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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

2012

Open to Public Inspection

A For the 2012 calendar year, or tax year beginning 01-01-2012 , 2012, and ending 12-31-2012

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

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
Suite

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 $ 7,310,536

F Name and address of principal officer
GERALDINE M WALSH
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)(3) ☑ 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 individuals employed in calendar year 2012 (Part V, line 2a)	5	0
6	Total number of volunteers (estimate if necessary)	6	5
7a	Total 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)	1,500,000	1,500,000
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	885,831	1,188,150
	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)	2,385,831	2,688,150
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	5,105,343	4,460,239
	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–24e)	7,407,549	8,117,259
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	12,512,892	12,577,498
	19	Revenue less expenses Subtract line 18 from line 12	-10,127,061	-9,889,348

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	51,238,393	42,523,804
	21	Total liabilities (Part X, line 26)	542,644	658,427
	22	Net assets or fund balances Subtract line 21 from line 20	50,695,749	41,865,377

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 2013-11-06

ROB RENNER VP
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
BRENDA D GRIESEMER				

Firm's name ▶ ERNST & YOUNG US LLP | Firm's EIN ▶

Firm's address ▶ TWO NORTH CENTRAL AVENUE STE 2300
PHOENIX, AZ 85004 | 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

Check if Schedule O contains a response to any question in this Part III . . . . ☑

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 organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations 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 $ 4,460,239 including grants of $ 4,460,239) (Revenue $)

GRANT PROGRAM - SEE SCHEDULE O

4b (Code) (Expenses $ 4,228,412 including grants of $) (Revenue $)

INVESTOR PROTECTION CAMPAIGN - SEE SCHEDULE O

4c (Code) (Expenses $ 2,136,743 including grants of $) (Revenue $)

MILITARY FINANCIAL READINESS PROJECT - SEE SCHEDULE O

4d Other program services (Describe in Schedule O)

(Expenses $ 1,479,558 including grants of $) (Revenue $)

4e **Total program service expenses** ▶ 12,304,952

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* (see instructions)?	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, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? *If "Yes," complete Schedule C, Part III*	5		No
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which 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 for escrow or custodial account liability, 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 temporarily restricted endowments, permanent endowments, or quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		No
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI.*	11a		No
b	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*	11b		No
c	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*	11c		No
d	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*	11d		No
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	Yes	
f	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 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	Yes	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b	Yes	
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, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	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 United States? *If "Yes," complete Schedule F, Parts II and IV*	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 United States? *If "Yes," complete Schedule F, Parts III and IV*	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 (see instructions)*	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
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		No
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Part IV **Checklist of Required Schedules** *(continued)*

			Yes	No
21	Did the organization report more than $5,000 of grants and other assistance to any government or organization 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, line 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 lines 24b through 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, highest 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 employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? *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 (or a family member thereof) was an officer, director, trustee, or direct or indirect 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, Part II, III, or IV, and Part V, line 1*	34	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	Yes	
b	If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		No
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 11b 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

Check if Schedule O contains a response to any question in this Part V . . . . ☐

				Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable . .	1a 16			
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 (see instructions)		2b		
3a	Did the organization have unrelated business gross income of $1,000 or more during the year? . . .		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 instructions for 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?		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 as charitable contributions? . . .		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 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	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		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			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**				
a	Is the organization licensed to issue qualified health plans in more than one state? **Note.** See the instructions for additional information the organization must report on Schedule O		13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b			
c	Enter the amount of reserves on hand	13c			
14a	Did the organization receive any payments for indoor tanning services during the tax year?		14a		No
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation in Schedule O* . .		14b		

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.*

Check if Schedule O contains a response to any question in this Part VI . . . . ☑

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year . . .	1a 6			
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O				
b	Enter the number of voting members included in line 1a, above, who 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 governing documents since the prior Form 990 was filed? . . .		4		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets? .		5		No
6	Did the organization have members or stockholders? . . .		6	Yes	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? . . .		7a	Yes	
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? . . .		7b	Yes	
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	Did the organization have local chapters, branches, or affiliates? . . .	10a		No
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? . . .	11a	Yes	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990 . . .			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13* . . .	12a	Yes	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . .	12b	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe in Schedule O how this was done* . . .	12c	Yes	
13	Did the organization have a written whistleblower policy? . . .	13	Yes	
14	Did 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 15a or 15b, 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," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take 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 made these available Check all that apply

☐ Own website ☐ Another's website ☑ Upon request ☐ Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year

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 (202) 728-8949

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

Check if Schedule O contains a response to any question in this Part VII . . . . ☑

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

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees, if any 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 neither the organization nor any related organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): 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
(1) RICHARD G KETCHUM CHAIRMAN	1 0 59 0	X						0	2,555,454	74,252
(2) JANE W BARNARD BOARD MEMBER	1 0	X						0	0	0
(3) JOHN T DOOLEY BOARD MEMBER	1 0	X						0	0	0
(4) IDALIA P FERNANDEZ BOARD MEMBER	1 0	X						0	0	0
(5) SHARON P SMITH BOARD MEMBER	1 0	X						0	0	0
(6) G DONALD STEEL BOARD MEMBER	1 0	X						0	0	0
(7) GERALDINE M WALSH PRESIDENT	48 0 12 0			X				0	439,637	51,452
(8) EILEEN M FAMIGLIETTI TREASURER	5 0 55 0			X				0	375,093	68,626
(9) MARCIA E ASQUITH SECRETARY	3 0 57 0			X				0	500,175	88,972

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position: 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

		(D)	(E)	(F)
1b	**Sub-Total** . . . . ▶			
c	**Total from continuation sheets to Part VII, Section A** . . . . ▶			
d	**Total (add lines 1b and 1c)** . . . . ▶	0	3,870,359	283,302

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of 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**		No
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 or individual 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 Report compensation for the calendar year ending with or within the organization's tax year

(A) Name and business address	(B) Description of services	(C) Compensation
GMMB INC , PO BOX 415312 BOSTON MA 02241	SEE SCHEDULE O	2,924,560
CHANNEL ONE LLC , 151 W 26TH STREET NEW YORK NY 10001	SEE SCHEDULE O	624,976
FAIR ISAAC CORPORATION , 3661 VALLEY CENTRE DRIVE SAN DIEGO CA 92130	SEE SCHEDULE O	548,330
BBB INSTITUTE FOR MARKETPLACE TRUST , 3033 WILSON BOULEVARD ARLINGTON VA 22201	SEE SCHEDULE O	435,000
APPLIED RESEARCH CONSULTING , 320 WEST 13TH STREET NEW YORK NY 10014	SEE SCHEDULE O	377,835

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

Part VIII Statement of Revenue

Check if Schedule O contains a response to any question in this Part VIII . . . . ☐

Section	Line	Description	Sub-line	Amount	(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	1,500,000				
	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 ▶			1,500,000			
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) ▶			764,536			764,536
	4	Income from investment of tax-exempt bond proceeds ▶			0			
	5	Royalties ▶			0			
			(i) Real	(ii) Personal				
	6a	Gross rents						
	b	Less rental expenses						
	c	Rental income or (loss)	0	0				
	d	Net rental income or (loss) ▶			0			
			(i) Securities	(ii) Other				
	7a	Gross amount from sales of assets other than inventory	5,046,000					
	b	Less cost or other basis and sales expenses	4,622,386					
	c	Gain or (loss)	423,614					
	d	Net gain or (loss) ▶			423,614			423,614
	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 ▶			2,688,150		0	1,188,150

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)

Check if Schedule O contains a response to any question in this Part IX . . . . ☐

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 United States See Part IV, line 21	4,460,239	4,460,239		
2 Grants and other assistance to individuals in the United States See Part IV, line 22	0			
3 Grants and other assistance to governments, organizations, and individuals outside the United States 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 accruals and contributions (include section 401(k) and 403(b) employer contributions)	0			
9 Other employee benefits	0			
10 Payroll taxes	0			
11 Fees for services (non-employees)				
a Management	4,133,171	4,130,171	3,000	
b Legal	263		263	
c Accounting	42,000		42,000	
d Lobbying	0			
e Professional fundraising services See Part IV, line 17	0			
f Investment management fees	13,304		13,304	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	0			
12 Advertising and promotion	3,306,253	3,291,247	15,006	
13 Office expenses	53,792	25,892	27,900	
14 Information technology	27,066		27,066	
15 Royalties . .	0			
16 Occupancy	275,475	207,231	68,244	
17 Travel	162,353	93,657	68,696	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19 Conferences, conventions, and meetings	100,960	94,625	6,335	
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 (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O)				
a ALL OTHER EXPENSES	2,622	1,890	732	
b				
c				
d				
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	12,577,498	12,304,952	272,546	0
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation Check here ▶ ☐ if following SOP 98-2 (ASC 958-720)				

Part X **Balance Sheet**

Check if Schedule O contains a response to any question in this Part X . . . . ☐

			(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing	1,620,610	1	817,478
	2	Savings and temporary cash investments	26,033,196	2	17,463,679
	3	Pledges and grants receivable, net	0	3	0
	4	Accounts receivable, net	57,157	4	61,452
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L	0	5	0
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L	0	6	0
	7	Notes and loans receivable, net	0	7	0
	8	Inventories for sale or use	0	8	0
	9	Prepaid expenses and deferred charges	68,920	9	165,087
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D — 10a			
	b	Less accumulated depreciation — 10b	0	10c	
	11	Investments—publicly traded securities	23,458,022	11	24,016,108
	12	Investments—other securities See Part IV, line 11	0	12	0
	13	Investments—program-related See Part IV, line 11	0	13	0
	14	Intangible assets	0	14	0
	15	Other assets See Part IV, line 11	488	15	0
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)	51,238,393	16	42,523,804
Liabilities	17	Accounts payable and accrued expenses	333,050	17	549,227
	18	Grants payable	49,594	18	108,699
	19	Deferred revenue	0	19	0
	20	Tax-exempt bond liabilities	0	20	0
	21	Escrow or custodial account liability Complete Part IV of Schedule D	0	21	0
	22	Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L	0	22	0
	23	Secured mortgages and notes payable to unrelated third parties	0	23	0
	24	Unsecured notes and loans payable to unrelated third parties	0	24	0
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D	160,000	25	501
	26	**Total liabilities.** Add lines 17 through 25	542,644	26	658,427
Net Assets or Fund Balances		**Organizations that follow SFAS 117 (ASC 958), check here ▶ ☑ and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets	50,695,749	27	41,865,377
	28	Temporarily restricted net assets	0	28	0
	29	Permanently restricted net assets	0	29	0
		Organizations that do not follow SFAS 117 (ASC 958), 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	50,695,749	33	41,865,377
	34	Total liabilities and net assets/fund balances	51,238,393	34	42,523,804

Part XI Reconcilliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI . . . . ☑

1	Total revenue (must equal Part VIII, column (A), line 12)	1	2,688,150
2	Total expenses (must equal Part IX, column (A), line 25)	2	12,577,498
3	Revenue less expenses Subtract line 2 from line 1	3	-9,889,348
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	50,695,749
5	Net unrealized gains (losses) on investments	5	880,700
6	Donated services and use of facilities	6	3,525,665
7	Investment expenses	7	13,304
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-3,360,693
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	41,865,377

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII . . . . ☐

			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
	If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	Yes	
	If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both ☐ Separate basis ☐ Consolidated basis ☑ Both consolidated and separate basis			
c	If "Yes," to line 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?	2c	Yes	
	If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O			
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?	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, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047
2012
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 can 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 education)
☐ Preservation of an historically important land area
☐ Protection of natural habitat
☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 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, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax 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 section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, 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 (ASC 958), 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 XIII, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116 (ASC 958), 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 (ASC 958) 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 acquisition, 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
d ☐ Loan or exchange programs
b ☐ Scholarly research
e ☐ Other
c ☐ Preservation for future generations

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

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 XIII 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 XIII Check here if the explanation has been provided in Part XIII . . . . ☐

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

		(a)Current year	(b)Prior year	b (c)Two years back	(d)Three years back	(e)Four years back
1a	Beginning of year balance					
b	Contributions					
c	Net investment earnings, gains, and 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 current year end balance (line 1g, column (a)) held as

a Board designated or quasi-endowment ▶

b Permanent endowment ▶

c Temporarily restricted endowment ▶

The percentages in lines 2a, 2b, and 2c should equal 100%

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 XIII the intended uses of the organization's endowment funds

