLC 320 WEST 13TH STREET NEW YORK, NY 10014	SEE SCHEDULE O	589,039
INCHARGE EDUCATION FOUNDATION 2101 PARK CENTER DRIVE ORLANDO, FL 32835	SEE SCHEDULE O	379,000
CARDEN COMMUNICATIONS 800 COMMERCE DRIVE UPPER MARLBORO, MD 20774	SEE SCHEDULE O	257,135
US EXPRESS FREIGHT SYSTEMS 9301 PEPPERCORN PLACE LARGO, MD 20774	SEE SCHEDULE O	161,035

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 in compensation from the organization ▶7

Part VIII Statement of Revenue

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, gifts, grants and other similar amounts					
1a	Federated campaigns . . 1a				
b	Membership dues 1b				
c	Fundraising events 1c				
d	Related organizations . . . 1d 5,000,000				
e	Government grants (contributions) 1e				
f	All other contributions, gifts, grants, and similar amounts not included above 1f				
g	Noncash contributions included in lines 1a-1f $ ______				
h	**Total.** Add lines 1a-1f . . . . ▶	5,000,000			
Program Service Revenue	Business Code				
2a					
b					
c					
d					
e					
f	All other program service revenue				
g	**Total.** Add lines 2a–2f . . . . ▶	0			
Other Revenue					
3	Investment income (including dividends, interest and other similar amounts) . . . . . ▶	1,274,751			1,274,751
4	Income from investment of tax-exempt bond proceeds . . ▶	0			
5	Royalties . . . . ▶	0			
6a	Gross Rents — (i) Real: ; (ii) Personal:				
b	Less rental expenses — (i) Real: ; (ii) Personal:				
c	Rental income or (loss) — (i) Real: ; (ii) Personal:				
d	Net rental income or (loss) . . . . ▶				
7a	Gross amount from sales of assets other than inventory — (i) Securities: 3,150,000; (ii) Other:				
b	Less cost or other basis and sales expenses — (i) Securities: 3,150,000; (ii) Other:				
c	Gain or (loss) — (i) Securities: ; (ii) Other:				
d	Net gain or (loss) . . . . ▶	0			
8a	Gross income from fundraising events (not including $ ______ of contributions reported on line 1c) See Part IV, line 18 . . . a				
b	Less direct expenses . . . b				
c	Net income or (loss) from fundraising events . . ▶	0			
9a	Gross income from gaming activities See Part IV, line 19 . . . a				
b	Less direct expenses . . . b				
c	Net income or (loss) from gaming activities . . . ▶	0			
10a	Gross sales of inventory, less returns and allowances . a				
b	Less cost of goods sold . . b				
c	Net income or (loss) from sales of inventory . . ▶	0			
	Miscellaneous Revenue — Business Code				
11a					
b					
c					
d	All other revenue				
e	**Total.** Add lines 11a–11d . . . . . . ▶	0			
12	**Total revenue.** See Instructions . . . ▶	6,274,751		0	1,274,751

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.
All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

	Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	**(A)** Total expenses	**(B)** Program service expenses	**(C)** Management and general expenses	**(D)** Fundraising expenses
1	Grants and other assistance to governments and organizations in the U S See Part IV, line 21	3,841,529	3,841,529		
2	Grants and other assistance to individuals in the U S See Part IV, line 22	0			
3	Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16	0			
4	Benefits paid to or for members	0			
5	Compensation of current officers, directors, trustees, and key employees	0			
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0			
7	Other salaries and wages	0			
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	0			
9	Other employee benefits	0			
10	Payroll taxes	0			
11	Fees for services (non-employees)				
a	Management	3,034,891	2,701,322	333,569	0
b	Legal	2,218	0	2,218	0
c	Accounting	39,950	0	39,950	0
d	Lobbying	0			
e	Professional fundraising *See Part IV, line 17* . .	0			
f	Investment management fees	3,900	0	3,900	0
g	Other	0			
12	Advertising and promotion	2,903,105	2,890,587	12,518	0
13	Office expenses	697,882	684,143	13,739	0
14	Information technology	37,050	10,000	27,050	0
15	Royalties . .	233,760	232,593	1,167	0
16	Occupancy	67,766	67,766	0	0
17	Travel	188,786	160,055	28,731	0
18	Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19	Conferences, conventions, and meetings	121,978	87,216	34,762	0
20	Interest	0			
21	Payments to affiliates	0			
22	Depreciation, depletion, and amortization	0			
23	Insurance	0			
24	Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a	ALL OTHER EXPENSES	9,660	3,461	6,199	0
b					
c					
d					
e					
f	All other expenses				
25	**Total functional expenses.** Add lines 1 through 24f	11,182,475	10,678,672	503,803	0
26	**Joint costs.** Check here ▶ ☐ if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

			(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing	1,457,107	1	1,045,472
	2	Savings and temporary cash investments	51,344,377	2	44,415,458
	3	Pledges and grants receivable, net		3	
	4	Accounts receivable, net	4,546	4	115,158
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6	
	7	Notes and loans receivable, net		7	
	8	Inventories for sale or use		8	
	9	Prepaid expenses and deferred charges	53,306	9	181,663
	10a	Land, buildings, and equipment cost or other basis *Complete Part VI of Schedule D* 10a			
	b	Less accumulated depreciation 10b		10c	
	11	Investments—publicly traded securities	23,324,597	11	28,170,522
	12	Investments—other securities See Part IV, line 11		12	
	13	Investments—program-related See Part IV, line 11		13	
	14	Intangible assets		14	
	15	Other assets See Part IV, line 11	0	15	14,771
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)	76,183,933	16	73,943,044
Liabilities	17	Accounts payable and accrued expenses	256,235	17	658,046
	18	Grants payable	9,500	18	519,044
	19	Deferred revenue		19	
	20	Tax-exempt bond liabilities		20	
	21	Escrow or custodial account liability *Complete Part IV of Schedule D*		21	
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons *Complete Part II of Schedule L*		22	
	23	Secured mortgages and notes payable to unrelated third parties		23	
	24	Unsecured notes and loans payable to unrelated third parties		24	
	25	Other liabilities Complete Part X of Schedule D	12,342	25	347
	26	**Total liabilities.** Add lines 17 through 25	278,077	26	1,177,437
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here ▶ ☑ and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets	75,905,856	27	72,765,607
	28	Temporarily restricted net assets		28	
	29	Permanently restricted net assets		29	
		Organizations that do not follow SFAS 117, check here ▶ ☐ and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds		30	
	31	Paid-in or capital surplus, or land, building or equipment fund		31	
	32	Retained earnings, endowment, accumulated income, or other funds		32	
	33	Total net assets or fund balances	75,905,856	33	72,765,607
	34	Total liabilities and net assets/fund balances	76,183,933	34	73,943,044

Part XI Financial Statements and Reporting

			Yes	No
1	Accounting method used to prepare the Form 990 ☐ Cash ☑ Accrual ☐ Other ____________ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant? . .	2a		No
b	Were the organization's financial statements audited by an independent accountant?	2b	Yes	
c	If "Yes," to 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O . . .	2c	Yes	
d	If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both ☐ Separate basis ☐ Consolidated basis ☑ Both consolidated and separated basis			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? . . . . .n	3a		No
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits . .	3b		

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate contributions to (during year)		
3	Aggregate grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit ☐ Yes ☐ No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply)

- ☐ Preservation of land for public use (e g , recreation or pleasure)
- ☐ Preservation of an historically importantly land area
- ☐ Protection of natural habitat
- ☐ Preservation of a certified historic structure
- ☐ Preservation of open space

2 Complete lines 2a–2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

			Held at the End of the Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after 8/17/06	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ▶________

4 Number of states where property subject to conservation easement is located ▶________

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting and enforcing conservation easements during the year ▶________

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ $ ________

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ▶ $ ________

(ii) Assets included in Form 990, Part X ▶ $ ________

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items

a Revenues included in Form 990, Part VIII, line 1 ▶ $ ________

b Assets included in Form 990, Part X ▶ $ ________

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange programs
e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIV and complete the following table

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIV

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current Year	(b) Prior Year	(c) Two Years Back	(d) Three Years Back	(e) Four Years Back
1a Beginning of year balance					
b Contributions					
c Investment earnings or losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as

a Board designated or quasi-endowment ▶ %

b Permanent endowment ▶ %

c Term endowment ▶ %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

		Yes	No
(i) unrelated organizations	3a(i)		
(ii) related organizations	3a(ii)		
b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment				
e Other				
Total. Add lines 1a-1e *(Column (d) should equal Form 990, Part X, column (B), line 10(c).)* ▶				

Part VII Investments—Other Securities. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other		
Total. *(Column (b) should equal Form 990, Part X, col (B) line 12)* ▶		

Part VIII Investments—Program Related. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Total. *(Column (b) should equal Form 990, Part X, col (B) line 13)* ▶		

Part IX Other Assets. See Form 990, Part X, line 15.

(a) Description	(b) Book value
Total. *(Column (b) should equal Form 990, Part X, col.(B) line 15.)* . . . . ▶	

Part X Other Liabilities. See Form 990, Part X, line 25.

1 (a) Description of Liability	(b) Amount
Federal Income Taxes	0
DUE TO RELATED PARTIES	347
Total. *(Column (b) should equal Form 990, Part X, col (B) line 25)* ▶	347

2. Fin 48 Footnote In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48

Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	6,274,751
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	11,182,475
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	-4,907,724
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	1,767,475
9	Total adjustments (net) Add lines 4 - 8	9	1,767,475
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	-3,140,249

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements			1	10,801,825
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a	1,767,475		
b	Donated services and use of facilities	2b	2,759,599		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	4,527,074
3	Subtract line **2e** from line **1**			3	6,274,751
4	Amounts included on Form 990, Part VIII, line 12, but not on line **1**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total Revenue Add lines **3** and **4c.** (This should equal Form 990, Part I, line 12)			5	6,274,751

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements			1	13,942,074
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	2,759,599		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	2,759,599
3	Subtract line **2e** from line **1**			3	11,182,475
4	Amounts included on Form 990, Part IX, line 25, but not on line **1:**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total expenses Add lines **3** and **4c.** (This should equal Form 990, Part I, line 18)			5	11,182,475

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b Also complete this part to provide any additional information

Identifier	Return Reference	Explanation
PART XI, LINE 8		CHANGE IN MARKET VALUE

Schedule I (Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments and Individuals in the United States

Complete if the organization answered "Yes," to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II **Grants and Other Assistance to Governments and Organizations in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 21 for any recipient that received more than $5,000. Check this box if no one recipient received more than $5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed . . . ▶ ☐

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
See Additional Data Table							

2 Enter total number of section 501(c)(3) and government organizations . . . ▶ 52

3 Enter total number of other organizations . . . ▶ 0

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Use Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

Part IV **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, and any other additional information.