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

Description of property	(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 through 1e *(Column (d) must 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
(1) Financial derivatives		
(2) Closely-held equity interests		
Other		
Total. *(Column (b) must 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) must 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) must 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) Book value
Federal income taxes	0
DUE TO RELATED ORGANIZATION	501
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	501

2. Fin 48 (ASC 740) Footnote In Part XIII, 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 (ASC 740) Check here if the text of the footnote has been provided in Part XIII ☑

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

1	Total revenue, gains, and other support per audited financial statements			1	7,094,515
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a	880,700		
b	Donated services and use of facilities	2b	3,525,665		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	4,406,365
3	Subtract line **2e** from line **1**			3	2,688,150
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 XIII)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total revenue Add lines **3** and **4c.** (This must equal Form 990, Part I, line 12)			5	2,688,150

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

1	Total expenses and losses per audited financial statements			1	15,924,887
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	3,525,665		
b	Prior year adjustments	2b	-178,276		
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	3,347,389
3	Subtract line **2e** from line **1**			3	12,577,498
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 XIII)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total expenses Add lines **3** and **4c.** (This must equal Form 990, Part I, line 18)			5	12,577,498

Part XIII 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, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b Also complete this part to provide any additional information

Identifier	Return Reference	Explanation
SCHEDULE D, PART X, LINE 2	ASC 740 FOOTNOTE FROM FINRA CONSOLIDATED AUDITED FINANCIAL STATEMENTS	U S GAAP PROVIDES A TWO-STEP APPROACH FOR EVALUATING TAX POSITIONS RECOGNITION (STEP 1) OCCURS WHEN AN ENTITY CONCLUDES THAT A TAX POSITION, BASED SOLELY ON ITS TECHNICAL MERITS, IS MORE LIKELY THAN NOT TO BE SUSTAINED UPON EXAMINATION IN STEP 2 (MEASUREMENT), THE TAX BENEFIT IS MEASURED AS THE LARGEST AMOUNT OF BENEFIT, DETERMINED ON A CUMULATIVE PROBABILITY BASIS, THAT IS MORE LIKELY THAN NOT TO BE REALIZED UPON ULTIMATE SETTLEMENT DURING THE YEARS FROM 2009 TO 2012, WHICH REPRESENT THE YEARS MANAGEMENT CONSIDERS TO BE OPEN FOR EXAMINATION BY TAXING AUTHORITIES, MANAGEMENT DID NOT IDENTIFY THE EXISTENCE OF ANY UNCERTAIN TAX POSITIONS ACCORDINGLY, ALL TAX POSITIONS ARE RECOGNIZED AND MEASURED AT THEIR FULL BENEFIT IN THE CONSOLIDATED BALANCE SHEETS AND STATEMENTS OF OPERATIONS
SCHEDULE D, PART XII, LINE 2D		AMOUNTS INCLUDED ON LINE 1 BUT NOT ON FORM 990, PART IX, LINE 25 RELATE TO REFUNDS OF PRIOR YEAR'S UNUSED GRANTS

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

2012

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. Part II can be duplicated 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 listed in the line 1 table . . . . ▶ 72

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 2

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. Part III can be duplicated 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, Part III, column (b), 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 CONDUCT SITE VISITS TO OBSERVE PROJECTS AND EXAMINE OUTCOMES THE FOUNDATION MAY ALSO UNDERTAKE OR COMMISSION EVALUATION ANALYSIS ACROSS GRANT SITES IN ADDITION TO PROGRESS REPORTS, GRANTEES ARE REQUIRED TO COMPLETE A FINAL NARRATIVE AND FINANCIAL REPORT DETAILING PROJECT OUTCOMES 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
ALBANY COUNTY PUBLIC LIBRARY310 SOUTH 8TH STREET LARAMIE,WY 82070	83-0240069	501(C)(3)	14,900				SEE SCHEDULE O
ARIVA INC69 EAST 167TH STREET BRONX,NY 10452	32-0028598	501(C)(3)	37,565				SEE SCHEDULE O
ASPIRA ASSOCIATION - COMMUNITY AWARENESS 1444 EYE STREET NW WASHINGTON,DC 20005	13-2627568	501(C)(3)	119,381				SEE SCHEDULE O
BRIGHTON CENTER INCPO BOX 325 NEWPORT,KY 41022	61-0673886	501(C)(3)	100,000				SEE SCHEDULE O
BROOKLYN PUBLIC LIBRARY10 GRAND ARMY PLAZA BROOKLYN,NY 11238	11-1904261	501(C)(3)	100,000				SEE SCHEDULE O
CAPITAL AREA UNITED WAY700 LAUREL STREET BATON ROUGE,LA 70802	72-0447100	501(C)(3)	70,030				SEE SCHEDULE O
CARMEL CLAY PUBLIC LIBRARY55 4TH AVENUE SE CARMEL,IN 46032	35-1787253	501(C)(3)	42,300				SEE SCHEDULE O
CENTRAL NEW MEXICO COMMUNITY COLLEGE FOUNDATION525 BUENA VISTA SE ALBUQUERQUE,NM 87105	85-0338623	501(C)(3)	73,975				SEE SCHEDULE O
CONNECTICUT ASSOCIATION FOR HUMAN SERVICES110 BARTHOLOMEW AVENUE HARTFORD,CT 06106	06-0653158	501(C)(3)	75,000				SEE SCHEDULE O
DAKOTA COUNTY PUBLIC LIBRARY1340 WESCOTT ROAD EAGAN,MN 55123	31-1629273	501(C)(3)	69,513				SEE SCHEDULE O
DELAWARE COUNTY LIBRARY SYSTEM340 N MIDDLETOWN ROAD MEDIA,PA 19603	27-2789554	501(C)(3)	48,735				SEE SCHEDULE O
ESTES VALLEY LIBRARY 1421 DAVID DRIVE ESTES PARK,CO 80517	74-2385213	501(C)(3)	32,632				SEE SCHEDULE O
FIRST NATIONS DEVELOPMENT INSTITUTE 2432 MAIN STREET 2ND FLOOR LONGMONT,CO 80501	54-1254491	501(C)(3)	155,758				SEE SCHEDULE O
FIU COLLEGE OF LAW3000 NE 151ST STREET MIAMI,FL 33199	65-0177616	115(A)	62,500				SEE SCHEDULE O
FRIENDS OF THE ADA COUNTY FREE LIBRARY DISTRICT10664 W VICTORY BLVD BOISE,ID 83709	82-0493092	501(C)(3)	34,500				SEE SCHEDULE O
FRIENDS OF THE BLAKE LIBRARY2351 SE MONTEREY ROAD STUART,FL 34996	59-6155142	501(C)(3)	14,911				SEE SCHEDULE O
FRIENDS OF THE BURLINGTON COUNTY LIBRARY SYSTEM5 PIONEER BLVD WESTAMPTON,NJ 08060	22-3346975	501(C)(3)	47,971				SEE SCHEDULE O
FRIENDS OF THE CHESTERFIELD COUNTY PUBLIC LIBRARY9509 LORI ROAD CHESTERFIELD,VA 22832	52-1245254	501(C)(3)	40,800				SEE SCHEDULE O
FRIENDS OF THE FAIRFIELD PUBLIC LIBRARY1080 OLD POST ROAD FAIRFIELD,CT 06824	54-2119268	501(C)(3)	50,070				SEE SCHEDULE O
FRIENDS OF THE GREENVILLE COUNTY LIBRARY25 HERITAGE GREEN PL GREENVILLE,SC 29601	57-0520476	501(C)(3)	33,163				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 LIBRARY OF APACHE JUNCTION 1177 N IDAHO RD APACHE JUNCTION, AZ 85119	86-0508052	501(C)(3)	35,100				SEE SCHEDULE O
FRIENDS OF THE MCFARLEN PUBLIC LIBRARY515 PERRY ROAD GRAND BLANC, MI 48439	38-2288236	501(C)(3)	45,750				SEE SCHEDULE O
FRIENDS OF THE TROY PUBLIC LIBRARYPO BOX 4445 TROY, MI 48099	38-6091389	501(C)(3)	32,588				SEE SCHEDULE O
GEORGE WASHINGTON UNIVERSITY44983 KNOLL SQUARE ENTERPRISE HALL 2ND FLOOR ASHBURN, VA 20147	53-0196586	501(C)(3)	33,000				SEE SCHEDULE O
GEORGIA STATE UNIVERSITY COLLEGE OF LAWPO BOX 3999 ATLANTA, GA 30302	58-6002050	501(C)(3)	100,000				SEE SCHEDULE O
HOWARD UNIVERSITY SCHOOL OF LAW2225 GEORGIA AVE NW WASHINGTON, DC 20059	53-0204707	501(C)(3)	62,500				SEE SCHEDULE O
IDA RUPP PUBLIC LIBRARY 310 MADISON ST PORT CLINTON, OH 43452	34-6401091	501(C)(3)	9,554				SEE SCHEDULE O
INNOVATIONS FOR POVERTY ACTION101 WHITNEY AVENUE NEW HAVEN, CT 06510	06-1660068	501(C)(3)	98,120				SEE SCHEDULE O
LAWRENCE PUBLIC LIBRARY FOUNDATION707 VERMONT ST LAWRENCE, KS 66044	48-1179872	501(C)(3)	26,400				SEE SCHEDULE O
LIBRARY FOUNDATIONTHE PEOPLE OF MULTNOMAH 620 SW 5TH AVENUE PORTLAND, OR 97204	93-1190983	501(C)(3)	50,000				SEE SCHEDULE O
LYRASIS STATE LIBRARY OF IOWA100 N 20TH STREET PHILADELPHIA, PA 19103	23-1365979	501(C)(3)	36,219				SEE SCHEDULE O
MAINE CENTERS FOR WOMEN WORK & COMMUNITY46 UNIVERSITY DRIVE AUGUSTA, ME 04330	01-6000769	501(C)(3)	62,500				SEE SCHEDULE O
MARTINSBURG-BERKELEY COUNTY PUBLIC LIBRARIES101 W KING STREET MARTINSBURG, WV 25401	55-0364258	501(C)(3)	39,780				SEE SCHEDULE O
MICHIGAN STATE UNIVERSITY COLLEGE OF LAW648 N SHAW LANE EAST LANSING, MI 48824	38-1358000	501(C)(3)	100,000				SEE SCHEDULE O
MONROE COUNTY PUBLIC LIBRARY FOUNDATION303 E KIRKWOOD AVE BLOOMINGTON, IN 47408	35-1892355	501(C)(3)	39,791				SEE SCHEDULE O
MONTANA STATE UNIVERSITY EXTENSION 309 MONTANA HALL BOZEMAN, MT 59717	81-6010045	501(C)(3)	15,563				SEE SCHEDULE O
MORGAN HILL COMMUNITY FOUNDATIONPO BOX 1974 MORGAN HILL, CA 95038	80-0001382	501(C)(3)	50,000				SEE SCHEDULE O
NATIONAL COUNCIL ON AGING1901 L STREET NW WASHINGTON, DC 20036	13-1932384	501(C)(3)	94,160				SEE SCHEDULE O
NATIONAL LABOR COLLEGE10000 N HAMPSHIRE SILVER SPRING, MD 20903	52-0895834	501(C)(3)	123,607				SEE SCHEDULE O
NILES PUBLIC LIBRARY DISTRICT6960 WEST OAKTON STREET NILES, IL 60714	77-0597865	501(C)(3)	10,877				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 (CLARK)PO BOX 7214 RALEIGH,NC 27695	56-6000756	115(A)	66,558				SEE SCHEDULE O
OHIO STATE UNIVERSITY RESEARCH FOUNDATION 1960 KENNY ROAD COLUMBUS,OH 43210	31-6401599	501(C)(3)	10,794				SEE SCHEDULE O
OPERATION HOPE707 WILSHIRE BLVD LOS ANGELES,CA 90017	95-4378084	501(C)(3)	111,766				SEE SCHEDULE O
PELHAM LIBRARY GUILD 3162 PELHAM PARKWAY PELHAM,AL 35124	26-4800985	501(C)(3)	44,273				SEE SCHEDULE O
PEPPERDINE UNIVERSITY SCHOOL OF LAW24255 PACIFIC COAST HWY MALIBU,CA 90263	95-1644037	501(C)(3)	62,500				SEE SCHEDULE O
PIONEER LIBRARY SYSTEM FOUNDATION225 N WEBSTER NORMAN,OK 73069	01-0946757	501(C)(3)	28,984				SEE SCHEDULE O
RICHLAND COUNTY PUBLIC LIBRARY1431 ASSEMBLY STREET COLUMBIA,SC 29201	57-6000396	501(C)(3)	78,500				SEE SCHEDULE O
SANTA CRUZ COMMUNITY VENTURES324 FRONT STREET SANTA CRUZ,CA 95060	77-0247648	501(C)(3)	75,000				SEE SCHEDULE O
SEEKONK LIBRARY TRUST 410 NEWMAN AVENUE SEEKONK,MA 02771	22-2969879	501(C)(3)	49,409				SEE SCHEDULE O
SETON HALL UNIVERSITY SCHOOL OF LAWONE NEWARK CENTER ROOM 209 NEWARK,NJ 07102	22-1500645	501(C)(3)	62,500				SEE SCHEDULE O
STEP UP SAVANNAH428 BULL STREET SAVANNAH,GA 31401	30-0526014	501(C)(3)	75,000				SEE SCHEDULE O
SUFFOLK UNIVERSITY LAW SCHOOL8 ASHBURTON PLACE BOSTON,MA 02108	04-2133255	501(C)(3)	62,500				SEE SCHEDULE O
UNITED NEGRO COLLEGE FUND SPECIAL PROGRAMS CORP2750 PROSPERITY AVE FAIRFAX,VA 22031	54-1980487	501(C)(3)	83,400				SEE SCHEDULE O
UNITED WAY OF MIAMI DADE3250 SW 3 AVE MIAMI,FL 33129	59-0830840	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF SOUTHEASTERN MICHIGAN660 WOODWARD AVENUE DETROIT,MI 48226	20-3099071	501(C)(3)	69,300				SEE SCHEDULE O
UNITED WAY OF ACADIANA215 EAST PINHOOK RD LAFAYETTE,LA 70501	72-0513639	501(C)(3)	43,329				SEE SCHEDULE O
UNITED WAY OF CENTRAL OHIO INC360 S THIRD ST COLUMBUS,OH 43215	31-4393712	501(C)(3)	48,047				SEE SCHEDULE O
UNITED WAY OF CHITTENDEN COUNTY412 FARRELL ST SOUTH BURLINGTON,VT 05403	03-0217229	501(C)(3)	71,797				SEE SCHEDULE O
UNITED WAY OF FAIRFIELD COUNTY115 S BROAD ST LANCASTER,OH 43130	31-0644804	501(C)(3)	12,722				SEE SCHEDULE O
UNITED WAY OF GREATER CHATTANOOGAPO BOX 4027 CHATTANOOGA,TN 37405	62-0565962	501(C)(3)	75,000				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
UNITED WAY OF GREATER CINCINNATI2400 READING RD CINCINNATI,OH 45202	31-0537502	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF GREATER KANSAS CITY1080 WASHINGTON ST KANSAS CITY,MO 64105	44-0545812	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF INLAND VALLEYS6215 RIVER CREST DRIVE RIVERSIDE,CA 92507	95-1742174	501(C)(3)	43,835				SEE SCHEDULE O
UNITED WAY OF KING COUNTY720 2ND AVE SEATTLE,WA 98104	91-0565555	501(C)(3)	73,403				SEE SCHEDULE O
UNITED WAY OF LARIMER COUNTY424 PINE ST FORT COLLINS,CO 80524	84-6031503	501(C)(3)	54,474				SEE SCHEDULE O
UNITED WAY OF MARION COUNTY1401 NE 2ND ST OCALA,FL 34470	59-0946642	501(C)(3)	9,782				SEE SCHEDULE O
UNITED WAY OF RIVER CITIES820 MADISON AVENUE HUNTINGTON,WV 25704	55-0384704	501(C)(3)	69,850				SEE SCHEDULE O
UNITED WAY OF SILICON VALLEY1400 PARKMOOR AVENUE SAN JOSE,CA 95126	94-1450153	501(C)(3)	74,250				SEE SCHEDULE O
UNITED WAY OF TAMPA BAY5201 W KENNEDY BLVD TAMPA,FL 33609	59-3725701	501(C)(3)	22,500				SEE SCHEDULE O
UNITED WAY OF WEST CENTRAL MISSISSIPPI920 SOUTH ST VICKSBURG,MS 39181	64-0330259	501(C)(3)	74,813				SEE SCHEDULE O
UNIVERSITY OF MIAMIPO BOX 405803 ATLANTA,GA 30384	59-0624458	501(C)(3)	62,500				SEE SCHEDULE O
UNIVERSITY OF TENNESSEE (2011)121 MORGAN HALL KNOXVILLE,TN 37996	62-6001636	501(C)(3)	66,407				SEE SCHEDULE O
WOMEN'S INSTITUTE FOR A SECURE RETIREMENT 1140 19TH STREET NW WASHINGTON,DC 20036	52-1997317	501(C)(3)	99,050				SEE SCHEDULE O
YORK COUNTY LIBRARY SYSTEM159 EAST MARKET STREET YORK,PA 17401	23-7394108	501(C)(3)	99,922				SEE SCHEDULE O

Schedule J (Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

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.

OMB No 1545-0047

2012

Open to Public Inspection

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 or provision of all of 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 filing organization used to establish the compensation of the organization's CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III ☑ 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**		No
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? If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III	**4c**		No
	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? If "Yes," to line 5a or 5b, describe in Part III	**5b**		No
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? If "Yes," to line 6a or 6b, describe in Part III	**6b**		No
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**		No
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 Regulations section 53 4958-4(a)(3)? If "Yes," describe in Part III	**8**		No
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 duplicate copies if additional space is 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) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual

(A) Name and Title		(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 as deferred in prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1)RICHARD G KETCHUM CHAIRMAN	(i)	0	0	0	0	0	0	0
	(ii)	978,164	1,250,000	327,290	47,607	26,645	2,629,706	0
(2)GERALDINE M WALSH PRESIDENT	(i)	0	0	0	0	0	0	0
	(ii)	255,770	165,000	18,867	41,745	9,707	491,089	0
(3)EILEEN M FAMIGLIETTI TREASURER	(i)	0	0	0	0	0	0	0
	(ii)	246,755	125,000	3,338	39,473	29,153	443,719	0
(4)MARCIA E ASQUITH SECRETARY	(i)	0	0	0	0	0	0	0
	(ii)	236,093	240,000	24,082	69,500	19,472	589,147	0

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II

Also complete this part for any additional information

Identifier	Return Reference	Explanation
Supplemental Compensation Information	SCHEDULE J, PART I, LINE 4B	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 PROVIDED 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 IN 2012 INCLUDE NONE 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 WITH ANNUAL VESTING BEGINNING AT AGE 62 PARTICIPANTS IN THE SUPPLEMENTAL NON-QUALIFIED DEFINED CONTRIBUTION PLAN WITH CONTRIBUTIONS VESTING IN 2012 INCLUDE RICHARD G KETCHUM - $292,594 FOR FURTHER INFORMATION REGARDING THE COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2012 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

SCHEDULE O (Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

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

OMB No 1545-0047

2012

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

Identifier	Return Reference	Explanation
EXEMPT PURPOSE ACHIEVEMENTS	FORM 990, PART III, LINE 4	4A) GRANT PROGRAMS IN 2012, THE FOUNDATION PROVIDED GRANTS THROUGH FOUR 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 SUPPORTED INNOVATIVE RESEARCH AND EDUCATIONAL PROJECTS THAT PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE THE FOUNDATION AWARDED 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 PLACED HIGH PRIORITY ON REACHING AND ENGAGING A WELL-DEFINED TARGET AUDIENCE AND ENCOURAGED COLLABORATION AND STRATEGIC PARTNERSHIPS TO FACILITATE EFFECTIVE MARKETING AND DISTRIBUTION EFFORTS THE FOUNDATION OFFERS ROLLING DEADLINES FOR PROJECT CONCEPT FORMS SUBMITTED UNDER THE GENERAL GRANT PROGRAM APPLICANTS WHOSE PROJECTS 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 SMART INVESTING@YOUR LIBRARY GRANT PROGRAM IS ADMINISTERED JOINTLY BY THE FOUNDATION AND THE AMERICAN LIBRARY ASSOCIATION THIS INVITATION-ONLY GRANT PROGRAM FUNDS PUBLIC LIBRARY AND COMMUNITY COLLEGE LIBRARY EFFORTS TO PROVIDE PATRONS WITH ACCESS TO EFFECTIVE, UNBIASED FINANCIAL EDUCATION RESOURCES FINANCIAL EDUCATION IN YOUR COMMUNITY IS ADMINISTERED JOINTLY BY THE 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) INVESTOR PROTECTION CAMPAIGN THE FOUNDATION LAUNCHED THE INVESTOR PROTECTION CAMPAIGN IN 2008 WITH A VISION TO REDUCE THE INCIDENCE OF INVESTMENT FRAUD AMONG INVESTORS GUIDED BY A GROWING BODY OF RESEARCH AROUND INVESTMENT FRAUD VICTIMIZATION, THE FOUNDATION HAS EMPLOYED A VARIETY OF TACTICS TO MAXIMIZE OUTREACH AND IMPACT INCLUDING EDUCATIONAL EVENTS, PUBLIC TELEVISION AND DVD DISTRIBUTION OF AN AWARD-WINNING DOCUMENTARY, NATIONAL, STATE AND LOCAL PARTNERSHIPS THAT ARE FACILITATING A GROWING NETWORK OF ON-THE-GROUND "FRAUD FIGHTERS", LEADERSHIP IN THE AREA OF FINANCIAL FRAUD RESEARCH COLLECTION AND DISSEMINATION, AND A ROBUST OUTREACH EFFORT 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 4C) MILITARY FINANCIAL READINESS PROJECT THE FOUNDATION LAUNCHED A COMPREHENSIVE CAMPAIGN TO DELIVER FINANCIAL EDUCATION TOOLS AND TRAINING TO MILITARY SERVICE MEMBERS AND THEIR SPOUSES IN 2006 THE MULTI-FACETED INITIATIVE INCLUDES AN ONLINE RESOURCE CENTER, ON-THE-GROUND TRAINING, EDUCATIONAL MATERIALS AND PROGRAMS, AND A LONG-TERM PUBLIC OUTREACH CAMPAIGN THE FOUNDATION IS A PROUD PARTNER IN THE DEPARTMENT OF DEFENSE FINANCIAL READINESS CAMPAIGN 4D) OTHER PROGRAM SERVICES INCLUDE THE FOLLOWING NATIONAL FINANCIAL CAPABILITY STUDY THE FOUNDATION FIRST CONDUCTED THE NATIONAL FINANCIAL CAPABILITY STUDY IN 2009 TO BENCHMARK AND BETTER UNDERSTAND HOW AMERICAN ADULTS HANDLE THEIR FINANCES IN 2012, THE FOUNDATION CONDUCTED A SECOND WAVE OF THE STUDY, IN COLLABORATION WITH THE PRESIDENT'S ADVISORY COUNCIL ON FINANCIAL CAPABILITY, THE DEPARTMENT OF THE TREASURY AND OTHER AGENCIES THE SECOND WAVE WILL PROVIDE A GREAT DEAL OF VALUABLE COMPARATIVE DATA WHEN USED IN COMBINATION WITH THE INITIAL 2009 WAVE THE 2012 STUDY COMPRISES TWO PRIMARY SURVEYS-A STATE-BY-STATE SURVEY AND A MILITARY SURVEY-AND INCLUDES A SAMPLE FROM THE RAND AMERICAN LIFE PANEL THIS ADDITIONAL SAMPLE WILL ALLOW RESEARCHERS TO CONDUCT LONGITUDINAL ANALYSIS AND COMBINE STUDY DATA WITH OTHER SOURCES OF DATA GENERATION MONEY IMPROVING TEEN FINANCIAL LITERACY THE FOUNDATION, IN PARTNERSHIP WITH THE CONSUMER FEDERATION OF AMERICA AND CHANNEL ONE NETWORK NEWS, SUPPORTED A MULTIMEDIA PROJECT TO IMPROVE KNOWLEDGE OF 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 INCLUDED COMPOUND INTEREST, SAVING AND INVESTING TO ACHIEVE LIFE GOALS, BUDGETING AND PAYING FOR COLLEGE SPECIAL ATTENTION WAS GIVEN TO THE MATHEMATICS OF PERSONAL FINANCE