Identifier	Return Reference	Explanation
FORM 990, SCHEDULE I	DESCRIPTION OF ORGANIZATION'S PROCEDURES FOR MONITORING THE USE OF GRANTS	FOLLOWING APPROVAL OF A GRANT APPLICATION BY THE BOARD OF DIRECTORS, THE FOUNDATION EXECUTES A GRANT AGREEMENT WITH THE APPLICANT THIS AGREEMENT SPECIFIES THE TERMS AND CONDITIONS OF THE GRANT, AS WELL AS THE REPORTING AND PAYMENT SCHEDULE GRANTS ARE DISBURSED IN INSTALLMENTS KEYED TO THE SUBMISSION OF NARRATIVE AND FINANCIAL PROGRESS REPORTS AND THE COMPLETION OF DELIVERABLES, WHICH ARE REVIEWED BY THE FOUNDATION TO ENSURE QUALITY AND COMPLIANCE WITH THE GRANT AGREEMENT AT ITS DISCRETION, THE FOUNDATION MAY ALSO CONDUCT SITE VISITS TO OBSERVE PROJECTS AND EXAMINE OUTCOMES IN ADDITION TO PROGRESS REPORTS, GRANTEES ARE REQUIRED TO COMPLETE A FINAL NARRATIVE AND FINANCIAL REPORT DETAILING PROJECT ACTIVITIES AND ACCOUNTING FOR THE USE OF GRANT FUNDS

Additional Data

Return to Form

Software ID:
Software Version:
EIN: 20-0863779
Name: FINRA INVESTOR EDUCATION FOUNDATION

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
AFSCME TRAINING AND EDUCATION INSTITUTE 1625 L STREET NW WASHINGTON, DC 20036	52-1148573	501(C)(3)	100,000				SEE SCHEDULE O
AMERICAN CREDIT ALLIANCE2 S DELMORR AVENUE MORRISVILLE, PA 19067	22-3183518	501(C)(3)	19,000				SEE SCHEDULE O
AMERICAN PUBLIC MEDIA 480 CEDAR STREET ST PAUL, MN 55101	41-0953924	501(C)(3)	284,461				SEE SCHEDULE O
ASPIRA ASSOCIATION 1444 EYE STREET NW WASHINGTON, DC 20005	13-2627568	501(C)(3)	258,603				SEE SCHEDULE O
ASSN FOR FINANCIAL COUNSELING & PLANNING EDUCATION1500 W 3RD AVENUE COLUMBUS, OH 43212	38-2627822	501(C)(3)	159,014				SEE SCHEDULE O
ATHENS-CLARKE COUNTY LIBRARY ENDOWMENT FUND2025 BAXTER STREET ATHENS, GA 30606	58-2200588	501(C)(3)	47,255				SEE SCHEDULE O
CHESAPEAKE PUBLIC LIBRARY FOUNDATION298 CEDAR ROAD CHESAPEAKE, VA 23322	54-1839433	501(C)(3)	50,000				SEE SCHEDULE O
COMMUNITY TELEVISION FOUNDATION OF SOUTH FLORIDA14901 NE 20 AVENUE MIAMI, FL 33181	59-0737868	501(C)(3)	365,776				SEE SCHEDULE O
COUNCIL ON ECONOMIC EDUCATION122 EAST 42ND STREET SUITE 2600 NEW YORK, NY 10168	13-1623848	501(C)(3)	123,806				SEE SCHEDULE O
CUYAHOGA COUNTY PUBLIC LIBRARY2111 SNOW ROAD PARMA, OH 44134	34-6000819	501(C)(3)	49,500				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
DURHAM LIBRARY FOUNDATIONPO BOX 3809 DURHAM,NC 27702	56-2189129	501(C)(3)	49,840				SEE SCHEDULE O
ESTES PARK PUBLIC LIBRARY FOUNDATIONPO BOX 1470 ESTES PARK,CO 80517	74-2385213	501(C)(3)	31,102				SEE SCHEDULE O
EXTENSION FOUNDATION PO BOX 830918 LINCOLN,NE 68583	20-4781422	501(C)(3)	134,851				SEE SCHEDULE O
FIRST NATIONS DEVELOPMENT INSTITUTE 703 3RD AVENUE LONGMONT,CO 80501	54-1254491	501(C)(3)	156,525				SEE SCHEDULE O
FLORIDA STATE UNIVERSITY RESEARCH FOUNDATION97 S WOODWARD AVENUE TALLAHASSEE,FL 32306	59-3211153	501(C)(3)	102,454				SEE SCHEDULE O
FRIENDS OF THE FARGO PUBLIC LIBRARYPO BOX 1365 FARGO,ND 58103	45-0440375	501(C)(3)	26,500				SEE SCHEDULE O
FRIENDS OF THE FOND DU LAC PUBLIC LIBRARY32 SHEBOYGAN STREET FOND DU LAC,WI 54935	39-1627883	501(C)(3)	26,263				SEE SCHEDULE O
FRIENDS OF THE GEORGETOWN LIBRARY INC405 CLEVELAND STREET GEORGETOWN,SC 29440	57-0918036	501(C)(3)	43,650				SEE SCHEDULE O
FRIENDS OF THE GREENVILLE COUNTY LIBRARY SYSTEM25 HERITAGE GREEN PLACE GREENVILLE,SC 29601	57-0520476	501(C)(3)	49,550				SEE SCHEDULE O
FRIENDS OF THE LEWISTON LIBRARY INC 428 THAIN ROAD LEWISTON,ID 83501	30-0127427	501(C)(3)	44,743				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
FRIENDS OF THE LOVELAND PUBLIC LIBRARY300 N ADAMS AVENUE LOVELAND,CO 80537	84-1424591	501(C)(3)	15,944				SEE SCHEDULE O
FRIENDS OF THE NEWTON FREE LIBRARY30 HOMER STREET NEWTON,MA 02459	04-6001404	501(C)(3)	16,322				SEE SCHEDULE O
INNOVATIONS FOR POVERTY ACTION85 WILLOW STREET BUILDING B NEW HAVEN,CT 06511	06-1660068	501(C)(3)	98,120				SEE SCHEDULE O
LEARNING POINT ASSOCIATES1120 E DIEHL ROAD NAPERVILLE,IL 60563	37-1161423	501(C)(3)	96,956				SEE SCHEDULE O
LIBRARY FOUNDATION OF LOS ANGELES630 WEST 5TH STREET LOS ANGELES,CA 90071	95-4368250	501(C)(3)	50,000				SEE SCHEDULE O
MIDDLE COUNTRY LIBRARY FOUNDATION101 EASTWOOD BOULEVARD CENTERREACH,NY 11720	11-3388626	501(C)(3)	38,700				SEE SCHEDULE O
NAPERVILLE PUBLIC LIBRARY FOUNDATION 2035 SOUTH NAPER BOULEVEARD NAPERVILLE,IL 60565	36-3209642	501(C)(3)	38,924				SEE SCHEDULE O
NATIONAL BUREAU ON ECONOMIC RESEARCH 1050 MASSACHUSETTS AVENUE CAMBRIDGE,MA 02138	13-1641075	501(C)(3)	135,249				SEE SCHEDULE O
NATRONA COUNTY PUBLIC LIBRARY307 E 2ND STREET CASPER,WY 82601	23-7248551	501(C)(3)	8,800				SEE SCHEDULE O
NEIGHBORHOOD HOUSING SERVICES OF PHOENIX 1405 EAST MCDOWELL ROAD SUITE 100 PHOENIX,AZ 85006	51-0152395	501(C)(3)	40,610				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
NORTH CAROLINA STATE UNIVERSITY (BRAZEL)PO BOX 7214 RALEIGH,NC 27695	56-6000756	115(A)	55,163				SEE SCHEDULE O
NORTH CAROLINA STATE UNIVERSITY (CLARK)2701 SULLIVAN DRIVE RALEIGH,NC 27695	56-6000756	115(A)	58,014				SEE SCHEDULE O
OHIO STATE UNIVERSITY RESEARCH FOUNDATION 1960 KENNY ROAD COLUMBUS,OH 43210	31-6401599	501(C)(3)	23,201				SEE SCHEDULE O
ORANGE COUNTY LIBRARY DISTRICT101 EAST CENTRAL BOULEVARD ORLANDO,FL 32801	50-2045143	501(C)(3)	49,680				SEE SCHEDULE O
PACE UNIVERSITY SCHOOL OF LAWONE PACE PLAZA NEW YORK,NY 10038	13-5562314	501(C)(3)	61,490				SEE SCHEDULE O
PATRONS OF THE NEW HAVEN LIBRARY INC133 ELM STREET NEW YORK,NY 06510	06-1283798	501(C)(3)	39,182				SEE SCHEDULE O
PIKE COUNTY PUBLIC LIBRARY DISTRICT FRIENDS INCPO BOX 1276 PIKEVILLE,KY 41501	80-0415553	501(C)(3)	17,181				SEE SCHEDULE O
PIONEER LIBRARY SYSTEM 225 N WEBESTER NORMAN,OK 73069	73-6081619	501(C)(3)	39,357				SEE SCHEDULE O
RIVERSIDE COUNTY LIBRARY FOUNDATION 3392A DURAHART STREET RIVERSIDE,CA 92507	52-2127630	501(C)(3)	31,762				SEE SCHEDULE O
ROTARY CLUB OF SCHAUMBURG-HOFFMAN ESTATES CHARITAB130 S ROSELLE SCHAUMBURG,IL 60193	36-3891070	501(C)(3)	15,500				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
REUBEN MCMILLAM FREE LIBRARY ASSOC305 WICH AVENUE YOUNGSTOWN,OH 44503	34-6003201	501(C)(3)	28,975				SEE SCHEDULE O
SACRAMENTO PUBLIC LIBRARY FOUNDATION828 I STREET SACRAMENTO,CA 95814	68-0029756	501(C)(3)	30,000				SEE SCHEDULE O
SOUTHEASTERN LIBRARIES COOPERATING2600 19TH STREET NW ROCHESTER,MN 55901	41-0986063	501(C)(3)	49,915				SEE SCHEDULE O
SUFFOK UNIVERSITY LAW SCHOOL8 ASHBURTON PLACE BOSTON,MA 02108	04-2133255	501(C)(3)	100,000				SEE SCHEDULE O
TIMBERLAND REGIONAL LIBRARY FOUNDATION415 TUMWATER BOULEVARD SW TUMWATER,WA 98501	91-1934007	501(C)(3)	49,522				SEE SCHEDULE O
TRUSTEES OF DARTMOUTH COLLEGE11 ROPE FERRY ROAD HB6210 HANOVER,NH 03755	02-0222111	501(C)(3)	150,151				SEE SCHEDULE O
TRUSTEES OF LELAND STANFORD JUNIOR UNIVERSITY651 SERRA STREET SUITE 220 STANFORD,CA 94305	94-1156365	501(C)(3)	40,152				SEE SCHEDULE O
TRUSTEES OF PRINCETON UNIVERSITY4 NEW SOUTH PRINCETON,NJ 08544	21-0634501	501(C)(3)	22,203				SEE SCHEDULE O
UNIVERSITY OF CENTRAL FLORIDA12201 RESEARCH PARKWAY ORLANDO,FL 32826	59-2924021	115(A)	64,809				SEE SCHEDULE O
UNIVERSITY OF KENTUCKY RESEARCH FOUNDATION 109 KINKEAD HALL LEXINGTON,KY 40506	61-6033693	501(C)(3)	17,800				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
UNIVERSITY OF TENNESSEE121 MORGAN HILL KNOXVILLE,TN 37996	62-6001636	501(C)(3)	204,204				SEE SCHEDULE O
YORK COUNTY LIBRARY SYSTEM159 EAST MARKET STREET YORK,PA 17401	23-7394108	501(C)(3)	21,753				SEE SCHEDULE O

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Schedule J (Form 990)

Compensation Information

OMB No 1545-0047

2009

Open to Public Inspection

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" to Form 990, Part IV, question 23.

▶ Attach to Form 990. ▶ See separate instructions.