Identifier	Return Reference	Explanation
CLASSES OF MEMBERS AND THE NATURE OF THEIR RIGHTS	FORM 990, PART VI, LINES 6, 7A and 7B	LINE 6 - THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC (FINRA) IS THE SOLE MEMBER OF THE FOUNDATION LINE 7A - FINRA, AS SOLE MEMBER, ELECTS ALL MEMBERS OF THE GOVERNING BODY LINE 7B - THE BYLAWS OF THE CORPORATION MAY BE ADOPTED, AMENDED OR REPEALED BY A MAJORITY VOTE OF THE DIRECTORS IN OFFICE, PROVIDED, THAT ANY AMENDMENT TO THE SECTIONS OF THE BYLAWS GOVERNING THE NUMBER OF DIRECTORS, THE ELECTION OF DIRECTORS, VACANCIES OR REMOVAL OF DIRECTORS REQUIRES THE APPROVAL OF THE MEMBER, FINRA THE CERTIFICATE OF INCORPORATION OF THE CORPORATION MAY BE AMENDED OR REPEALED IN WHOLE OR IN PART ONLY WITH THE AFFIRMATIVE APPROVAL OF THE MEMBER, FINRA

Identifier	Return Reference	Explanation
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 SEPTEMBER 24, 2013 FORM 990, PART VI EMPLOYMENT RULES AND POLICIES THE FOUNDATION DOES NOT HAVE ANY EMPLOYEES ALL SERVICES ARE PROVIDED BY EMPLOYEES OF FINRA OR ITS SUBSIDIARIES THE FOUNDATION DOES NOT PAY FOR THEIR SERVICES AS SUCH, THOSE INDIVIDUALS ARE SUBJECT TO THE EMPLOYMENT RULES AND POLICIES OF FINRA

Identifier	Return Reference	Explanation
WRITTEN CONFLICT OF INTEREST POLICY	FORM 990, PART VI, LINE 12C	THE ORGANIZATION HAS A WRITTEN CONFLICT OF INTEREST POLICY THAT GOVERNS THE PROFESSIONAL AND ETHICAL CONDUCT OF BOARD MEMBERS, OFFICERS AND STAFF AMONG OTHER THINGS, THE WRITTEN CONFLICT OF INTEREST POLICY REQUIRES BOARD MEMBERS AND OFFICERS TO MAKE INITIAL DISCLOSURE OF INTERESTS THAT COULD GIVE RISE TO CONFLICTS AS WELL AS ANNUAL DISCLOSURE BY THE SAME BOARD MEMBERS AND OFFICERS ADDITIONALLY, THE WRITTEN POLICY CONTAINS AN ONGOING OBLIGATION OF BOARD MEMBERS, OFFICERS AND STAFF TO DISCLOSE POTENTIAL CONFLICTS OF INTEREST AS THEY ARISE. THE ORGANIZATION'S OFFICERS AND STAFF ARE EMPLOYEES OF FINRA OR ITS SUBSIDIARIES, AND, AS SUCH, ARE ALSO REQUIRED TO CERTIFY ANNUALLY AS TO THEIR COMPLIANCE WITH FINRA'S 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 10% OR MORE OF ITS REVENUE, NET OF INTEREST EXPENSE, 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 ETHICS MANAGER IF THEY ARE UNCOMFORTABLE DISCLOSING AN ISSUE AND DISCLOSING THEIR IDENTITY, THEY CAN USE FINRA'S 24-HOUR ETHICSPOINT HOTLINE 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

Identifier	Return Reference	Explanation
PROCESS TO DETERMINE COMPENSATION OF TOP OFFICIALS, OFFICERS & KEY EMP	FORM 990, PART VI, LINES 15A AND 15B	THE MANAGEMENT COMPENSATION COMMITTEE OF THE BOARD OF GOVERNORS OF FINRA (THE "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 FINRA BOARD OF GOVERNORS THE COMMITTEE MET ON JANUARY 18, 2012 AND FEBRUARY 15, 2012 TO ESTABLISH INCENTIVE COMPENSATION ATTRIBUTABLE TO THE PERFORMANCE OF SERVICES DURING CALENDAR YEAR 2011 AND TO ESTABLISH BASE SALARIES FOR CALENDAR YEAR 2012 AS A GENERAL POLICY, FINRA HAS DETERMINED ITS COMPETITIVE COMPENSATION POSITIONING SHOULD BE CONSIDERED AGAINST A BROAD SECTION OF FINANCIAL SERVICES/CAPITAL MARKET COMPANIES, AS THIS SECTOR IS THE MOST LIKELY FROM WHICH WE RECRUIT TALENT AND TALENT IS RECRUITED FROM US WE ALSO BENCHMARK AGAINST GENERAL INDUSTRY POSITIONS AND LAW DEPARTMENTS FOR JOBS THAT ARE NOT UNIQUE TO THE FINANCIAL SERVICES INDUSTRY THE COMMITTEE ENGAGED MERCER, INC ("MERCER"), A THIRD-PARTY COMPENSATION CONSULTANT, TO PREPARE A COMPENSATION STUDY FOR REVIEW AT THESE MEETINGS IN DETERMINING A BENCHMARKING STRATEGY FOR KEY EXECUTIVES, FINANCIAL SERVICES ORGANIZATIONS (BROKER-DEALERS, INVESTMENT BANKS, FEDERAL RESERVE BANKS, COMMERCIAL BANKS, INSURANCE COMPANIES, EXCHANGES AND REGULATORS) WERE DETERMINED TO BE THE MOST RELEVANT GROUPS FOR COMPARISON PURPOSES THE COMMITTEE AND MERCER ENGAGED IN SUBSTANTIAL RESEARCH AND CONSIDERATION OF THE FUNCTIONS AND OPERATIONS OF SEVERAL POTENTIAL COMPARATORS AS WELL AS GENERAL COMPETITIVE CONDITIONS IN DETERMINING SPECIFIC SALARY AND INCENTIVE COMPENSATION LEVELS FOR OFFICERS AND KEY EMPLOYEES, MANAGEMENT AND THE COMMITTEE CONSIDER 1) OPERATONAL RESULTS 2) STRATEGIC INITIATIVES 3) FINANCIAL HEALTH/RESULTS 4) INDIVIDUAL PERFORMANCE 5) COMPETITIVE COMPENSATION LEVELS AS PREPARED BY MERCER THE COMMITTEE'S MINUTES OF THE JANUARY 18, 2012 AND FEBRUARY 15, 2012 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 2011 INCENTIVE COMPENSATION OF THE CEO AT ITS MEETING ON FEBRUARY 16, 2012 ALL COMPENSATION COMMITTEE MEMBERS VOTED FOR THE PROPOSED LEVEL OF EXECUTIVE COMPENSATION

Identifier	Return Reference	Explanation
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

Identifier	Return Reference	Explanation
GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I	ALBANY COUNTY PUBLIC LIBRARY, LARAMIE, WY (83-0240069) ALBANY COUNTY PUBLIC LIBRARY IS PAR TNERING WITH FACULTY FROM THE UNIVERSITY OF WYOMING AND A LOCAL TECHNICAL COLLEGE TO PROVI DE LARAMIE RESIDENTS WITH A BETTER UNDERSTANDING OF PERSONAL FINANCES AND TOOLS TO MAKE OP TIMAL FINANCIAL DECISIONS WORKSHOPS WILL EMPHASIZE FINANCE BASICS, PREPARING TO INVEST, R ETIREMENT PLANNING AND STUDENT LOAN DEBT MANAGEMENT ARIVA, INC , NEW YORK, NY (32-0028598) ARIVA, INC , A SOCIAL SERVICES AGENCY ANNUALLY SERVING OVER 26,000 TAX CLIENTS IN THE BR ONX, WILL OFFER EXPANDED SERVICES, INCLUDING PERSONAL FINANCIAL EDUCATION WORKSHOPS, A RET IREMENT SAVINGS WORKSHOP AND THE AVAILABILITY OF PERSONAL FINANCIAL COUNSELING AND COACHIN G ARIVA WILL ALSO PARTNER WITH LOCAL COMMUNITY COLLEGES TO OFFER SPANISH-LANGUAGE AND ON- CAMPUS WORKSHOPS THE ASPIRA ASSOCIATION, INC , WASHINGTON, DC (13-2627568) EXPANDING HISP ANIC COMMUNITIES' AWARENESS OF THE IMPORTANCE OF FINANCIAL INVESTMENT THE ASPIRA ASSOCIATI ON AND ITS MEDIA PARTNERS WILL CONDUCT A NATIONWIDE SOCIAL MARKETING CAMPAIGN TO COMMUNICA TE 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 ORGANIZATION S TO DELIVER INVESTOR EDUCATION WORKSHOPS AND FACILITATE THE ACHIEVEMENT OF PERSONAL AND F AMILY FINANCIAL GOALS BOONE COUNTY PUBLIC LIBRARY, BURLINGTON, KY (61-0673886) BOONE COUN TY PUBLIC LIBRARY AND THE BRIGHTON CENTER, A SOCIAL SERVICES AGENCY REACHING 84,000 CLIENT S IN NORTHERN KENTUCKY, ARE COLLABORATING TO IMPROVE THE FINANCIAL LITERACY AND FISCAL HEA LTH OF FAMILIES IN THE REGION THE PROJECT WILL CHALLENGE FAMILIES TO EVALUATE AND IMPROVE THEIR FINANCIAL HEALTH THROUGH A SERIES OF INTERACTIVE LEARNING EXPERIENCES BROOKLYN PUB LIC LIBRARY, BROOKLYN, NY (11-1904261) BROOKLYN PUBLIC LIBRARY WILL OFFER A COMBINATION OF WORKSHOPS, SEMINARS, INDIVIDUAL COUNSELING SESSIONS AND VIRTUAL INVESTMENT CLUBS FOR ADUL TS AND TEENS IN THE LIBRARY'S SERVICE AREA THE BEDFORD-STUYVESANT RESTORATION CORPORATION (THE NATION'S FIRST COMMUNITY DEVELOPMENT CORPORATION), THE COALITION FOR DEBTOR EDUCATIO N AND MIND YOUR MONEY (AN ORGANIZATION DEVOTED TO THE FINANCIAL LITERACY OF TEENS AND PRE- TEENS) WILL ASSIST WITH PUBLIC PROGRAMS AND ONE-ON-ONE COUNSELING CAPITAL AREA UNITED WAY , BATON ROUGE, LA (72-0447100) CAPITAL AREA UNITED WAY WILL PARTNER WITH LOCAL CHILDCARE F ACILITIES TO PROVIDE FINANCIAL EDUCATION WORKSHOPS FOR THE LOW-INCOME PARENTS OF PRE-SCHOO L AGE CHILDREN CHILDCARE FACILITY DIRECTORS AND STAFF WILL ALSO TAKE PART IN A SERIES OF WORKSHOPS THAT ENCOMPASS PERSONAL FINANCIAL EDUCATION, TRAIN-THE-TRAINER SKILLS TRAINING, AND INFORMATION AND TIPS ON HOW TO MAKE REFERRALS TO PARENTS WHO MIGHT BENEFIT FROM ADDITI ONAL ECONOMIC SUPPORTS AND SERVICES CARMEL CLAY PUBLIC LIBRARY, CARMEL, IN (35-1787253) C ARMEL CLAY PUBLIC LIBRARY WILL COLLABORATE WITH THE LOCAL PUBLIC SCHOOL SYSTEM, THE BALL S TATE UNIVERSITY CENTER FOR ECONOMIC EDUCATION, AND THE INDIANA COUNCIL FOR ECONOMIC EDUCAT ION AND THE INDIANA YOUTH INSTITUTE TO ESTABLISH THE LIBRARY AS THE COUNTY'S FOCAL POINT F OR PERSONAL FINANCE LEARNING THE PROGRAM WILL ADDRESS MONEY BASICS FOR TEENS, COLLEGE FIN ANCING, RETIREMENT PLANNING AND INVESTOR PROTECTION, AMONG OTHER TOPICS CENTRAL NEW MEXIC O COMMUNITY COLLEGE FOUNDATION, ALBUQUERQUE, NM (85-0338623) THE CENTRAL NEW MEXICO COMMUN ITY COLLEGE FOUNDATION IS PILOTING AN INNOVATIVE "AUTOMATIC ENROLLMENT" MODEL THAT TIES ST UDENT FINANCIAL SERVICES TO A COURSE SYLLABUS THROUGH PARTNERSHIPS WITH COMMUNITY AGENCIE S, STUDENTS ENROLLED IN A BASIC FINANCE COURSE WILL BE EXPOSED TO PROGRAMS THAT INCREASE F INANCIAL STABILITY, INCLUDING SOCIAL SERVICES BENEFITS SCREENING, FREE TAX PREPARATION SER VICES AND LEGAL ADVICE ON FINANCIAL MATTERS ONE-ON-ONE CAREER AND FINANCIAL AID COUNSELOR S WILL HELP STUDENTS PUT THEIR INDIVIDUAL PLANS INTO ACTION CONNECTICUT ASSOCIATION FOR H UMAN SERVICES, HARTFORD, CT (06-0653158) THE CONNECTICUT ASSOCIATION FOR HUMAN SERVICES WI LL PARTNER WITH EXISTING VOLUNTEER INCOME TAX ASSISTANCE COALITIONS TO PROVIDE ACCESS TO F INANCIAL EDUCATION, FINANCIAL COACHING AND ASSET BUILDING PROGRAMS FOR 1,700 CLIENTS WHO Q UALIFY FOR THE EARNED INCOME TAX CREDIT THE PROJECT WILL FOCUS ON NEIGHBORHOODS IN FAIRFI ELD, NEW HAVEN AND LITCHFIELD COUNTIES, WHERE 40 PERCENT OR MORE OF THE POPULATION QUALIFI ES FOR THE REFUNDABLE TAX CREDIT DAKOTA COUNTY LIBRARY, EAGAN, MN (31-1629273) DAKOTA COU NTY LIBRARY'S INITIATIVE, "DOLLARS BY THE DECADE," WILL PROMOTE FINANCIAL LITERACY EDUCATI ON AS A LIFELONG PROCESS ADDRESSING THE EVOLVING NEEDS OF RESIDENTS IN VARIOUS LIFE STAGES RECOGNIZING THAT INDIVIDUALS WILL COME TO THE PROGRAM WITH DIFFERENT LEVELS OF KNOWLEDGE AND INTERESTS, THE PROGRAM WILL USE PRINT, DIGITAL AND IN-PERSON WORKSHOPS TO TEACH PERSO NAL FINANCE FUNDAMENTALS SUCH AS BUDGETING, SAVING, SPENDING, CREDIT AND FINANCIAL PROTECT ION DELAWARE COUNTY LIBRARY SYSTEM, MEDIA, PA (27

Identifier	Return Reference	Explanation
GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE	SCHEDULE I, PART I	-2789554) DELAWARE COUNTY LIBRARY SYSTEM IS PARTNERING WITH THE CONSUMER CREDIT COUNSELING SERVICE OF DELAWARE VALLEY AND VARIOUS PENNSYLVANIA STATE AGENCIES TO IMPROVE THE FINANCI AL LITERACY AND CAPABILITY OF LOW- TO MODERATE-INCOME FAMILIES IN THE REGION EDUCATIONAL EXPERIENCES WILL HELP PARTICIPANTS MANAGE BUDGETS AND DEBT AND PLAN FOR FUTURE NEEDS ESTE S VALLEY LIBRARY, ESTES PARK, CO (74-2385213) ESTES VALLEY LIBRARY WILL PARTNER WITH THE L OCAL SCHOOL DISTRICT, THE YMCA, AND THE ESTES PARK HOUSING AUTHORITY TO IMPROVE THE FINANC IAL AND INVESTING LITERACY OF AREA RESIDENTS, WITH A PARTICULAR EMPHASIS ON YOUTH, LOWER-I NCOME FAMILIES, AND SENIORS WHO NEED HELP MANAGING THEIR RETIREMENT INCOME THE PROJECT WI LL PROVIDE A SEMINAR SERIES ON BUDGETING, FINANCIAL GOAL SETTING, DEBT REDUCTION, AND SAVI NGS, AS WELL AS FINANCIAL CARE-GIVING FOR AGING PARENTS THE SEMINARS WILL ENCOMPASS MORE THAN 1,000 HOURS OF INSTRUCTIONAL TIME PER YEAR IN BOTH ENGLISH AND SPANISH FIRST NATIONS DEVELOPMENT INSTITUTE, LONGMONT, CO (54-1254491) PARTNERING WITH THE OFFICE OF THE SPECIA L TRUSTEE NEW DISTRIBUTION CHANNELS FOR INVESTOR EDUCATION FIRST NATIONS DEVELOPMENT INST ITUTE IS PARTNERING WITH THE U S DEPARTMENT OF THE INTERIOR'S OFFICE OF THE SPECIAL TRUST EE FOR AMERICAN INDIANS TO CREATE NEW MARKETING AND DISTRIBUTION CHANNELS TO MEET THE FINA NCIAL AND INVESTOR EDUCATION NEEDS OF NATIVE AMERICANS THIS PROJECT BUILDS UPON TWO PREVI OUS FOUNDATION GRANTS TO FIRST NATIONS THAT RESULTED IN THE DEVELOPMENT OF PRINT AND ONLIN E VERSIONS OF A CURRICULUM, BUILDING NATIVE COMMUNITIES INVESTING FOR THE FUTURE, AND TWO COMPLEMENTARY RESOURCES, AN INSTRUCTOR GUIDE AND A RESOURCE GUIDE, DESIGNED FOR TRAINERS WHO PROVIDE INVESTOR EDUCATION TO NATIVE AMERICANS

Identifier	Return Reference	Explanation
FLORIDA INTERNATIONAL UNIVERSITY COLLEGE OF LAW (FIU), MIAMI, FL	(65-0177616)	THE FLORIDA INTERNATIONAL UNIVERSITY COLLEGE OF LAW WILL START THE FIRST LAW SCHOOL CLINIC IN THE SOUTH THAT WILL PROVIDE LEGAL ADVICE AND OTHER HELP TO A LARGE AND GROWING NUMBER OF UNDERSERVED INVESTORS FIU LAW SCHOOL HAS THE HIGHEST PERCENTAGE OF HISPANIC LAW STUDEN TS IN THE NATION, AND BILINGUAL COMMUNITY OUTREACH EFFORTS BY CLINIC STUDENTS MAY REMOVE A CRITICAL BARRIER FOR THOSE SEEKING DISPUTE RESOLUTION SERVICES ADA COUNTY FREE LIBRARY D ISTRICT, BOISE, ID (82-0493092) ADA COUNTY LYNX! CONSORTIUM LIBRARIES WILL OFFER AN ARRAY OF PROGRAMS AND ELECTRONIC SERVICES TO MEET THE FINANCIAL EDUCATION NEEDS OF GENERATION Y RESIDENTS (AGES 18-32) THE UNIVERSITY OF IDAHO EXTENSION AND OTHER STATE AGENCIES WILL CO LLABORATE ON A VARIETY OF PROJECT COMPONENTS, INCLUDING FINANCE BOOK CLUBS FOR YOUNG PROFE SSIONALS AND A PERSONAL FINANCE PORTAL DESIGNED FOR MOBILE TELEPHONES AND TABLET COMPUTERS MARTIN COUNTY LIBRARY SYSTEM (59-6155142) MARTIN COUNTY LIBRARY SYSTEM AND THE UNIVERSIT Y OF FLORIDA COOPERATIVE EXTENSION WILL PROVIDE A GRADUATED SERIES OF PERSONAL FINANCE AND INVESTING WORKSHOPS FOR LOWER-INCOME RESIDENTS REFERRED BY HABITAT FOR HUMANITY AND LOCAL SOCIAL SERVICES AGENCIES THE PROGRAMMING WILL EMPHASIZE THE FINANCIAL CONSIDERATIONS PER TAINING TO HOMEOWNERSHIP, SAVING FOR CHILDREN'S EDUCATION, PLANNING FOR RETIREMENT AND REB UILDING A NEST EGG BURLINGTON COUNTY LIBRARY SYSTEM, WESTAMPTON, NJ (22-3346975) BURLINGT ON COUNTY LIBRARY SYSTEM WILL PARTNER WITH RUTGERS UNIVERSITY COOPERATIVE EXTENSION, THE N EW JERSEY COALITION FOR FINANCIAL EDUCATION AND THE LIBRARY/TECHNOLOGY CENTER AT NEARBY JO INT BASE MCGUIRE-DIX-LAKEHURST TO OFFER A VARIETY OF PERSONAL FINANCE AND INVESTING WORKSH OPS FOR ADULTS THESE FACE-TO-FACE SESSIONS WILL BE SUPPLEMENTED BY CUSTOMIZABLE WEB-BASED LEARNING RESOURCES CHESTERFIELD COUNTY PUBLIC LIBRARY, CHESTERFIELD, VA (52-1245254) CHE STERFIELD COUNTY PUBLIC LIBRARY WILL WORK WITH LOCAL ELEMENTARY SCHOOLS, PARENT TEACHER AS SOCIATION'S AND THE FEDERAL RESERVE BANK OF RICHMOND TO HELP MOMS AND THEIR CHILDREN UNDER STAND THE MATHEMATICS OF PERSONAL FINANCE AND INVESTING FAIRFIELD PUBLIC LIBRARY, FAIRFIE LD, CT (54-2119268) FAIRFIELD PUBLIC LIBRARY WILL BUILD ON ITS AWARD-WINNING JOB ASSISTANC E PROGRAM AND OFFER A SERIES OF PRACTICAL PERSONAL FINANCE WORKSHOPS FOR ADULTS AIMED AT E XPANDING INVESTING CAPABILITY WITH A COMBINATION OF DIRECT INSTRUCTION AND TEAM-BASED LEAR NING GREENVILLE COUNTY LIBRARY SYSTEM, GREENVILLE, SC (57-0520476) GREENVILLE COUNTY LIBR ARY SYSTEM AND ITS PARTNERS WILL PURSUE A MULTIFACETED PROJECT DESIGNED TO TURN PERSONAL F INANCE ASSUMPTIONS INTO CHANGED ATTITUDES, CHANGED ATTITUDES INTO CHANGED BEHAVIORS, AND C HANGED BEHAVIORS INTO CHANGED HABITS WORKSHOPS ON THE PSYCHOLOGY OF SPENDING, A PUBLIC IN FORMATION CAMPAIGN ANCHORED BY A DEDICATED PROJECT WEBSITE AND HELP WITH TAX PREPARATION A RE JUST A FEW OF THE STRATEGIES PLANNED TO HELP FEMALE HEADS OF HOUSEHOLD OVERCOME OBSTACL ES AND ACHIEVE THEIR MONEY GOALS APACHE JUNCTION PUBLIC LIBRARY, APACHE JUNCTION, AZ (86- 0508052) THE APACHE JUNCTION PUBLIC LIBRARY WILL PARTNER WITH THE UNIVERSITY OF ARIZONA TO OFFER FINANCIAL LITERACY CLASSES AT THE LIBRARY AND OTHER COMMUNITY LOCATIONS, EMPHASIZIN G THE SMALL STEPS RESIDENTS CAN TAKE TO LEAD A HEALTHY LIFESTYLE, BOTH PHYSICALLY AND FINA NCIALLY GENESEE DISTRICT LIBRARY (38-2288236) THE GENESEE DISTRICT LIBRARY WILL COLLABORA TE WITH CENTRAL MICHIGAN UNIVERSITY AND THE REGIONAL CHAMBER OF COMMERCE TO ESTABLISH A "F AMILY FINANCIAL FREEDOM" EDUCATION INITIATIVE WITH PROGRAMMING AND SERVICES FOR K-12 STUDE NTS, CURRENT COLLEGE STUDENTS, RECENT GRADUATES AND AFRICAN AMERICAN WOMEN, AMONG OTHERS TROY PUBLIC LIBRARY, TROY, MI (38-6091389) TROY PUBLIC LIBRARY WILL HELP HIGH SCHOOL STUDE NTS AND THEIR PARENTS TO ESTABLISH A FINANCIAL PLAN FOR COLLEGE AND BEYOND THE PROJECT AD DRESSES SAVING AND INVESTING TO COVER COLLEGE EXPENSES, AS WELL AS THE SKILLS AND KNOWLEDG E STUDENTS NEED TO MANAGE THEIR FINANCES WHILE IN COLLEGE AND AFTER THEY GRADUATE SESSION S WILL BEGIN WITH A FOCUS ON FINANCIAL BASICS (BANKING, BUDGETING, ETC), MOVING ON TO COL LEGE AFFORDABILITY, FINANCIAL AID, INVESTMENT CONSIDERATIONS, AND MANAGING DEBT AFTER GRAD UATION SESSIONS WILL ALSO REINFORCE PARENTS' ROLE AS THE PRIMARY FINANCIAL BEHAVIORAL MOD EL FOR THEIR STUDENTS THE SEMINARS WILL TAKE PLACE AT THE LIBRARY'S TECHNOLOGY CENTER AND AT THREE AREA HIGH SCHOOLS NEARBY OAKLAND UNIVERSITY, WALSH COLLEGE, THE LOCAL CONSUMER CREDIT COUNSELING AGENCY, AND THE CITY OF TROY FINANCE DEPARTMENT WILL PROVIDE INSTRUCTION AL SUPPORT FOR THE PROJECT GEORGE WASHINGTON UNIVERSITY, WASHINGTON, DC (53-0196586) WORK PLACE FINANCIAL EDUCATION FOR NEWLY HIRED WORKERS FACULTY AT GEORGE WASHINGTON UNIVERSITY AND NORTH CAROLINA STATE UNIVERSITY ARE PREPARING A REPORT DESCRIBING PRACTICAL, COST-EFFE CTIVE STRATEGIES THAT EMPLOYERS CAN PURSUE TO ENCOURAGE NEW EMPLOYEES TO SAVE FOR RETIREME NT THE REPORT WILL EXAMINE AUTOMATIC RETIREMENT S