Department of the Treasury
Internal Revenue Service

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropiate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax idemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g , maid, chauffeur, chef)			
b	If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement orprovision of all the expenses described above? If "No," complete Part III to explain	**1b**		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?	**2**		
3	Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director Check all that apply ☑ Compensation committee ☑ Written employment contract ☑ Independent compensation consultant ☑ Compensation survey or study ☐ Form 990 of other organizations ☑ Approval by the board or compensation committee			
4	During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization			
a	Receive a severance payment or change-of-control payment?	**4a**	Yes	
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	**4b**	Yes	
c	Participate in, or receive payment from, an equity-based compensation arrangement?	**4c**		No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III			
	Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.			
5	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of			
a	The organization?	**5a**		No
b	Any related organization?	**5b**		No
	If "Yes," to line 5a or 5b, describe in Part III			
6	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of			
a	The organization?	**6a**		No
b	Any related organization?	**6b**		No
	If "Yes," to line 6a or 6b, describe in Part III			
7	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III	**7**		
8	Were any amounts reported in Form 990, Part VII, paid or accured pursuant to a contract that was subject to the initial contract exception described in Regs section 53 4958-4(a)(3)? If "Yes," describe in Part III	**8**		
9	If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?	**9**		

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use Schedule J-1 if additional space needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions on row (ii) Do not list any individuals that are not listed on Form 990, Part VII

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a

(A) Name		**(B)** Breakdown of W-2 and/or 1099-MISC compensation			**(C)** Retirement and other deferred compensation	**(D)** Nontaxable benefits	**(E)** Total of columns (B)(i)-(D)	**(F)** Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	**(ii)** Bonus & incentive compensation	**(iii)** Other reportable compensation				
RICHARD G KETCHUM	(i)	0	0	0	0	0	0	0
	(ii)	755,897	0	61,464	234,218	16,721	1,068,300	0
MARY L SCHAPIRO	(i)	0	0	0	0	0	0	0
	(ii)	79,346	1,303,828	5,977,388	7,691	2,366	7,370,619	0
JOHN M GANNON	(i)	0	0	0	0	0	0	0
	(ii)	249,470	145,000	179,520	30,361	15,921	620,272	0
EILEEN M FAMIGLIETTI	(i)	0	0	0	0	0	0	0
	(ii)	237,093	145,000	27,436	64,842	22,129	496,500	0
MARCIA E ASQUITH	(i)	0	0	0	0	0	0	0
	(ii)	215,505	171,000	44,124	64,042	31,615	526,286	0
MICHAEL D JONES FORMER	(i)	0	0	0	0	0	0	0
	(ii)	0	560,000	508,846	0	0	1,068,846	508,846

Part III **Supplemental Information**

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8 Also complete this part for any additional information

Identifier	Return Reference	Explanation
SUPPLEMENTAL COMPENSATION INFORMATION	SCHEDULE J, PART I, LINES 4A AND 4B	LINE 4A) IN CONNECTION WITH MICHAEL JONES' SEPARATION FROM FINRA, HE WAS PAID $1,068,846 IN 2009 NONE OF THIS SEPARATION AMOUNT WAS PAID BY THE FOUNDATION LINE 4B) FINRA OFFERS TWO NON-QUALIFIED SUPPLEMENTAL EXECUTIVE RETIREMENT PLANS ANNUAL INCREASES IN BENEFIT VALUE, CLIFF VESTING EVENTS, AND PAYOUT DIFFERENTIALS ARE TAXABLE IN THE YEAR IN WHICH THEY OCCUR AND ARE REPORTED IN COLUMN B(III) OF SCHEDULE J, PART II UNVESTED BENEFIT AND CONTRIBUTION ACCRUALS ARE TAX DEFERRED AND ARE REPORTED IN COLUMN C OF SCHEDULE J, PART II 1) FINRA'S SUPPLEMENTAL DEFINED BENEFIT PLAN IS A NON-QUALIFIED DEFINED BENEFIT PLAN THAT IS OPEN TO MEMBERS OF A SELECT GROUP OF MANAGEMENT OR HIGHLY COMPENSATED EMPLOYEES SUCH AS THOSE DESCRIBED UNDER 201(2),301(A)(3), AND 401(A)(1) OF ERISA IT IS A FINRA FUNDED PLAN THAT VESTS AT SPECIFIED AGE AND SERVICE MILESTONES THIS PLAN WAS CLOSED TO NEW ENTRANTS AS OF 12/31/05 PARTICIPANTS IN THE SUPPLEMENTAL NON-QUALIFIED DEFINED BENEFIT PLAN THAT HAD A GROSS TAXABLE PAYOUT INCLUDE MARY L SCHAPIRO = $5,781,375 THIS AMOUNT REPRESENTS THE TAXABLE PAYOUT OF ACCUMULATED BENEFITS EARNED WITHIN THE NON-QUALIFIED DEFINED BENEFIT PLAN OVER THE DURATION OF MS SCHAPIRO'S 13 YEARS OF SERVICE TO FINRA 2) FINRA'S SUPPLEMENTAL DEFINED CONTRIBUTION PLAN IS A NON-QUALIFIED PLAN THAT IS OPEN TO VICE PRESIDENTS AND ABOVE WITH AN ANNUAL BASE PAY ABOVE THE QUALIFIED LIMIT IT IS ONLY OPEN TO THOSE NOT PARTICIPATING IN THE CLOSED NON-QUALIFIED DEFINED BENEFIT PLAN DESCRIBED ABOVE IT IS A FINRA FUNDED PLAN WITH A 3 YEAR VESTING CYCLE PARTICIPANTS IN THE SUPPLEMENTAL NON-QUALIFIED DEFINED CONTRIBUTION PLAN WITH CONTRIBUTIONS VESTING IN 2009 INCLUDE JOHN M GANNON - $120,609 FOR FURTHER INFORMATION REGARDING THE COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2009 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

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SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on Form 990 or to provide any additional information.
► Attach to Form 990.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Identifier	Return Reference	Explanation
VOLUNTEER ACTIVITIES	FORM 990 PART I, LINE 6	FIVE MEMBERS OF THE BOARD OF DIRECTORS SERVE ON A VOLUNTEER BASIS THE BOARD OF DIRECTORS IS RESPONSIBLE FOR APPROVING ALL GRANTS AND PROJECTS
EXEMPT PURPOSE ACHIEVEMENTS	FORM 990, PART III, LINE 4	4A) GRANT PROGRAMS IN 2009, THE FOUNDATION PROVIDED GRANT OPPORTUNITIES THROUGH FOUR GRANT PROGRAMS THE GENERAL GRANT PROGRAM, SMART INVESTING@YOUR LIBRARY, FINANCIAL EDUCATION IN YOUR COMMUNITY, AND THE INVESTOR ADVOCACY CLINIC PROGRAM THROUGH THESE PROGRAMS, THE FOUNDATION SUPPORTS INNOVATIVE RESEARCH AND EDUCATIONAL PROJECTS THAT PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE THE FOUNDATION WILL AWARD GRANTS TO ENTITIES DESIGNATED AS TAX-EXEMPT ACCORDING TO INTERNAL REVENUE CODE SECTION 501(C)(3) AND STATE AND OTHER PUBLIC COLLEGES AND UNIVERSITIES THE FOUNDATION PLACES HIGH PRIORITY ON REACHING AND ENGAGING A WELL-DEFINED TARGET AUDIENCE AND ENCOURAGES COLLABORATION AND STRATEGIC PARTNERSHIPS THAT FACILITATE EFFECTIVE MARKETING AND DISTRIBUTION EFFORTS THE FOUNDATION OFFERS ROLLING DEADLINES FOR PROJECT CONCEPT FORMS UNDER THE GENERAL GRANT PROGRAM APPLICANTS WHOSE PROJECTS MOST CLOSELY ALIGN WITH THE FOUNDATION'S PRIORITIES ARE INVITED TO SUBMIT A FULL GRANT PROPOSAL FOR CONSIDERATION AT ONE OF THE FOUNDATION'S BOARD MEETINGS FUNDING PRIORITIES ARE SPECIFIED IN THE GRANT GUIDELINES THE GUIDELINES ALSO SPECIFY ELIGIBILITY REQUIREMENTS AND GRANT CRITERIA THE SMART INVESTING@YOUR LIBRARY GRANT PROGRAM IS ADMINISTERED JOINTLY BY THE FINRA INVESTOR EDUCATION FOUNDATION AND THE AMERICAN LIBRARY ASSOCIATION THIS INVITATION-ONLY GRANT PROGRAM FUNDS PUBLIC LIBRARY EFFORTS TO PROVIDE LIBRARY PATRONS WITH ACCESS TO EFFECTIVE, UNBIASED FINANCIAL EDUCATION RESOURCES THE FINANCIAL EDUCATION IN YOUR COMMUNITY GRANT PROGRAM IS ADMINISTERED JOINTLY BY THE FINRA INVESTOR EDUCATION FOUNDATION AND UNITED WAY WORLDWIDE THIS INVITATION-ONLY GRANT PROGRAM FUNDS REGIONAL AND LOCAL COMMUNITY-BASED ORGANIZATIONS TO MEET THE FINANCIAL EDUCATION NEEDS OF UNDERSERVED WORKING INDIVIDUALS AND FAMILIES THE INVESTOR ADVOCACY CLINIC PROGRAM PROVIDES START-UP FUNDING AND ASSISTANCE TO LAW SCHOOLS THAT ARE WELL POSITIONED TO ESTABLISH CLINICS OFFERING LEGAL ADVICE AND OTHER HELP FOR UNDERSERVED INVESTORS THIS INVITATION-ONLY GRANT PROGRAM AIMS TO FILL THE GAP IN LEGAL REPRESENTATION FOR SMALL INVESTORS 4B) MILITARY FINANCIAL EDUCATION PROJECT THE FINRA FOUNDATION DEVELOPED SAVEANDINVEST ORG AS A FINANCIAL EDUCATION PROGRAM TO EXPAND THE SAVING AND INVESTING KNOWLEDGE OF MILITARY SERVICE MEMBERS AND THEIR SPOUSES THE MULTI-FACETED INITIATIVE INCLUDES AN ONLINE RESOURCE CENTER, ON-THE-GROUND TRAINING, EDUCATIONAL TOOLKITS, AND A LONG-TERM PUBLIC OUTREACH CAMPAIGN THE FOUNDATION IS A PROUD PARTNER IN THE DEPARTMENT OF DEFENSE FINANCIAL READINESS CAMPAIGN 4C) INVESTOR PROTECTION CAMPAIGN THE FINRA FOUNDATION IS MOUNTING A RESEARCH-BASED, SOCIAL CHANGE CAMPAIGN DESIGNED TO REDUCE THE INCIDENCE OF INVESTMENT FRAUD AMONG OLDER INVESTORS DEVELOPED IN COLLABORATION WITH AARP, STATE SECURITIES REGULATORS AND NOTED EXPERTS IN THE FIELDS OF FRAUD AND PERSUASION, CAMPAIGN ACTIVITIES AND RESOURCES ARM INVESTORS WITH THE TOOLS AND KNOWLEDGE THEY NEED TO REALIZE THEY ARE VULNERABLE TO FINANCIAL FRAUD, IDENTIFY PERSUASION TACTICS USED BY FRAUDSTERS, AND REDUCE RISKY BEHAVIORS BY ASKING THE RIGHT QUESTIONS AND KNOWING HOW TO VERIFY ANSWERS RESULTS OF A FIELD TEST DEMONSTRATE THAT THE "OUTSMARTING INVESTMENT FRAUD" CURRICULUM REDUCED RESPONSIVENESS TO A FRAUD APPEAL BY OVER FIFTY PERCENT 4D) OTHER PROGRAM SERVICES ARE COMPRISED OF THE FOLLOWING NATIONAL FINANCIAL CAPABILITY STUDY IN CONSULTATION WITH THE U S TREASURY DEPARTMENT AND THE PRESIDENT'S ADVISORY COUNCIL ON FINANCIAL LITERACY, THE FINRA FOUNDATION IS CONDUCTING A STUDY OF AMERICAN ADULTS' FINANCIAL CAPABILITY THE STUDY IS COMPRISED OF THREE LINKED SURVEYS A NATIONAL SURVEY, A MILITARY SURVEY, AND A STATE-BY-STATE SURVEY THE PURPOSE OF THE STUDY IS TO ESTABLISH A BASELINE MEASURE OF THE ABILITY OF AMERICANS TO MANAGE THEIR MONEY BY PROVIDING EMPIRICAL EVIDENCE OF THE CURRENT STATE OF FINANCIAL KNOWLEDGE AMONG ADULTS, WHY CONSUMERS BEHAVE THE WAY THEY DO AND THE ATTITUDES THAT CONSUMERS HAVE TOWARDS FINANCES THE EXECUTIVE SUMMARY OF THE NATIONAL SURVEY WAS RELEASED IN DECEMBER 2009 RESULTS OF THE MILITARY AND STATE-BY-STATE SURVEYS WILL BE AVAILABLE IN 2010 TEEN FINANCIAL LITERACY PROJECT THE FOUNDATION, IN PARTNERSHIP WITH THE CONSUMER FEDERATION OF AMERICA AND USING THE CHANNEL ONE NETWORK AS THE CHIEF SERVICE PROVIDER, LAUNCHED A MULTIMEDIA PROJECT TO IMPROVE KNOWLEDGE OF SELECT, FUNDAMENTALLY IMPORTANT FINANCIAL LITERACY CONCEPTS AMONG AMERICAN TEENAGERS, AND TO PROVIDE THEM WITH THE SKILLS TO APPLY THESE CONCEPTS TO EVERYDAY FINANCIAL DECISION-MAKING TOPICS INCLUDE COMPOUND INTEREST, SAVING AND INVESTING TO ACHIEVE LIFE GOALS, BUDGETING, AND THE USES AND MISUSES OF CREDIT SPECIAL ATTENTION IS GIVEN TO TOPICS THAT ARE CLOSELY LINKED TO MATHEMATICS
CLASSES OF MEMBERS AND THE NATURE OF THEIR RIGHTS	FORM 990, PART VI, LINES 6 AND 7A	LINE 6 - FINRA IS THE SOLE MEMBER OF FINRA INVESTOR EDUCATION FOUNDATION LINE 7A - FINRA, AS SOLE MEMBER, ELECTS ALL MEMBERS OF THE GOVERNING BODY
FORM 990 REVIEW PROCESS	FORM 990, PART VI, LINE 11	THE FORM 990 WAS REVIEWED BY SENIOR MANAGEMENT AT VARIOUS STEPS THROUGHOUT THE PREPARATION CYCLE THE FOUNDATION BOARD REVIEWED THE FINAL VERSION ON OCTOBER 15, 2010 FORM 990, PART VI EMPLOYMENT RULES AND POLICIES THE FINRA INVESTOR EDUCATION FOUNDATION, INC DOES NOT HAVE ANY EMPLOYEES ALL SERVICES ARE PROVIDED BY EMPLOYEES OF FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC (FINRA) THE FINRA INVESTOR EDUCATION FOUNDATION DOES NOT PAY FOR THEIR SERVICES AS SUCH, THOSE INDIVIDUALS ARE SUBJECT TO THE EMPLOYMENT RULES AND POLICIES OF FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC
WRITTEN CONFLICT OF INTEREST POLICY	FORM 990, PART VI, LINE 12C	THE ORGANIZATION HAS A WRITTEN CONFLICT OF INTEREST POLICY FOR BOARD MEMBERS THE WRITTEN CONFLICT OF INTEREST POLICY FOR BOARD MEMBERS REQUIRES INITIAL DISCLOSURE OF INTERESTS THAT COULD GIVE RISE TO CONFLICTS AS WELL AS ANNUAL DISCLOSURE BY THE SAME BOARD MEMBERS ADDITIONALLY, THE WRITTEN POLICY CONTAINS AN ONGOING OBLIGATION OF BOARD MEMBERS TO DISCLOSE POTENTIAL CONFLICTS OF INTEREST AS THEY ARISE THE ORGANIZATION'S OFFICERS AND STAFF ARE EMPLOYEES OF FINRA, AND, AS SUCH, ARE REQUIRED TO CERTIFY ANNUALLY AS TO THEIR COMPLIANCE WITH THE WRITTEN CONFLICT OF INTEREST POLICY THE WRITTEN POLICY CONTAINS AN ONGOING OBLIGATION FOR EMPLOYEES TO INFORM FINRA OF ALL BROKERAGE ACCOUNTS IN WHICH THEY HAVE AN INTEREST, AND TO ARRANGE FOR FINRA TO RECEIVE DUPLICATE ACCOUNT STATEMENTS FINRA REVIEWS TRANSACTIONS IN EMPLOYEES' BROKERAGE ACCOUNTS TO ENSURE COMPLIANCE WITH FINRA'S INVESTMENT RESTRICTIONS AMONG OTHER THINGS, THESE RESTRICTIONS PROHIBIT EMPLOYEES FROM HAVING AN INTEREST IN A BROKER-DEALER OR ENTITY THAT DERIVES MORE THAN 25% OF ITS GROSS REVENUES FROM BROKER-DEALER SUBSIDIARIES OR AFFILIATES A LIST OF PROHIBITED COMPANIES IS POSTED ON FINRA'S CORPORATE INTRANET FINRA'S DEPARTMENT HEADS HAVE ACCESS TO SEVERAL ONLINE REPORTS THAT HELP THEM AVOID ASSIGNING AN EMPLOYEE TO WORK ON A PROJECT THAT WOULD GIVE RISE TO A CONFLICT FOR INSTANCE, A MANAGER CAN DETERMINE WHETHER AN EMPLOYEE'S STOCK HOLDINGS WOULD CONFLICT WITH A PROPOSED FINRA ASSIGNMENT (E G , ASSIGNING AN EMPLOYEE TO NEGOTIATE A CONTRACT WITH A VENDOR IN WHICH THE EMPLOYEE HAS A SIGNIFICANT STOCK POSITION) EMPLOYEES ARE REGULARLY REMINDED OF THE RESOURCES THAT ARE AVAILABLE WHEN THEY ARE UNSURE WHAT TO DO IN ADDITION TO TALKING TO DEPARTMENTAL MANAGEMENT, EMPLOYEES CAN DISCUSS CONFLICTS-RELATED CONCERNS WITH FINRA'S OFFICE OF GENERAL COUNSEL OR CODE OF CONDUCT ADMINISTRATOR IF THEY ARE UNCOMFORTABLE DISCLOSING AN ISSUE AND DISCLOSING THEIR IDENTITY, THEY CAN USE FINRA'S 24-HOUR ETHICSPOINT HELPLINE TO POSE QUESTIONS OR REPORT CONCERNS COMMUNICATIONS MADE THROUGH ETHICSPOINT ARE CONFIDENTIAL AND, IF THE EMPLOYEE WISHES, ANONYMOUS FINRA'S WHISTLEBLOWER POLICY FORBIDS RETALIATION AGAINST EMPLOYEES WHO REPORT SUSPECTED MISCONDUCT IN GOOD FAITH, EVEN IF THE REPORT ULTIMATELY PROVES TO BE ERRONEOUS
PROCESS TO DETERMINE COMPENSATION OF CEO, EXEC DIR OR TOP OFFICIALS,	OTHER OFFICERS, AND KEY EMPLOYEES	FORM 990, PART VI, LINES 15A AND 15B THE MANAGEMENT COMPENSATION COMMITTEE OF THE BOARD OF GOVERNORS (THE "COMPENSATION COMMITTEE") IS RESPONSIBLE FOR SETTING PAY FOR EXECUTIVES OF FINRA AND SUBSIDIARIES WHOSE TOTAL COMPENSATION, INCLUDING INCENTIVE COMPENSATION, MAY EXCEED $1 MILLION THE COMMITTEE IS COMPRISED OF FOUR NON-EMPLOYEE, NON-SECURITIES INDUSTRY MEMBERS OF THE BOARD OF GOVERNORS THE COMMITTEE MET ON NOVEMBER 17, 2008, DECEMBER 1, 2008, AND AGAIN ON JANUARY 8, 2009 TO ESTABLISH INCENTIVE COMPENSATION ATTRIBUTABLE TO THE PERFORMANCE OF SERVICES DURING CALENDAR YEAR 2008 AND TO ESTABLISH BASE SALARIES FOR CALENDAR YEAR 2009 THE COMMITTEE ENGAGED MERCER, INC ("MERCER"), A THIRD-PARTY COMPENSATION CONSULTANT, TO PREPARE A COMPENSATION STUDY FOR REVIEW AT THESE MEETINGS THE COMPENSATION STUDY INCLUDED THE COMPENSATION LEVELS DURING 2008 FOR ALL OF THE EXECUTIVES UNDER CONSIDERATION AS WELL AS COMPETITIVE COMPENSATION INFORMATION FOR EXECUTIVES EMPLOYED BY A MIX OF PUBLIC AND PRIVATE FINANCIAL INSTITUTIONS, INCLUDING BROKERAGE/BANKING FIRMS, SECURITIES EXCHANGES AND REGULATORS, THAT MERCER BELIEVED TO BE APPROPRIATE FOR COMPARISON PURPOSES TO FINRA THE COMMITTEE'S MINUTES OF THE NOVEMBER 17, 2008 AND JANUARY 8, 2009 MEETINGS WERE REVIEWED AND APPROVED AS ACCURATE AND COMPLETE FOLLOWING THE COMMITTEE'S APPROVAL OF THE SENIOR EXECUTIVE COMPENSATION PACKAGES THE FULL BOARD FURTHER APPROVED THE 2008 INCENTIVE COMPENSATION OF THE CEO AT ITS TELEPHONIC MEETING ON JANUARY 16, 2009 ALL COMPENSATION COMMITTEE MEMBERS (EXCEPT GOVERNOR CORBY, WHO DID NOT VOTE DUE TO ILLNESS) VOTED FOR THE PROPOSED LEVEL OF EXECUTIVE COMPENSATION ON FEBRUARY 11, 2009 THE BOARD OF GOVERNORS AGREED THAT THE NEWLY APPOINTED CEO SHOULD BE OFFERED THE SAME CASH COMPENSATION TERMS AS THE PREVIOUS CEO
PUBLIC AVAILABILITY OF GOVERNING DOCUMENTS, CONFLICT OF INTEREST	POLICY AND FINANCIAL STATEMENTS	FORM 990, PART VI, LINE 19 THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS AND AUDITED FINANCIAL STATEMENTS AVAILABLE UPON REQUEST
INDEPENDENT CONTRACTORS - DESCRIPTION OF SERVICES	FORM 990, PART VII, SECTION B	GMMB, INC - PROVIDES PUBLIC RELATIONS ASSISTANCE FOR TARGETED PROJECT OUTREACH APPLIED RESEARCH & CONSULTING LLC - PROVIDES CONSULTING AND RESEARCH FOR THE MILITARY PROJECT, INVESTOR PROTECTION CAMPAIGN, AND THE NATIONAL FINANCIAL CAPABILITY SURVEY INCHARGE EDUCATION FOUNDATION - PUBLISHED A FOUNDATION SPONSORED QUARTERLY MAGAZINE ENTITLED MILITARY MONEY CARDEN COMMUNICATIONS - PRODUCED AN HOUR LONG DOCUMENTARY ON INVESTMENT FRAUD HIS JOB INCLUDED INTERVIEWING FRAUD VICTIMS, EDITING, CONTRACTING FOR SITE LOCATIONS AND HIRING PRODUCTION STAFF US EXPRESS FREIGHT SYSTEMS - PROVIDES MATERIAL FULFILLMENT, INCLUDING WAREHOUSING, DISTRIBUTING AND SHIPPING OUR PRINTED MATERIALS ACROSS THE COUNTRY, AND MILITARY BASES AROUND THE WORLD