Identifier	Return Reference	Explanation
FLORIDA INTERNATIONAL UNIVERSITY COLLEGE OF LAW (FIU), MIAMI, FL	(65-0177616)	AVINGS ENROLLMENT FEATURES, SHARE WORKER PERSPECTIVES ON FINANCIAL INFORMATION PROVIDED TO THEM BY THEIR EMPLOYERS, AND DESCRIBE LOW-COST "INFORMATIONAL NUDGES" THAT CAN INCREASE R ETIREMENT SAVINGS THE REPORT WILL ALSO PROVIDE GUIDANCE TO EMPLOYERS SEEKING TO ASSESS TH EIR CURRENT PLAN DESIGNS AND EDUCATIONAL EFFORTS GEORGIA STATE UNIVERSITY COLLEGE OF LAW, ATLANTA, GA (58-6002050) GEORGIA STATE UNIVERSITY COLLEGE OF LAW WILL ESTABLISH THE FIRST INVESTOR CLINIC IN GEORGIA THE NEW CLINIC WILL SERVE SMALL INVESTORS WHO MAY NOT BE ABLE TO OBTAIN REPRESENTATION DUE TO THE SIZE OF THEIR CLAIMS THE CLINIC WILL ALSO DEVELOP AN EDUCATIONAL PROGRAM FOR STATE RESIDENTS TO HELP THEM LEARN ABOUT INVESTING AND HOW TO AVO ID BECOMING VICTIMS OF FRAUD HOWARD UNIVERSITY SCHOOL OF LAW, WASHINGTON, DC (53-0204707) THE HOWARD UNIVERSITY SCHOOL OF LAW WILL EXPAND ITS CLINICAL LAW CENTER TO INCLUDE AN INV ESTOR JUSTICE AND EDUCATION CLINIC THE CLINIC WILL PROVIDE LEGAL ADVICE TO UNDERSERVED IN VESTORS AND WILL CONDUCT INVESTOR EDUCATION WORKSHOPS AND SEMINARS IN COOPERATION WITH OUT SIDE COMMUNITY ASSOCIATIONS, FAITH-BASED ORGANIZATIONS AND GOVERNMENT AGENCIES IDA RUPP P UBLIC LIBRARY, PORT CLINTON, OH (34-6401091) IDA RUPP PUBLIC LIBRARY WILL PARTNER WITH UNI TED WAY, THE PORT CLINTON CITY SCHOOL DISTRICT, AND COMMUNITY ORGANIZATIONS TO TEACH LOW-I NCOME CHILDREN AND THEIR PARENTS FINANCIAL FUNDAMENTALS THROUGH HANDS-ON SUMMER ACTIVITIES , AS WELL AS WORKSHOPS AND CLASSES SCHEDULED THROUGHOUT THE YEAR PROGRAMMING WILL ADDRESS EARNING MONEY, NEEDS VS WANTS, BANKING FUNDAMENTALS, BUDGETING BASICS, ESTABLISHING SAVI NGS GOALS, AND SIMILAR BASIC TOPICS CHILDREN WILL BE INCENTIVIZED TO READ AGE-APPROPRIATE STORYBOOKS WITH A MONEY THEME AND REPORT WHAT THEY LEARN THROUGHOUT THE NON-SUMMER MONTH S, THE LIBRARY WILL SPONSOR ADDITIONAL ACTIVITIES THAT BRING PARENTS, CHILDREN, AND TEENS TOGETHER AND MODEL STRATEGIES THAT PARENTS CAN USE TO TEACH THEIR CHILDREN GOOD MONEY HABI TS AND SKILLS ADULT PROGRAMS-CONDUCTED IN PARTNERSHIP WITH UNITED WAY, LOCAL FINANCIAL ED UCATORS, AND SUPERVISED GRADUATE STUDENTS FROM BOWLING GREEN UNIVERSITY'S ECONOMICS DEPART MENT-WILL ADDRESS INVESTING BASICS, CREDIT, DEBT, HOUSEHOLD BUDGETING, IDENTITY THEFT, FRA UD PREVENTION, AND PERSONAL FINANCE RESOURCES AVAILABLE AT THE LIBRARY

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INNOVATIONS FOR POVERTY ACTION, NEW HAVEN, CT (06-1660068)		EVALUATING THE EFFECTIVENESS OF FINANCIAL EDUCATION AND COMMITMENT SAVINGS CONTRACTS RESEA RCHERS ARE INVESTIGATING THE EXTENT TO WHICH COMMITMENT CONTRACTS IMPROVE THE FINANCIAL WE LL-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 RA NDOMIZED CONTROLLED FIELD EXPERIMENTS AND PROVIDING FINANCIAL EDUCATION LAWRENCE PUBLIC L IBRARY, LAWRENCE, KS (48-1179872) LAWRENCE PUBLIC LIBRARY WILL INCORPORATE A NEW FINANCIAL WELLNESS CLINIC INTO ITS BUSINESS CENTER TO PROVIDE STRAIGHTFORWARD MONEY MANAGEMENT AND INVESTING INFORMATION TO LOW-INCOME FAMILIES THIS WILL BE ACCOMPLISHED THROUGH PARTNERSHI PS WITH THE LOCAL SCHOOL DISTRICT AND SOCIAL SERVICES AGENCIES, A SERIES OF EDUCATIONAL WO RKSHOPS AND A PROMOTIONAL CAMPAIGN USING BOTH TRADITIONAL AND SOCIAL MEDIA MULTNOMAH COUN TY LIBRARY, PORTLAND, OR (93-1190983) MULTNOMAH COUNTY LIBRARY WILL EXPAND ITS MOBILE FINA NCIAL LITERACY LABS TESTED UNDER A PREVIOUS GRANT FROM SMART INVESTING@YOUR LIBRARY THE L ABS WILL BE STAFFED BY A TEAM OF TRAINED LIBRARIANS AND WILL USE TABLET, TOUCH-SCREEN TECH NOLOGY TO CONNECT VULNERABLE POPULATIONS WITH CURATED FINANCIAL AND INVESTOR EDUCATION RES OURCES FORMATTED TO SUIT USERS' DIFFERENT LEARNING PREFERENCES THE LABS WILL ALSO INCORPO RATE CURRICULUM MODULES CUSTOMIZED FOR EACH AUDIENCE COHORT THE NEW LAB LESSONS WILL BE D IFFERENTIATED BY AUDIENCE GROUP AND WILL INCLUDE CREATING A BUDGET, ESTABLISHING AN EMERG ENCY FUND, PAYING DOWN CONSUMER DEBT, MANAGING CREDIT, AVOIDING SCAMS AND PAYDAY LENDERS, INVESTING FOR RETIREMENT, SAFEGUARDING INVESTMENTS, UNDERSTANDING REVERSE MORTGAGES, ESTAT E PLANNING, AND CARING FOR AND PROTECTING ELDERLY PARENTS FINANCIALLY STATE LIBRARY OF IO WA, DES MOINES, IA (23-1365979) THE STATE LIBRARY OF IOWA, IN PARTNERSHIP WITH IOWA STATE UNIVERSITY EXTENSION AND AMES PUBLIC LIBRARY, WILL EXPAND A SUCCESSFUL, MIXED-METHODS (ONL INE AND FACE-TO-FACE), LIBRARY-BASED FINANCIAL EDUCATION MODEL TO 18 UNDERSERVED RURAL COM MUNITIES ACROSS IOWA THE ONLINE COURSES WILL EACH LAST SIX WEEKS AND WILL BE SEGMENTED AC CORDING TO THREE GENERATIONAL COHORTS STARTING OUT (GENERATION X), BUILDING UP (TRAILING BABY BOOMERS) AND MAKING IT LAST (RETIREES) A CAPSTONE, FACE-TO-FACE EVENT IN EACH LOCATI ON WILL FOLLOW THE ONLINE LEARNING AND BRING THE LOCAL LIBRARIES INTO LASTING PARTNERSHIP WITH COMMUNITY ORGANIZATIONS MAINE CENTERS FOR WOMEN, WORK & COMMUNITY, AUGUSTA, ME (01-6 000769) MAINE CENTERS FOR WOMEN, WORK & COMMUNITY WILL ADD MODULES ON INVESTING AND RETIRE MENT PLANNING TO THEIR BASIC MONEY MANAGEMENT CURRICULUM, INTEGRATE FINANCIAL PLANNING AND INVESTING SKILLS AS CORE COMPETENCIES IN THEIR WORKFORCE DEVELOPMENT PROGRAMS, AND CREATE MORE EFFECTIVE MARKETING AND PROMOTIONAL TOOLS TO SUPPORT THEIR WORK MARTINSBURG-BERKELE Y COUNTY PUBLIC LIBRARIES, MARTINSBURG, WV (55-0364258) THE MARTINSBURG-BERKELEY COUNTY PU BLIC LIBRARIES WILL PARTNER WITH THE BLUE RIDGE COMMUNITY AND TECHNICAL COLLEGE TO ESTABLI SH A FOUR-PART FINANCIAL LITERACY PROGRAM SERVING COUNTY RESIDENTS UNDER THE THEME "FREE-W AY TO FINANCIAL INFORMATION " THE PROGRAM WILL INCLUDE A FAMILY FINANCIAL FAIR FEATURING S ERVICES AVAILABLE IN THE EASTERN PANHANDLE OF WEST VIRGINIA, SPECIAL PROGRAMMING ON FINANC IAL BASICS FOR CHILDREN AND TEENS DELIVERED WITH ASSISTANCE FROM THE SHENANDOAH VALLEY DIS COVERY MUSEUM, FINANCIAL SEMINARS FOR ADULTS AND A "CASH CORRIDOR" ON THE LIBRARY SYSTEM'S WEBSITE WITH MULTIMEDIA PERSONAL FINANCE RESOURCES MICHIGAN STATE UNIVERSITY COLLEGE OF LAW, EAST LANSING, MI (38-1358000) MICHIGAN STATE UNIVERSITY COLLEGE OF LAW WILL EXPAND IT S CLINICAL PROGRAM WITH AN INVESTOR ADVOCACY CLINIC THE FIRST SUCH CLINIC IN MICHIGAN WIL L SERVE SMALL INVESTORS IN NEED OF LEGAL ADVICE TO RESOLVE THEIR CLAIMS THE CLINIC WILL A LSO DEVELOP AN INVESTOR EDUCATION PROGRAM TO BE DELIVERED THROUGH COMMUNITY ORGANIZATIONS SERVING STATE RESIDENTS MONROE COUNTY PUBLIC LIBRARY, BLOOMINGTON, IN (35-1892355) THE MO NROE COUNTY PUBLIC LIBRARY WILL TARGET TEENS AND 20-SOMETHINGS, INCLUDING SPANISH SPEAKERS , THROUGH 15 WORKSHOPS AND 15 "TALK-TO-AN-EXPERT" SESSIONS ON FIVE HIGH-PRIORITY TOPICS B UDGETING, SAVING, SPENDING, MANAGING CREDIT AND DEBT, AND INVESTING PROGRAMS WILL OCCUR A T THE LIBRARY AND VARIOUS COUNTY LOCATIONS, AND WILL BE PRODUCED WITH ASSISTANCE FROM PURD UE EXTENSION, IN PART TO LEVERAGE COMMUNITY-WIDE ATTENTION TO INDIANA SAVES AND MONEY SMAR T WEEK MONTANA STATE UNIVERSITY EXTENSION, BOZEMAN, MT (81-6010045) MONTANA STATE UNIVERS ITY EXTENSION WILL PROVIDE AN EDUCATION SERIES ON BASIC MONEY MANAGEMENT, INVESTMENTS, RET IREMENT PLANNING AND ESTATE PLANNING FOR EMPLOYEES OF MSU SATELLITE CAMPUSES AND OTHER WOR KING MONTANANS SESSIONS WILL BE OFFERED IN-PERSON