Identifier	Return Reference	Explanation
VOLUNTARY DISCLOSURE FOR EBRI CONTRIBUTION		FINRA REGULATION CONTRIBUTED A TOTAL OF $32,500 IN 2009 TO THE EMPLOYEE BENEFIT RESEARCH INSTITUTE EDUCATION AND RESEARCH FUND (EBRI-ERF), A SEPARATE CORPORATE 501(C)(3) AFFILIATE FOR THE EMPLOYEE BENEFIT RESEARCH INSTITUTE, OF WHICH FINRA FOUNDATION BOARD MEMBER, DALLAS L SALISBURY, IS PRESIDENT AND CEO THIS INCLUDES $7,500 IN SUPPORT OF THE EBRI RETIREMENT CONFIDENCE SURVEY FOR 2010, AND $25,000 TOWARDS ANNUAL PARTNERSHIP IN THE AMERICAN SAVINGS AND EDUCATION COUNCIL WHICH THE EMPLOYEE BENEFIT RESEARCH INSTITUTE, OF WHICH EBRI-ERF IS A PART, ADMINISTERS

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GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I	AFSCME TRAINING AND EDUCATION INSTITUTE, WASHINGTON, DC (52-1148573) INVESTOR EDUCATION FOR WORKING FAMILIES THE AFSCME TRAINING AND EDUCATION INSTITUTE IS DEVELOPING A COMPREHENSIVE INVESTOR EDUCATION PROGRAM FOR AFSCME'S 1 4 MILLION MEMBERS PARTNERING WITH BETTERINVESTING, THIS PROJECT WILL USE AN ON-LINE, SELF-PACED INVESTOR EDUCATION CURRICULUM ALONG WITH DVDS, PRINTED MATERIALS, AND A STRONG OUTREACH PROGRAM AMERICAN CREDIT ALLIANCE, MORRISVILLE, PA (22-3183518) MONEY TALKS BUILDING A BRIGHTER FUTURE THIS PILOT PROGRAM PROVIDES 100 ADULT MEN AND WOMEN SERVING A TERM OF STATE OR FEDERAL PROBATION, PAROLE, OR SUPERVISED RELEASE IN NEW JERSEY WITH FINANCIAL LITERACY TRAINING, SO AS TO HELP REDUCE RECIDIVISM AND ITS COSTLY SOCIAL IMPLICATIONS PARTNERS INCLUDE THE REGIONAL GOODWILL INDUSTRIES, THE US DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE NEW JERSEY COALITION FOR FINANCIAL EDUCATION RUTGERS UNIVERSITY COOPERATIVE EXTENSION IS EVALUATING THE EFFORT AMERICAN PUBLIC MEDIA, ST PAUL, MN (41-0953924) INVESTOR EDUCATION REPORTING FOR THE UNDERSERVED ON MARKETPLACE IN FOLLOW-UP TO AN EARLIER FOUNDATION GRANT, APM WILL CONTINUE TO PROVIDE INVESTOR EDUCATION REPORTING ON THE POPULAR MARKETPLACE SUITE OF RADIO PROGRAMS ON NATIONAL PUBLIC RADIO AND AMERICAN FORCES RADIO NETWORK, INCLUDING MARKETPLACE, MARKETPLACE MORNING REPORT, AND MARKETPLACE MONEY IN ADDITION, APM WILL PRODUCE A SPECIAL SERIES FOCUSING ON THE FINANCIAL EDUCATION NEEDS OF MILITARY FAMILIES VISIT WWW MARKETPLACE ORG TO HEAR THE SEGMENTS THE ASPIRA ASSOCIATION, INC , WASHINGTON, DC (13-2627568) EXPANDING HISPANIC COMMUNITIES' AWARENESS OF THE IMPORTANCE OF FINANCIAL INVESTMENT THE ASPIRA ASSOCIATION AND ITS MEDIA PARTNERS WILL CONDUCT A NATIONWIDE SOCIAL MARKETING CAMPAIGN TO COMMUNICATE THE IMPORTANCE OF INVESTING AND WEALTH CREATION TO FIRST- AND SECOND-GENERATION LATINOS THE PROJECT WILL EXPAND THE CAPACITY OF HISPANIC COMMUNITY- AND FAITH-BASED ORGANIZATIONS TO DELIVER INVESTOR EDUCATION WORKSHOPS AND FACILITATE THE ACHIEVEMENT OF PERSONAL AND FAMILY FINANCIAL GOALS ASSOCIATION FOR FINANCIAL COUNSELING AND PLANNING EDUCATION, COLUMBUS, OH (38-2627822) IMPROVING THE FINANCIAL MANAGEMENT OF INTACT AND DIVORCING COUPLES AFCPE IS DELIVERING A SIX-PART CONTINUING EDUCATION PROGRAM, MONEY 1 TO 1, TO MEMBERS OF NON-FINANCE PROFESSIONAL COUNSELING ASSOCIATIONS DEALING WITH RELATIONSHIP AND DIVORCE ISSUES THE TRAINING ENABLES COUNSELORS TO ASSIST CLIENTS WITH FINANCIAL COMMUNICATIONS, BUDGETING AND CASH FLOW MANAGEMENT, MANAGING INVESTMENTS AND RESIDENCES, AND TAX ISSUES IN DIVORCE IN EXCHANGE FOR RECEIVING THE EDUCATION, COUNSELORS ARE REQUIRED TO PROVIDE PRO BONO SERVICES TO INDIVIDUALS OR COUPLES ATHENS-CLARKE COUNTY LIBRARY, ATHENS, GA (58-2200588) ATHENS-CLARKE COUNTY LIBRARY IS UNDERTAKING A BASIC FINANCIAL LITERACY INITIATIVE HELPING LOW-INCOME WORKERS WITH LOW EDUCATIONAL ATTAINMENT, EXPANDING PARTNERSHIPS WITH LOCAL ORGANIZATIONS, INCLUDING THE PUBLIC SCHOOLS AND THE FAMILY AND CONSUMER ECONOMICS COLLEGE AT THE UNIVERSITY OF GEORGIA, AND INTEGRATING FINANCIAL LITERACY EDUCATION INTO GED PREPARATION PROGRAMS AT FIVE COMMUNITY SITES CHESAPEAKE PUBLIC LIBRARY, CHESAPEAKE, VA (54-1839433) CHESAPEAKE IS EXPANDING VIRTUAL LIBRARY SERVICES, WITH HELP FROM NORFOLK STATE UNIVERSITY, USING $AVE $TEVE AND A FAMILY OF CHARACTERS ($AVE $ARA, $AVE $ELMA AND $AVE $AM) WHO GUIDE LIBRARY PATRONS THROUGH AGE-APPROPRIATE ONLINE TUTORING EXPERIENCES IN INVESTMENT LITERACY THE LIBRARY IS ALSO HELPING TEACHERS USE THESE ONLINE MODULES AND PROMOTING THE $AVE $TEVE FAMILY OF PERSONAL FINANCE CHARACTERS TO THE MEDIA CENTERS IN CHESAPEAKE'S 41 PUBLIC SCHOOLS COMMUNITY TELEVISION FOUNDATION OF SOUTH FLORIDA, MIAMI, FL (54-0737868) YOUR MIND AND YOUR MONEY NIGHTLY BUSINESS REPORT AND KIPLINGER'S PERSONAL FINANCE WILL UNDERTAKE A YEAR-LONG SERIES OF COORDINATED BROADCASTS AND COMPANION ARTICLES EXPLORING BEHAVIORAL FINANCE AND ITS IMPLICATIONS FOR INVESTORS THE SERIES WILL INCLUDE 24 BROADCAST SEGMENTS, A 30-MINUTE BROADCAST SPECIAL, 12 RELATED ARTICLES IN KIPLINGER'S, AND WEB PRODUCTS THE TWO DOZEN BROADCAST SEGMENTS WILL ALTERNATE BETWEEN FIELD REPORTS AND EXPERT INTERVIEWS THE SPECIAL WILL HELP RETAIL INVESTORS RECOGNIZE THEIR POTENTIAL SUSCEPTIBILITY TO COGNITIVE ERRORS AND ADJUST THEIR INVESTMENT DECISION-MAKING ACCORDINGLY COMMUNITY TELEVISION FOUNDATION OF SOUTH FLORIDA, MIAMI, FL (59-0737868) GET YOUR FINANCES READY FOR RETIREMENT IN PARTNERSHIP WITH THE NIGHTLY BUSINESS REPORT AND US NEWS & WORLD REPORT, COMMUNITY TV OF SOUTH FLORIDA IS PRODUCING TELEVISION REPORTS AND SPECIALS, ALONG WITH MONTHLY COMPANION PRINT ARTICLES, TO HELP NEW RETIREES AND THOSE APPROACHING RETIREMENT UNDERSTAND FINANCIAL ISSUES RELATED TO RETIREMENT DECUMULATION CUYAHOGA COUNTY PUBLIC LIBRARY, PARMA, OH (34-6000819) THE LIBRARY IS DELIVERING AN INTERGENERATIONAL FINANCIAL LITERACY PROJECT FOR YOUTH (PRIMARILY LOW INCOME) IN GRADES 5 THROUGH 12 AND THEIR PARENTS AT EIGHT OF ITS BRANCHES IT IS ALSO PROVIDING AFTER-SCHOOL AND SUMMER FINANCIAL LITERACY EXPERIENCES, AND SUPPORTING LEARNING OBJECTIVES FOR SCHOOLS CONSISTENT WITH OHIO'S PERSONAL FINANCE AND ECONOMICS REQUIREMENTS DURHAM COUNTY LIBRARY, DURHAM, NC (56-2189129) DURHAM COUNTY LIBRARY IS CREATING A FINANCIAL WORKSHOP SERIES FOR YOUNG PARENTS OF THE REGION'S 37,000 PRESCHOOL AND ELEMENTARY SCHOOL CHILDREN, WITH SPECIAL EMPHASIS ON SAVING AND INVESTING FOR COLLEGE THE PROJECT INCLUDES DEVELOPMENT OF A WEB PAGE FOR BUSY YOUNG PARENTS, DIRECT ACCESS TO FINANCIAL DATABASES AND OTHER RELEVANT MATERIALS FOR LIBRARY CARDHOLDERS, AN E-NEWSLETTER ON PERSONAL FINANCE, AND ONLINE CHATS WITH EXPERTS ESTES VALLEY LIBRARY, ESTES PARK, CO (74-2385213) ESTES VALLEY LIBRARY WILL PARTNER WITH THE LOCAL PUBLIC SCHOOLS TO IMPROVE THE FINANCIAL LITERACY OF CHILDREN AND TEENS THROUGHOUT THE REGION THE LIBRARY WILL ALSO SPONSOR PROGRAMS THAT PROVIDE PRACTICAL MONEY SKILLS TO YOUNG PARENTS AND YOUNG WORKERS IN THE AREA EXTENSION FOUNDATION, LINCOLN, NE (20-4781422) ONLINE INVESTMENT EDUCATION FOR FARM HOUSEHOLDS THE EXTENSION FOUNDATION IS ADAPTING ITS AWARD-WINNING CURRICULUM-INVESTING FOR YOUR FUTURE-TO SERVE THE INVESTOR EDUCATION NEEDS OF FARM HOUSEHOLDS IN THE UNITED STATES THROUGH AN INTERACTIVE, WEB-BASED LEARNING ENVIRONMENT THE PROJECT INCLUDES MARKET RESEARCH TO TAILOR THE PROGRAM FOR MAXIMUM REACH AND EFFECTIVENESS, AND EMPLOYS THE