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INNOVATIONS FOR POVERTY ACTION, NEW HAVEN, CT (06-1660068)		IN BOZEMAN, AND AS LIVE WEBINARS TO RURAL HOST LOCATIONS AND INDIVIDUALS SESSIONS WILL B E ARCHIVED ONLINE TO ACCOMMODATE VIEWING AT TIMES THAT ARE CONVENIENT FOR PARTICIPANTS UNA BLE TO ATTEND THE LIVE WEBINARS SANTA CLARA COUNTY LIBRARY, LOS GATOS, CA (80-0001382) TH E SANTA CLARA COUNTY LIBRARY PROJECT WILL EMPHASIZE STAFF TRAINING ON FINANCIAL TOPICS AND RELATED REFERENCE RESOURCES THIS TRAINING WILL BE LED BY FACULTY FROM NEARBY HIGHER EDUC ATION INSTITUTIONS AND MADE AVAILABLE TO ALL LIBRARIANS WITHIN THE PACIFIC LIBRARY PARTNER SHIP, A CONSORTIUM OF FOUR REGIONAL LIBRARY SYSTEMS IN ADDITION TO STAFF TRAINING, PATRON WORKSHOPS ON INVESTING LITERACY WILL BE OFFERED AT SANTA CLARA'S SEVEN LIBRARIES THE PUB LIC WORKSHOPS WILL BE COMPLEMENTED BY A PERSONAL FINANCE PORTAL ADDED TO THE LIBRARY'S WEB SITE, OFFERING RELEVANT MATERIALS IN ENGLISH, SPANISH, MANDARIN AND VIETNAMESE. NATIONAL C OUNCIL ON AGING (13-1932384) NEW CHOICES, NEW CHALLENGES STRENGTHENING CONSUMER EDUCATION ON HOME EQUITY AS A RETIREMENT RESOURCE THE NATIONAL COUNCIL ON AGING AND ITS PARTNERS WI LL CREATE, PROMOTE AND MAINTAIN AN ONLINE DECISION TOOL TO HELP OLDER HOMEOWNERS (AGES 55 AND OVER) UNDERSTAND OPTIONS AND RISKS FOR USING HOME EQUITY AS A RETIREMENT RESOURCE. NAT IONAL LABOR COLLEGE, SILVER SPRING, MD (52-0895834) INVESTOR EDUCATION FOR WORKING FAMILIE S THE NATIONAL LABOR COLLEGE IS PARTNERING WITH UNIONS FROM MULTIPLE INDUSTRY SECTORS, AS WELL AS APPRENTICESHIP PROGRAMS, TO PROVIDE ACCESS TO FACE-TO-FACE AND ONLINE INVESTOR EDU CATION TO UNION MEMBERS AND THEIR FAMILIES NILES DISTRICT LIBRARY, NILES, MI (77-0597865) NILES DISTRICT LIBRARY WILL OFFER FINANCIAL LITERACY CLASSES BASED ON THE FDIC MONEY SMAR T CURRICULUM, FINANCIAL FITNESS SUPPORT GROUPS, AND A SERIES OF SHORT-TOPIC PRESENTATIONS FOR PATRONS SEEKING MORE NARROWLY DEFINED ASSISTANCE. THE TARGET AUDIENCE WILL BE LOW-INCO ME INDIVIDUALS IN NILES AND SURROUNDING COMMUNITIES FACULTY FROM NEARBY LAKE MICHIGAN COL LEGE WILL TEACH THE MONEY SMART CLASSES, WHICH WILL HELP PARTICIPANTS MAKE INFORMED FINANC IAL CHOICES, RESOLVE DEBT ISSUES, AND PLAN FOR THE FUTURE. THE FIRST CLASSES WILL BEGIN JU ST AS THE VOLUNTEER INCOME TAX (VITA) SEASON IS CONCLUDING FOR MANY IN THE TARGET AUDIENC E, MONEY RECEIVED FROM TAX RETURNS BRINGS A PERIOD OF FINANCIAL FLEXIBILITY THAT COINCIDES WITH AN IMPORTANT EDUCATIONAL OPPORTUNITY EACH MONEY SMART SERIES WILL BE FOLLOWED BY FI NANCIAL FITNESS SUPPORT GROUPS, CALLED "MONEY TALKS," WHICH WILL MEET REGULARLY AND PROVID E GUIDANCE AND ENCOURAGEMENT AS PARTICIPANTS STRIVE TO ACHIEVE THEIR FINANCIAL GOALS

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NORTH CAROLINA STATE UNIVERSITY, RALEIGH, NC (56-6000756)		A WEB-BASED FRAUD RISK ASSESSMENT TOOL RESEARCHERS AT NC STATE AND GEORGE MASON UNIVERSITY ARE PARTNERING WITH A TECHNOLOGY FIRM TO CREATE A USER-FRIENDLY FRAUD DETECTION TOOL BASE D ON COMPARISONS OF FINANCIAL AND NON-FINANCIAL DISCLOSURES IN SEC 10K FILINGS THE TEAM U SED A PREVIOUS FOUNDATION GRANT TO DESIGN AND VALIDATE A PROTOTYPE TOOL THE SUCCESS OF TH AT EFFORT FORMS THE BASIS FOR THE CURRENT PROJECT, WHICH WILL RATIONALIZE THE TOOL AND MAK E IT WIDELY AVAILABLE TO REGULATORS, AUDITORS AND INVESTORS THE OHIO STATE UNIVERSITY RES EARCH 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 IN FLUENCES THE USE OF NON-MAINSTREAM FINANCIAL SERVICES (E.G PAY-DAY LENDING) AND IDENTIFYI NG IDA BEST PRACTICES PARTNERS INCLUDE CARNEGIE MELLON UNIVERSITY, ASSETS OHIO (THE FOURT H LARGEST IDA PROGRAM PROVIDER IN THE U S), AND THE NEW STRATEGIES FOR STRONGER OUTCOMES INITIATIVE OF THE DEPARTMENT OF HEALTH AND HUMAN SERVICES OPERATION HOPE, INC , LOS ANGEL ES, CA (95-4378084) BANKING ON OUR FUTURE, COLLEGE EDITION MOBILE APP OPERATION HOPE IS CR EATING ONLINE AND MOBILE APPLICATION TOOLS DESIGNED TO DEVELOP HEALTHY ATTITUDES AND BEHAV IORS ABOUT MONEY AMONG COLLEGE STUDENTS, ESPECIALLY THOSE ATTENDING HISTORICALLY BLACK COL LEGES AND UNIVERSITIES THE NEW APPLICATIONS WILL ADDRESS PERSONAL FINANCE BASICS, EXAMINE STUDENTS' FINANCIAL PERSONALITIES, AND HELP STUDENTS MAKE INFORMED DECISIONS ABOUT ACQUIR ING STUDENT DEBT AND MANAGING IT AFTER GRADUATION PELHAM PUBLIC LIBRARY, PELHAM, AL (26-4 800985) THE UNIVERSITY OF ALABAMA, JEFFERSON STATE COMMUNITY COLLEGE AND THE ALABAMA COOPE RATIVE EXTENSION CENTER WILL ASSIST PELHAM PUBLIC LIBRARY IN DELIVERING A FINANCIAL LITERA CY INITIATIVE FOR YOUTH, ADULTS, SENIORS AND SPANISH-SPEAKING LIBRARY PATRONS PEPPERDINE UNIVERSITY SCHOOL OF LAW, MALIBU, CA (95-1644037) THE STRAUS INSTITUTE FOR DISPUTE RESOLUT ION AT PEPPERDINE UNIVERSITY LAW SCHOOL IS ONE OF THE WORLD'S LEADING EDUCATIONAL PROGRAMS IN THE FIELD OF DISPUTE RESOLUTION A NEW INVESTOR ADVOCACY CLINIC WILL COMPLEMENT THE LA W SCHOOL'S EXTENSIVE PROGRAM BY PROVIDING STUDENTS WITH THE OPPORTUNITY TO REPRESENT UNDER SERVED INVESTORS IN THE LOS ANGELES AREA PIONEER LIBRARY SYSTEM, NORMAN, OK (01-0946757) PIONEER LIBRARY SYSTEM WILL PARTNER WITH THE CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL OKLAHOMA, CITIZEN POTTAWATOMI NATION, CHICKASAW NATION AND EMPLOYERS IN THE HOMETOWNS OF ITS 10 MEMBER LIBRARIES TO OFFER "FISCALLY FIT BOOT CAMPS" TO EMPLOYEES RICHLAND COUNTY P UBLIC LIBRARY, COLUMBIA, SC (57-6000396) RICHLAND COUNTY PUBLIC LIBRARY WILL COMBINE TRADI TIONAL EDUCATIONAL ACTIVITIES (WORKSHOPS, STORY TIMES AND OUTREACH PRESENTATIONS) WITH CRE ATIVE AND ENGAGING EXPERIENCES FOR FAMILIES THE LIBRARY WILL PARTNER WITH LUNCH MONEY, A CHILDREN'S BAND THAT "BRINGS INDIE-ROCK TO FAMILY AUDIENCES," TO WRITE A CHILDREN'S SONG A BOUT MONEY, EARNING AND SAVING FOR THE FUTURE, AND TO SCHEDULE PERFORMANCES FOR YOUNG CHIL DREN THE LIBRARY WILL WORK WITH COLUMBIA COLLEGE AND LOCAL SCHOOLS TO ENGAGE TEENS IN CRE ATING PERFORMANCES AND GAMES THAT TEACH YOUNGER CHILDREN FINANCIAL BASICS THE LIBRARY'S A FRICAN-AMERICAN HISTORY AND CULTURAL EVENTS COMMITTEE WILL WORK WITH PARTNER ORGANIZATIONS TO SPONSOR AND PROMOTE A SERIES OF FAMILY-FOCUSED FINANCIAL LITERACY EVENTS ON TOPICS RAN GING FROM HOME OWNERSHIP AND SAVING FOR COLLEGE TO THE BASICS OF INVESTING SANTA CRUZ COM MUNITY VENTURES, SANTA CRUZ, CA (77-0247648) SANTA CRUZ COMMUNITY VENTURES WILL COLLABORAT E WITH A COALITION OF LOCAL PARTNERS TO EXPAND THE ECONOMIC JUSTICE PROJECT-A SOCIAL SERVI CE MODEL INTEGRATING FINANCIAL AND CONSUMER EDUCATION WITH LEGAL AND OTHER SUPPORT SERVICE S-TO HELP 2,000 LOW- TO MODERATE-INCOME HISPANIC ADULTS IMPROVE THEIR FINANCIAL AND ECONOM IC PROSPECTS SEEKONK PUBLIC LIBRARY, SEEKONK, MA (22-2969879) SEEKONK PUBLIC LIBRARY AND ITS PARTNERS WILL ASSIST WOMEN AGES 25 AND OVER AS THEY MASTER FINANCIAL BASICS, CRAFT LON G-TERM FINANCIAL PLANS AND ACQUIRE THE SAVING AND INVESTING SKILLS TO PUT THESE PLANS INTO PRACTICE. INSTRUCTIONAL PROGRAMS WILL BE ORGANIZED AROUND THEMES AND WILL BE SUPPLEMENTED BY A SERIES OF NETWORKING EVENTS TO ADD A SOCIAL DIMENSION TO THE PROGRAM AND ALLOW PARTI CIPANTS TO LEARN FROM EACH OTHER GUEST SPEAKERS WILL ADDRESS FISCAL FITNESS FOR WOMEN BU SINESS SCHOOL FACULTY FROM JOHNSON & WALES UNIVERSITY AND STAFF FROM MONEY MANAGEMENT INTE RNATIONAL (A NONPROFIT CONSUMER CREDIT COUNSELING AGENCY) WILL LEAD THE SEMINARS SETON HA LL UNIVERSITY SCHOOL OF LAW, NEWARK, NJ (22-1500645) THE SETON HALL UNIVERSITY SCHOOL OF L AW WILL OPEN THE FIRST CLINIC TO OFFER LEGAL SERVICES TO UNDERSERVED INVESTORS IN NEW JERS EY THE NEW CLINIC WILL STRENGTHEN THE LAW SCHOOL'