Identifier	Return Reference	Explanation
GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I (CONTINUED)	RESOURCES AND EXPERTISE OF THE COOPERATIVE EXTENSION SERVICE AND ITS 3,000+ COUNTY OFFICES TO DESIGN, PROMOTE, EVALUATE, AND SUSTAIN THE PROGRAM FIRST NATIONS DEVELOPMENT INSTITUTE, LONGMONT, CO (54-1254491) INVESTING FOR THE FUTURE NATIVE COMMUNITY PARTNERSHIPS FIRST NATIONS IS PREPARING AN INSTRUCTOR GUIDE AND A RESOURCE GUIDE FOR TRAINERS WHO PROVIDE INVESTMENT EDUCATION TO NATIVE AMERICAN COMMUNITIES THE GUIDES SERVE AS COMPANION PIECES TO FIRST NATIONS' INVESTOR EDUCATION CURRICULUM (PRODUCED WITH EARLIER FOUNDATION SUPPORT) FIRST NATIONS IS ALSO BUILDING AWARENESS OF THE IMPORTANCE OF INVESTOR EDUCATION AMONG TRIBES THROUGH NATIONAL TRAINING EVENTS, AND WORKING WITH TWO NATIVE AMERICAN COMMUNITIES TO IMPLEMENT THE TRAINING PROGRAM AS A MODEL FOR PEER EDUCATION ALL OF THESE ACTIVITIES ARE SUPPORTED BY AN INVESTNATIVE WEB PORTAL TO MAKE THE INVESTMENT EDUCATION MATERIALS AND RESOURCES AVAILABLE IN ELECTRONIC FORM FOR TRIBAL MEMBERS AND TRAINERS DESIRING TO LEARN MORE ABOUT INVESTING IN THE NATIVE CONTEXT FLORIDA STATE UNIVERSITY, TALLAHASSEE, FL (59-3211153) THE DEVELOPMENT OF SUPERIOR PERSONAL INVESTING PERFORMANCE FLORIDA STATE RESEARCHERS ARE ATTEMPTING TO IDENTIFY INVESTMENT RELATED ACTIVITIES ASSOCIATED WITH WEALTH ACCUMULATION WITHIN AMERICAN HOUSEHOLDS USING A VARIETY OF SELF-REPORT METHODS INCLUDING A QUESTIONNAIRE-BASED SURVEY AND HOUSEHOLD DIARY LOGS FARGO PUBLIC LIBRARY, FARGO, ND (45-0440375) THE LIBRARY IS EXPANDING ITS REACH TO MULTIPLE AUDIENCES, INCLUDING YOUNG ADULTS, SENIORS AND THE LOCAL COMMUNITY OF NEW AMERICANS AND ENGLISH LANGUAGE LEARNERS, THROUGH A SERIES ON PERSONAL FINANCE AND INVESTING IT IS BREAKING THROUGH LANGUAGE AND CULTURAL BARRIERS TO EXPLAIN SAFE AND EFFECTIVE FINANCIAL PRACTICES AND RESOURCES FOND DU LAC PUBLIC LIBRARY, FOND DU LAC, WI (39-1627883) FOND DU LAC PUBLIC LIBRARY IS DESIGNING A VIRTUAL "MONEY SMART NEIGHBORHOOD" AND "MONEY SMART UNIVERSITY" AS YEAR-LONG COMPANION COMPONENTS OF "MONEY SMART WEEK WISCONSIN", A STATEWIDE FINANCIAL LITERACY CAMPAIGN THE LIBRARY IS GIVING SPECIAL ATTENTION TO THE PERSONAL FINANCIAL EDUCATION NEEDS OF BABY BOOMERS NEARING RETIREMENT AND THE GENERATION Y COHORT THAT WILL REPLACE THEM IN THE WORKFORCE GEORGETOWN COUNTY LIBRARY, GEORGETOWN, SC (57-0918036) GEORGETOWN COUNTY LIBRARY AND ITS PARTNERS WILL EDUCATE THE COMMUNITY ABOUT MONEY MATTERS THROUGH A SERIES OF CREATIVE, MULTIMEDIA ACTIVITIES THAT REFERENCE THE COUNTY'S ECONOMIC HISTORY AND THAT APPEAL TO THE DIFFERENT LEARNING STYLES AND INTERESTS OF RESIDENTS OF ALL AGES THE LIBRARY AND PARTNER ORGANIZATIONS WILL CONDUCT OUTREACH TO AREA CHILDCARE PROVIDERS, THE COUNTY DETENTION CENTER, THE LOCAL BOARD OF DISABILITIES AND SPECIAL NEEDS, AND OTHER AGENCIES FOR THE PURPOSE OF IMPROVING THE BASIC FINANCIAL LITERACY OF THOSE IN NEED GREENVILLE COUNTY LIBRARY SYSTEM, GREENVILLE, SC (57-0520476) THE LIBRARY SYSTEM IN GREENVILLE IS PARTNERING WITH FACULTY FROM THE CLEMSON UNIVERSITY FINANCE DEPARTMENT TO ADDRESS THE FINANCIAL AND INVESTMENT EDUCATION NEEDS OF WOMEN AGES 18-64, WITH PARTICULAR EMPHASIS ON LOW-INCOME HEADS OF HOUSEHOLDS THE PARTNERS ARE ALSO PROVIDING CONCURRENT MONEY PROGRAMS FOR CHILDREN LEWISTON CITY LIBRARY, LEWISTON, ID (30-0127427) LEWISTON CITY LIBRARY WILL COLLABORATE WITH AREA HIGH SCHOOLS TO CREATE AN "INVESTMENT DAY" COMPETITION FOR STUDENTS, ESTABLISH MORNING INVESTMENT CLUBS TO REINFORCE FINANCIAL AND INVESTMENT CONCEPTS AMONG STUDENTS, ORGANIZE AN INVESTMENT FAIR, AND DEVELOP ONLINE VIDEO AND AUDIO PRESENTATIONS ON INVESTING TOPICS LOVELAND PUBLIC LIBRARY, LOVELAND, CO (84-1424591) WITH COLORADO STATE UNIVERSITY EXTENSION, LOVELAND PUBLIC LIBRARY IS OFFERING "MONEY TALKS", BOTH AT THE LIBRARY AND ON LOVELAND'S CABLE TV STATION, ON TOPICS RANGING FROM THE BASICS OF BUDGETING TO RETIREMENT PLANNING THE LIBRARY IS ALSO HELPING TO PREVENT FINANCIAL FRAUD AMONG OLDER INVESTORS THROUGH EDUCATIONAL AND OUTREACH EFFORTS CONDUCTED IN PARTNERSHIP WITH THE LOCAL POLICE DEPARTMENT, THE COUNTY OFFICE ON AGING AND LOCAL VOLUNTEERS NEWTON FREE LIBRARY, NEWTON, MA (04-6001404) NEWTON FREE LIBRARY WILL SPONSOR A SUSTAINABLE, INTER-GENERATIONAL RETIREMENT PLANNING CLUB FOR WOMEN IN PARTNERSHIP WITH COMMUNITY ORGANIZATIONS, AND TRAIN REFERENCE LIBRARIANS ON FINANCIAL LITERACY IN PARTNERSHIP WITH THE BOSTON COLLEGE CENTER FOR RETIREMENT RESEARCH INNOVATIONS FOR POVERTY ACTION, NEW HAVEN, CT (06-1660068) EVALUATING THE EFFECTIVENESS OF FINANCIAL EDUCATION AND COMMITMENT SAVINGS CONTRACTS RESEARCHERS ARE INVESTIGATING THE EXTENT TO WHICH COMMITMENT CONTRACTS IMPROVE THE FINANCIAL WELL-BEING OF LOW-INCOME INDIVIDUALS BASED ON BEHAVIORAL FINANCE, COMMITMENT CONTRACTS HELP CLIENTS ACQUIRE THE DISCIPLINE TO REACH SELF-DEFINED GOALS CREDIT WHERE CREDIT IS DUE, A NEW YORK CITY NONPROFIT THAT FACILITATES WEALTH BUILDING THROUGH FINANCIAL EDUCATION AND COMMUNITY PARTNERSHIPS WITH CREDIT UNIONS AND OTHERS, IS HELPING RESEARCHERS FACILITATE RANDOMIZED CONTROLLED FIELD EXPERIMENTS AND PROVIDING FINANCIAL EDUCATION LEARNING POINT ASSOCIATES, CHICAGO, IL (37-1161423) A NATIONAL EVALUATION OF THE STOCK MARKET GAME ON STUDENTS' ACADEMIC ACHIEVEMENT IN MATHEMATICS AND INVESTMENT KNOWLEDGE LEARNING POINT ASSOCIATES IS ANALYZING HOW THE STOCK MARKET GAME AFFECTS STUDENT ACHIEVEMENT IN INVESTMENT KNOWLEDGE AND MATHEMATICS THIS PROJECT WILL ALSO SURVEY STUDENTS TO UNDERSTAND THEIR SATISFACTION WITH THE PROGRAM A TEACHER SURVEY WILL EXAMINE HOW PROGRAM IMPLEMENTATION RELATES TO TEACHERS' INVESTMENT PRACTICES LOS ANGELES PUBLIC LIBRARY, LOS ANGELES, CA (95-4368250) THE LIBRARY WILL COLLABORATE WITH COMMUNITY ORGANIZATIONS TO IMPROVE UNDERSTANDING OF BASIC FINANCIAL CONCEPTS AND RESOURCES AMONG ETHNIC COMMUNITIES, AND PRESENT IN-PERSON WORKSHOPS WITH THE HELP OF THESE COMMUNITY-BASED PARTNERS IN CHINESE-, KOREAN-, SPANISH- AND ENGLISH-SPEAKING NEIGHBORHOODS MIDDLE COUNTRY PUBLIC LIBRARY, CENTEREACH, NY (11-3388626) IN PARTNERSHIP WITH AREA MUSEUMS, MIDDLE COUNTRY PUBLIC LIBRARY WILL CREATE AN INTERACTIVE, TRAVELING EXHIBIT ON MONEY-RELATED TOPICS FOR STUDENTS IN GRADES KINDERGARTEN THROUGH FIVE TO BE INSTALLED IN THE LIBRARY'S "MUSEUM CORNER" AND TO BE ACCOMPANIED BY A SCHEDULE OF FAMILY FINANCIAL LITERACY NIGHTS WITH CONCURRENT WORKSHOPS FOR PARENTS AND CHILDREN THE LIBRARY WILL ALSO DESIGN PERSONAL FINANCE KITS THAT INCLUDE BOOKS, MEDIA AND GAMES FOR CLASSROOM AND HOME USE NAPERVILLE PUBLIC LIBRARY, NAPERVILLE, IL (36-3209642) NAPERVILLE PUBLIC LIBRARY WILL CREATE ONLINE VIDEO TUTORIALS ON THE USE OF FINANCIAL DATABASES, IMPROVE THE ACCESSIBILITY OF INVESTING RESEARCH

Identifier	Return Reference	Explanation
GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I (CONTINUED)	TOOLS ON THE LIBRARY'S WEB SITE, TRAIN ADULT SERVICES LIBRARIANS IN INVESTMENT RESEARCH STRATEGIES AND PROVIDE HIGH SCHOOL AND COLLEGE STUDENTS WITH MONEY MANAGEMENT SKILLS IN PREPARATION FOR FINANCIAL INDEPENDENCE NATIONAL BUREAU OF ECONOMIC RESEARCH, CAMBRIDGE, MA (13-1641075) MANAGING RISK AND MINIMIZING FEES RESEARCHERS AT NBER ARE DETERMINING WHETHER DISCLOSURE POLICIES CAN MITIGATE TWO TYPES OF COGNITIVE ERRORS COMMON AMONG INDIVIDUAL INVESTORS THE FIRST ERROR IS THE NARROW FRAMING FALLACY, WHEREIN INVESTORS EVALUATE RISK IN ISOLATION RATHER THAN IN THE CONTEXT OF THEIR OVERALL PORTFOLIO THE SECOND ERROR IS THE FAILURE TO CONSIDER MUTUAL FUND MANAGEMENT FEES THE TEAM IS CONDUCTING EXPERIMENTS TO TEST DIFFERENT FORMS OF DISCLOSURE AND THEIR IMPACT ON HELPING INVESTORS UNDERSTAND RISK AND MINIMIZE FEES NATRONA COUNTY PUBLIC LIBRARY, CASPER, WY (23-7248551) NATRONA COUNTY PUBLIC LIBRARY WILL PROVIDE A FIVE-PART INVESTOR EDUCATION SERIES FOR YOUNG ADULTS, HOST INTER-GENERATIONAL COMMUNITY FORUMS ON RETIREMENT PREPAREDNESS AND AUGMENT THE LIBRARY'S COLLECTIONS ON PERSONAL FINANCE AND INVESTING GLENDALE PUBLIC LIBRARY, GLENDALE, AZ (51-0152395) THE PUBLIC LIBRARY IN GLENDALE IS REACHING OUT TO MILITARY SERVICE MEMBERS AND THEIR FAMILIES, LOW- AND MIDDLE-INCOME ADULTS (BOTH ENGLISH AND SPANISH SPEAKING), AND TEENS FROM VARIOUS ECONOMIC BACKGROUNDS WITH MULTI-SESSION FINANCIAL AND INVESTOR EDUCATION SEMINARS AT LIBRARY AND COMMUNITY LOCATIONS NORTH CAROLINA STATE UNIVERSITY, RALEIGH, NC (56-6000756) USING NONFINANCIAL MEASURES TO ASSESS THE RISK OF FRAUDULENT FINANCIAL REPORTING AND IMPROVE RETAIL INVESTOR PROTECTION NC STATE IS CREATING A PROTOTYPE WEB-BASED TOOL TO HELP INVESTORS, AUDITORS AND REGULATORS DETECT FRAUD IN FINANCIAL STATEMENTS BY COMPARING FINANCIAL INFORMATION WITH NONFINANCIAL DATA THE VALIDITY OF THE WEB-BASED TOOL AND ITS USES WILL BE EVALUATED THROUGH EMPIRICAL ANALYSES NORTH CAROLINA STATE UNIVERSITY, RALEIGH, NC (56-6000756) EVALUATING EMPLOYER-PROVIDED FINANCIAL EDUCATION PROGRAMS FOR PRE-RETIREES RESEARCHERS FROM NC STATE UNIVERSITY WILL COLLABORATE WITH HUMAN RESOURCES MANAGERS TO EVALUATE THE EXTENT TO WHICH WORKPLACE EDUCATION PROGRAMS IMPROVE EMPLOYEES' ABILITY TO UNDERSTAND THEIR OPTIONS RELATING TO TIMING OF RETIREMENT, THE AGE AT WHICH TO BEGIN SOCIAL SECURITY AND PENSION BENEFITS, MEDICARE, ANNUITIZATION, AND OTHER MATTERS PERTAINING TO ASSET MANAGEMENT IN RETIREMENT THE PROJECT WILL RESULT IN PRACTICAL PAPERS, RESEARCH PAPERS, AND A TEMPLATE FOR HELPING EMPLOYERS EVALUATE THEIR PRE-RETIREMENT PROGRAMS THE OHIO STATE UNIVERSITY RESEARCH FOUNDATION, COLUMBUS, OH (31-6401599) LEARNING BY DOING EDUCATING FUTURE INVESTORS THROUGH IDA PROGRAMS RESEARCHERS ARE INVESTIGATING THE EFFECTIVENESS OF BEHAVIORAL FINANCE STRATEGIES IN IMPROVING SAVING AND RETENTION RATES IN INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) PROGRAMS THE PROJECT IS ALSO EXAMINING THE EXTENT TO WHICH IDA PROGRAM PARTICIPATION INFLUENCES THE USE OF NON-MAINSTREAM FINANCIAL SERVICES (E G PAY-DAY LENDING) AND IDENTIFYING IDA BEST PRACTICES PARTNERS INCLUDE CARNEGIE MELLON UNIVERSITY, ASSETS OHIO (THE FOURTH LARGEST IDA PROGRAM PROVIDER IN THE U S), AND THE NEW STRATEGIES FOR STRONGER OUTCOMES INITIATIVE OF THE DEPARTMENT OF HEALTH AND HUMAN SERVICES ORANGE COUNTY LIBRARY DISTRICT, ORLANDO, FL (50-2045143) ORANGE COUNTY LIBRARY DISTRICT WILL ORGANIZE AN EIGHT-PART BILINGUAL SERIES ON BASIC INVESTING THEMES FOR HISPANIC FAMILIES, PROVIDE INVESTOR EDUCATION VIDEO-ON-DEMAND FOR LIBRARY PATRONS AND STAFF AND CREATE A BILINGUAL "EGUIDE" ON PERSONAL FINANCE FOR USERS OF THE LIBRARY'S WEB SITE PACE UNIVERSITY SCHOOL OF LAW, NEW YORK, NY (13-5562314) GUIDE TO DISPUTE RESOLUTION FOR THE SMALL INVESTOR EXPERTS AT PACE LAW SCHOOL ARE DEVELOPING AND DISTRIBUTING AN EDUCATIONAL GUIDE TO HELP SMALL, INDIVIDUAL INVESTORS UNDERSTAND THEIR LEGAL RIGHTS AND RESPONSIBILITIES IN ORDER TO AVOID DISPUTES, OR SEEK RESOLUTION THROUGH ARBITRATION OR MEDIATION IN THE EVENT OF A DISPUTE PIKE COUNTY PUBLIC LIBRARY DISTRICT, PIKEVILLE, KY (80-0415553) THE LIBRARY DISTRICT WILL DEVELOP MULTIGENERATIONAL FINANCIAL EDUCATION PROGRAMS FOR CONSUMERS, PARTNER WITH THE SCHOOL SYSTEM TO PRESENT PROGRAMS IN ALL ELEMENTARY AND HIGH SCHOOLS IN THIS RURAL COUNTY, AND COLLABORATE WITH THE PIKE COUNTY EXTENSION OFFICE TO OFFER MONTHLY PROGRAMS ON PLANNING FOR RETIREMENT PIONEER LIBRARY SYSTEM, NORMAN, OK (73-6081619) PIONEER IS CONDUCTING PERSONAL FINANCE SEMINARS WITH INTERACTIVE, HANDS-ON MATERIALS AT EACH OF THE NINE PUBLIC LIBRARIES IN THE REGION AS PART OF THIS WORK, IT IS PARTNERING WITH STATE AND REGIONAL AGENCIES, INCLUDING POTAWATOMI NATION, CHICKASAW NATION AND THE OKLAHOMA SECURITIES COMMISSION TO ASSIST WITH LIBRARY STAFF TRAINING AND TO PROVIDE INSTRUCTIONAL MATERIALS PIONEER IS ALSO WORKING WITH SCHOOL DISTRICTS TO HELP THEM MEET PERSONAL FINANCE REQUIREMENTS FOR GRADES 7 THROUGH 12 RIVERSIDE COUNTY LIBRARY SYSTEM, RIVERSIDE, CA (52-2127630) RIVERSIDE IS MODELING EASY-TO-REPLICATE FINANCIAL LITERACY PROGRAMS FOR SPECIFIC AUDIENCES, PACKAGING AND SHARING THESE PROGRAMS WITH 28 LIBRARY OUTLETS IN THE SYSTEM, DESIGNING AN INTERGENERATIONAL PROGRAM FOR CHILDREN IN GRADES 3 TO 6 AND THEIR PARENTS, ESTABLISHING A "MORNING COFFEE INVESTMENT CLUB," CREATING FINANCIAL WORKSHOPS FOR YOUTH AGES 14 TO 18, DELIVERING A SEVEN-PART BASIC INFORMATION SERIES CALLED "MONEY SKILLS FOR LIFE", AND COUPLING STORY TIME WITH FINANCIAL LITERACY WORKSHOPS FOR PARENTS SCHAUMBURG TOWNSHIP DISTRICT LIBRARY, SCHAUMBURG, IL (36-3891070) SCHAUMBURG TOWNSHIP DISTRICT LIBRARY WILL PRODUCE AND MARKET AN INVESTOR EDUCATION WEB PORTAL, INCLUSIVE OF VIDEOS INTRODUCING TEEN AND ADULT PATRONS TO INVESTING-RELATED LIBRARY COLLECTIONS AND REFERENCE SERVICES, AND CREATE A TRAVELING MULTIMEDIA EXHIBIT TO SHARE WITH OTHER ILLINOIS LIBRARIES THAT PROVIDES HIGH-IMPACT VISUAL LESSON ABOUT INVESTING PUBLIC LIBRARY OF YOUNGSTOWN AND MAHONING COUNTY, YOUNGSTOWN, OH (34-6003201) IN PARTNERSHIP WITH COMMUNITY AGENCIES, THE PUBLIC LIBRARY OF YOUNGSTOWN AND MAHONING COUNTY IS UNDERTAKING A COORDINATED FINANCIAL LITERACY INITIATIVE FOR THE COUNTY'S LOW- AND MODERATE-INCOME FAMILIES, WITH A FOCUS ON EARNED INCOME TAX CREDIT PREPARATION ASSISTANCE AND HELPING PARENTS SAVE AND INVEST FOR THEIR CHILDREN'S EDUCATION SACRAMENTO PUBLIC LIBRARY, SACRAMENTO, CA (68-0029756) SACRAMENTO PUBLIC LIBRARY WILL ORGANIZE AN EXTENSIVE LUNCHTIME LECTURE SERIES THAT PROVIDES INFORMATION TO INVESTORS, AND MODERATE BOOK GROUPS (WITH CONCURRENT YOUTH ACTIVITIES) FOR PROFESSIONAL WOMEN AGES 20 TO 64

Identifier	Return Reference	Explanation
GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I (CONTINUED)	SOUTHEASTERN LIBRARIES COOPERATING, ROCHESTER, MN (41-0986063) SOUTHEASTERN LIBRARIES COOPERATING WILL PARTNER WITH PUBLIC TELEVISION STATION KSMQ TO BROADCAST 13 HALF-HOUR SEGMENTS ENTITLED FINANCIAL CONNECTIONS IN RURAL AND SMALL-TOWN COMMUNITIES, WITH CORRESPONDING LIBRARY-BASED PROGRAMMING AND WEB-BASED EVENTS AND RESOURCES SUFFOLK UNIVERSITY LAW SCHOOL, BOSTON, MA (04-2133255) THE SUFFOLK UNIVERSITY LAW SCHOOL WILL EXPAND ITS NATIONALLY RECOGNIZED IN-HOUSE CLINICAL LEGAL EDUCATION PROGRAM TO INCLUDE A NEW INVESTOR ADVOCACY CLINIC IN ADDITION TO PROVIDING LEGAL HELP TO UNDERSERVED INVESTORS, PARTICIPATING LAW STUDENTS WILL BE REQUIRED TO CONDUCT INVESTOR EDUCATION PROGRAMS AT LOCAL COMMUNITY CENTERS AND LIBRARIES TIMBERLAND REGIONAL LIBRARY, TUMWATER, WA (91-1934007) TIMBERLAND REGIONAL LIBRARY WILL PRODUCE, MARKET AND DISTRIBUTE A MULTIMEDIA SERIES OF TEN MINUTE TOPICS ABOUT INVESTING IN PARTNERSHIP WITH COMMUNITY TELEVISION AND THE SERVICE CORPS OF RETIRED EXECUTIVES THE LIBRARY WILL ALSO TRAIN INFORMATION SERVICES LIBRARIANS FROM 27 BRANCH FACILITIES THROUGHOUT A 7,000 SQUARE-MILE RURAL REGION AND UPGRADE THE INVESTING COLLECTIONS AVAILABLE ONLINE AND AT EACH BRANCH LIBRARY TRUSTEES OF DARTMOUTH COLLEGE, HANOVER, NH (02-0222111) A STUDY OF U S FINANCIAL LITERACY EVIDENCE AND POLICY IMPLICATIONS THE RESEARCH IS ANALYZING NEW AND FORTHCOMING DATA FROM LARGE-SET NATIONAL SURVEYS TO UNDERSTAND BETTER THE RELATIONSHIP BETWEEN FINANCIAL LITERACY AND FINANCIAL WELL-BEING THE STUDY IS EXAMINING THE LINK BETWEEN FINANCIAL LITERACY AND KEY BEHAVIORS, SUCH AS RETIREMENT PLANNING, WEALTH ACCUMULATION, INVESTING, AND MANAGING DEBT RECOMMENDATIONS WILL FOCUS ON REACHING GROUPS MOST IN NEED OF FINANCIAL EDUCATION AND DESIGNING EFFECTIVE EDUCATIONAL PROGRAMS AND CONSUMER PROTECTION POLICIES STANFORD UNIVERSITY, STANFORD, CA (94-1156365) INDIVIDUAL DIFFERENCES IN FINANCIAL RISK TAKING ACROSS LIFESPAN AN INTERDISCIPLINARY TEAM HEADQUARTERED AT STANFORD IS EMPLOYING HISTORICAL, PSYCHOLOGICAL AND NEURAL METHODS TO ANALYZE INDIVIDUAL DIFFERENCES IN FINANCIAL RISK-TAKING AT VARIOUS STAGES OF THE LIFE-CYCLE THE RESEARCH WILL IDENTIFY CHARACTERISTICS THAT PREDICT OPTIMAL RISK-TAKING AND MISTAKES A RESULTING WEB-BASED TOOL WILL HELP INDIVIDUALS ASSESS THEIR FINANCIAL RISK-TAKING AND OPTIMIZE THEIR FINANCIAL DECISIONS TRUSTEES OF PRINCETON UNIVERSITY, PRINCETON, NJ (21-0634501) PITFALLS OF INVESTOR DECISION-MAKING IN SOCIAL INTERACTION CONTEXT PRINCETON UNIVERSITY RESEARCHERS WILL EXAMINE THE IMPACT OF SOCIAL INTERACTIONS WITH FINANCIAL PROFESSIONALS ON INVESTOR DECISION-MAKING THE GRANT WILL STUDY HOW FINANCIAL PROFESSIONALS MAY EXERT INFLUENCE ON INVESTORS BY (1) USING THE TRAPPINGS OF STATUS AND AUTHORITY, ESPECIALLY PROFESSIONAL DESIGNATIONS, TO GAIN INVESTORS' TRUST, (2) ELICITING MANIC EXUBERANCE FROM INVESTORS BY PROVIDING TOO MUCH INFORMATION TOO FAST, AND (3) PLACING SOCIAL PRESSURE ON INVESTORS THE GRANT ALSO WILL TEST THE EFFECTIVENESS OF METHODS TO REDUCE THE INFLUENCE OF THESE BIASES UNIVERSITY OF CENTRAL FLORIDA, ORLANDO, FL (59-2924021) FINANCIAL REPORTING SIMPLIFICATION UNDERSTANDING INVESTOR DECISION-MAKING BEHAVIOR AND DISCLOSURE PREFERENCES THE UNIVERSITY OF CENTRAL FLORIDA PROJECT IS SEEKING WAYS TO REDUCE DISCLOSURE COMPLEXITY IN PARTICULAR, RESEARCHERS ARE EXAMINING HOW DISCLOSURES MADE IN MANAGEMENT'S DISCUSSION AND ANALYSIS (MD&A) AND THE FOOTNOTES ACCOMPANYING FINANCIAL STATEMENTS ARE USED BY INSTITUTIONAL AND RETAIL INVESTORS EACH GROUP IS BEING STUDIED AS PART OF A SYSTEMATIC EXAMINATION OF THE VALUE AND RELEVANCE OF CURRENT DISCLOSURES, AN UNDERSTANDING OF DESIRED DISCLOSURES IN THE MD&A, AND INSIGHTS INTO PRESENTATION PREFERENCES UNIVERSITY OF KENTUCKY RESEARCH FOUNDATION, LEXINGTON, KY (61-6033693) FUTURE 4-H MILLIONAIRES CLUB IN CONJUNCTION WITH VIRGINIA TECH, MICHIGAN STATE UNIVERSITY, AND THE UNIVERSITY OF TENNESSEE, THE UNIVERSITY OF KENTUCKY IS DEVELOPING AN INVESTMENT CLUB CURRICULUM, LEADERS' MANUAL, AND COMPANION INVESTMENT WEB SITE FOR THE ESTABLISHMENT OF 4-H INVESTMENT CLUBS IMPLEMENTATION MATERIALS WILL BE AVAILABLE THROUGHOUT THE NATIONAL 4-H NETWORK THE PROJECT SUPPORTS CLUB LEADERS BY PROVIDING ONGOING FINANCIAL LESSONS AND LEARNING RESOURCES UNIVERSITY OF TENNESSEE, KNOXVILLE, TN (62-6001636) INVESTOR EDUCATION FOR COLLEGE STUDENTS A COALITION OF FIVE LAND-GRANT UNIVERSITIES LED BY THE UNIVERSITY OF TENNESSEE IS PROVIDING FINANCIAL EDUCATION TO COLLEGE STUDENTS THROUGH A COMBINATION OF ONLINE COURSEWORK AND FACE-TO-FACE INSTRUCTION THE PROJECT LEVERAGES LEARNING RESOURCES AND MARKETING MATERIALS CREATED WITH AN EARLIER FOUNDATION GRANT, AS WELL AS THE COOPERATIVE EXTENSION SYSTEM'S E-LEARNING PLATFORM (KNOWN AS EXTENSION) DELIVERABLES INCLUDE A RIGOROUS, THIRD-PARTY EVALUATION USING A QUASI-EXPERIMENTAL METHODOLOGY YORK COUNTY LIBRARY SYSTEM, YORK, PA (23-7394108) THE LIBRARY SYSTEM WILL DEVELOP INTERACTIVE, MULTIGENERATIONAL PROGRAMS IN ENGLISH AND SPANISH AT BRANCH LIBRARIES AND FOCUS ON BUILDING FINANCIAL KNOWLEDGE WITHIN YORK COUNTY FAMILIES WITH CHILDREN AGES 5-7

SCHEDULE R (Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37.
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I Identification of Disregarded Entities (Complete if the organization answered "Yes" on Form 990, Part IV, line 33.)

(a) Name, address, and EIN of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

Part II Identification of Related Tax-Exempt Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
FINANCIAL IND REGULATORY AUTHORITY INC 1735 K STREET NW WASHINGTON, DC 20006 53-0088710	REGULATORY	DE	501(C)(6)	N/A	NA
FINRA REGULATION INC 1735 K STREET NW WASHINGTON, DC 20006 52-1959501	REGULATORY	DE	501(C)(6)	N/A	FINRA
FINRA DISPUTE RESOLUTION INC 1735 K STREET NW WASHINGTON, DC 20006 52-2187577	ARBITRATION	DE	501(C)(6)	N/A	FINRA

Part III **Identification of Related Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproprtionate allocations? Yes	No	(i) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	No

Part IV **Identification of Related Organizations Taxable as a Corporation or Trust** (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership
NEW NASD HOLDING INC 1735 K STREET NW WASHINGTON, DC20006 52-2307595	HOLDING COMP	DE	NA	C-CORP	0	0	0 %
SECURITIES DEALERS RISK PURCHASING GROUP 1735 K STREET NW WASHINGTON, DC20006 52-1953595	INSURANCE	DE	NA	C-CORP	0	0	0 %
Securities Dealers Insurance Company Ltd victoria hall 11 Victoria St Hamilton, HM 11, BERMUDA BD	INSURANCE	BD	N/A	C-CORP	0	0	0 %
FINRA Limited 35 New Broad Street London, EC2M 1NH, UNITED KINGDOM UK	EDUCATIONAL	UK	N/A	C-CORP	0	0	0 %

Part V Transactions With Related Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35, or 36.)

Note. Complete line 1 if any entity is listed in Parts II, III or IV

			Yes	No
1	During the tax year, did the orgranization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?			
a	Receipt of **(i)** interest **(ii)** annuities **(iii)** royalties **(iv)** rent from a controlled entity	**1a**		No
b	Gift, grant, or capital contribution to other organization(s)	**1b**		No
c	Gift, grant, or capital contribution from other organization(s)	**1c**		No
d	Loans or loan guarantees to or for other organization(s)	**1d**		No
e	Loans or loan guarantees by other organization(s)	**1e**		No
f	Sale of assets to other organization(s)	**1f**		No
g	Purchase of assets from other organization(s)	**1g**		No
h	Exchange of assets	**1h**		No
i	Lease of facilities, equipment, or other assets to other organization(s)	**1i**		No
j	Lease of facilities, equipment, or other assets from other organization(s)	**1j**		No
k	Performance of services or membership or fundraising solicitations for other organization(s)	**1k**		No
l	Performance of services or membership or fundraising solicitations by other organization(s)	**1l**		No
m	Sharing of facilities, equipment, mailing lists, or other assets	**1m**	Yes	
n	Sharing of paid employees	**1n**	Yes	
o	Reimbursement paid to other organization for expenses	**1o**	Yes	
p	Reimbursement paid by other organization for expenses	**1p**		No
q	Other transfer of cash or property to other organization(s)	**1q**		No
r	Other transfer of cash or property from other organization(s)	**1r**	Yes	

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds

	(a) Name of other organization	**(b)** Transaction type(a-r)	**(c)** Amount involved
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			

Part VI **Unrelated Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" on Form 990, Part IV, line 37.)

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization See instructions regarding exclusion for certain investment partnerships

(a) Name, address, and EIN of entity	**(b)** Primary activity	**(c)** Legal domicile (state or foreign country)	**(d)** Are all partners section 501(c)(3) organizations?		**(e)** Share of end-of-year assets	**(f)** Disproprtionate allocations?		**(g)** Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	**(h)** General or managing partner?	
			Yes	**No**		**Yes**	**No**		**Yes**	**No**