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NORTH CAROLINA STATE UNIVERSITY, RALEIGH, NC (56-6000756)		S DYNAMIC ALTERNATIVE DISPUTE RESOLUTION PROGRAM AND ENHANCE THE FREE LEGAL SERVICES ALREA DY OFFERED TO RESIDENTS OF THAT STATE IN ADDITION, SETON HALL WILL REACH OUT TO COMMUNITY ORGANIZATIONS TO CONDUCT STUDENT-LED EDUCATIONAL SESSIONS TO HELP INVESTORS LEARN HOW TO AVOID BECOMING VICTIMS OF FRAUD STEP UP SAVANNAH, SAVANNAH, GA (30-0526014) STEP UP SAVAN NAH WILL BUILD ON A SUCCESSFUL PILOT EFFORT TO INTEGRATE FINANCIAL EDUCATION CLASSES AT EM PLOYER SITES FROM THE HOSPITALITY, HEALTHCARE, WAREHOUSING AND GOVERNMENT SECTORS, AND WIL L DESIGN A NEW REFERRAL SYSTEM TO STEER INDIVIDUALS FROM EMPLOYER PROGRAMS TO NEIGHBORHOOD CENTERS FOR WORKING FAMILIES FOR MORE INDIVIDUALIZED ASSISTANCE SUFFOLK UNIVERSITY LAW S CHOOL, BOSTON, MA (04-2133255) THE SUFFOLK UNIVERSITY LAW SCHOOL WILL EXPAND ITS NATIONALL Y 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 ST UDENTS WILL BE REQUIRED TO CONDUCT INVESTOR EDUCATION PROGRAMS AT LOCAL COMMUNITY CENTERS AND LIBRARIES

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UNITED NEGRO COLLEGE FUND (UNCF) SPECIAL PROGRAMS CORPORATION,	FAIRFAX, VA (54-1980487)	FAT POCKETS WEALTH-BUILDING PROGRAM UNCF SPECIAL PROGRAMS IS UNDERTAKING A KNOWLEDGE, ATTI TUDES AND BEHAVIORS STUDY FOR THE PURPOSE OF INFORMING THE DESIGN OF A COMPREHENSIVE FINAN CIAL EDUCATION PROGRAM FOR STUDENTS OF HISTORICALLY BLACK COLLEGES AND UNIVERSITIES (HBCUS) MORE THAN TWO DOZEN HBCUS ARE PARTICIPATING THE EFFORT BEGINS WITH A REVIEW OF EXISTIN G RESEARCH AND INCLUDES SURVEYS, FOCUS GROUPS AND OTHER MARKET RESEARCH AMONG STUDENTS, FA CULTY AND ALUMNI/AE DELIVERABLES INCLUDE A DETAILED PROGRAMMATIC PLAN FOR MEETING THE FIN ANCIAL LITERACY NEEDS OF HBCU STUDENTS AGES 18 TO 24 UNITED WAY OF MIAMI DADE CENTER FOR FINANCIAL STABILITY, MIAMI, FL (59-0830840) THE UNITED WAY CENTER FOR FINANCIAL STABILITY WILL REACH OUT TO UNDER-EMPLOYED AND UN-EMPLOYED INDIVIDUALS AND FAMILIES IN MIAMI-DADE CO UNTY THROUGH TWO SOUTH FLORIDA WORKFORCE OFFICES, TAX PREPARATION SITES AND LOCAL SCHOOLS THE PROGRAM WILL PROVIDE CROSS-TRAINING FOR AGENCY VOLUNTEERS AND STAFF TO ENABLE THEM TO PROVIDE BASIC EDUCATION FOR THE FAMILIES THEY SERVE, AND THE ABILITY TO REFER CLIENTS TO THE CENTER FOR MORE COMPREHENSIVE COUNSELING AND COACHING UNITED WAY FOR SOUTHEASTERN MIC HIGAN, DETROIT, MI (20-3099071) THE UNITED WAY FOR SOUTHEASTERN MICHIGAN WILL COLLABORATE WITH THE DETROIT LOCAL INITIATIVES SUPPORT CORPORATION TO SUPPORT A NETWORK OF FINANCIAL C OACHES WORKING IN LOW-INCOME COMMUNITIES IN AND AROUND DETROIT TO ASSIST INDIVIDUAL FAMILI ES WITH UNDERSTANDING AND OVERCOMING THE BARRIERS TO BUILDING WEALTH UNITED WAY OF ACADIA NA, LAFAYETTE, LA (72-0513639) AS PART OF A COMMUNITYWIDE "EARN IT! KEEP IT! SAVE IT!" PRO JECT, UNITED WAY OF ACADIANA WILL PARTNER WITH 26 MEMBERS OF THE ACADIANA ASSET-BUILDING C OALITION TO PROVIDE WORKSHOPS USING THE FDIC MONEY SMART CURRICULUM TO HELP LOCAL INDIVIDU ALS AND FAMILIES DEVELOP THE SKILLS THEY NEED TO BECOME FINANCIALLY SECURE TO UNIFY THE C OMMUNITY'S EFFORTS, UNITED WAY WILL CARRY OUT A SOCIAL MARKETING CAMPAIGN THAT USES TRADIT IONAL PRINT MARKETING AS WELL AS RADIO PSAS AND SOCIAL MEDIA UNITED WAY OF CENTRAL OHIO, COLUMBUS, OH (31-4393712) THE UNITED WAY OF CENTRAL OHIO WILL INCORPORATE THE DELIVERY OF TIMELY, RELEVANT AND ENGAGING FINANCIAL EDUCATION FOR LOW- TO MODERATE-INCOME FAMILIES THR OUGH THE EXISTING CASE MANAGEMENT ACTIVITIES OF STABLE FAMILIES, A LOCAL PROGRAM OF THE SI EMER INSTITUTE FOR FAMILY STABILITY STABLE FAMILIES IS A MULTI-STATE EFFORT TO PROVIDE FA MILIES WITH SCHOOL-AGED CHILDREN AT RISK OF LOSING THEIR HOUSING WITH CASE MANAGEMENT SERV ICES THAT ENSURE THAT CHILDREN IN THESE HOUSEHOLDS REMAIN STABLE IN SCHOOL UNITED WAY OF CHITTENDEN COUNTY, SOUTH BURLINGTON, VT (03-0217229) THE UNITED WAY OF CHITTENDEN COUNTY W ILL LEAD A COALITION OF COMMUNITY PARTNERS IN DEVELOPING AND TESTING TWO ON-SITE WORKPLACE -BASED FINANCIAL AND INVESTOR EDUCATION PROGRAMS AT 18 SITES THIS PROJECT BUILDS ON AN EX ISTING RELATIONSHIP WITH EMPLOYERS THROUGH THE WORKING BRIDGES PROJECT, WHICH DEVELOPS AND PILOTS INNOVATIVE STRATEGIES TO IMPROVE THE RETENTION, PROMOTION AND FINANCIAL STABILITY OF THEIR EMPLOYEES UNITED WAY OF FAIRFIELD COUNTY, LANCASTER, OH (31-0644804) UNITED WAY OF FAIRFIELD COUNTY WILL PROVIDE PERSONAL FINANCIAL EDUCATION FOR HIGH SCHOOL SENIORS IN T WO FAIRFIELD COUNTY ALTERNATIVE SCHOOLS AND FOR YOUNG ADULTS PARTICIPATING IN PROGRAMS AT THE EASTLAND-FAIRFIELD CAREER CENTER THE PROJECT WILL SERVE LOW- TO MODERATE-INCOME YOUNG ADULTS WHO ARE ON TRACK TO ATTEND TECHNICAL SCHOOLS OR ENTER THE WORKFORCE FOLLOWING GRAD UATION, AS WELL AS ADULT BASIC EDUCATION, GED AND ESOL STUDENTS UNITED WAY OF GREATER CHA TTANOOGA, CHATTANOOGA, TN (62-0565962) THE UNITED WAY OF GREATER CHATTANOOGA WILL PROVIDE FINANCIAL EDUCATION TRAINING FOR THE STAFF AND LEADERSHIP OF CHURCHES, NON-PROFIT AGENCIES AND COMMUNITY PARTNERS THAT PROVIDE FINANCIAL ASSISTANCE TO LOW AND MODERATE INCOME INDIV IDUALS AND FAMILIES, PROVIDE TRAINERS FOR "LUNCH AND LEARN" SESSIONS SPONSORED BY LOCAL NO N-PROFIT AGENCIES AND THEIR CLIENTS, PROVIDE ONE-ON-ONE DEBT REDUCTION COUNSELING AND FINA NCIAL COACHING FOR CLIENTS REFERRED BY PARTNER NON-PROFITS WHO HAVE RECEIVED TRAINING, AND UNDERTAKE MARKETING EFFORTS TO REACH OUTLYING RURAL COUNTIES AS WELL AS TARGETED URBAN NE IGHBORHOODS UNITED WAY OF GREATER CINCINNATI, CINCINNATI, OH (31-0537502) THE UNITED WAY OF GREATER CINCINNATI WILL WORK WITHIN EXISTING PARTNERSHIPS AND SYSTEMS TO PROVIDE WORKPL ACE FINANCIAL EDUCATION TRAINING FOR FRONT-LINE SERVICE PROVIDERS FROM LOCAL NON-PROFIT OR GANIZATIONS THAT PROVIDE EMPLOYMENT, HOUSING, FINANCIAL EDUCATION, WORKFORCE TRAINING, CHI LD CARE AND EMERGENCY SERVICES THEY WILL ALSO PARTNER WITH LIFESPAN CREDIT COUNSELING AND THE UNIVERSITY OF CINCINNATI'S ECONOMICS CENTER TO INCREASE THE CAPACITY OF LOCAL HUMAN S ERVICES STAFF TO PROVIDE FINANCIAL EDUCATION SERVICES TO THEIR CLIENTS UNITED WAY OF GREA TER KANSAS CITY, KANSAS CITY, MO (44-0545812) THE UNITED WAY OF GREATER KANSAS CITY WILL C OLLABORATE WITH FIVE SERVICE PROVIDERS TO DEVELOP

Identifier	Return Reference	Explanation
UNITED NEGRO COLLEGE FUND (UNCF) SPECIAL PROGRAMS CORPORATION,	FAIRFAX, VA (54-1980487)	A MODEL FOR INTEGRATING FINANCIAL EDUCATION INTO SERVICES FOR HOMELESS OR NEAR-HOMELESS YO UNG ADULTS, 16-24 YEARS OF AGE, WHO ARE EITHER EMPLOYED OR HAVE A STABLE SOURCE OF INCOME ONE OUTCOME OF THE PROJECT WILL BE A REPORT ON LESSONS-LEARNED AND BEST PRACTICES THAT WI LL BE SHARED WITH OTHER ORGANIZATIONS THAT SERVE AT-RISK YOUNG PEOPLE UNITED WAY OF THE I NLAND VALLEYS, RIVERSIDE, CA (95-1742174) AS A COMPONENT OF A COMMUNITYWIDE FOSTER YOUTH I NITIATIVE, THE UNITED WAY OF THE INLAND VALLEYS WILL PROVIDE FINANCIAL EDUCATION AND BUDGE TING SKILLS FOR FOSTER YOUTH, 16 TO 18 YEARS OF AGE, TO HELP THEM PREPARE FOR INDEPENDENT LIVING AND BECOME ECONOMICALLY SELF-SUFFICIENT ADULTS UNITED WAY OF KING COUNTY, SEATTLE, WA (91-0565555) UNITED WAY OF KING COUNTY WILL INCREASE THE ECONOMIC STABILITY OF IMMIGRA NTS AND REFUGEES BY INTEGRATING FINANCIAL EDUCATION AND COACHING INTO THE WORK OF SIX AGEN CIES THAT PROVIDE ASSISTANCE TO SPECIFIC IMMIGRANT AND REFUGEE POPULATIONS IN ADDITION, A GENCY STAFF MEMBERS WILL RECEIVE FINANCIAL EMPOWERMENT TRAINING AND CERTIFICATION IN ORDER TO BETTER INTEGRATE FINANCIAL EDUCATION INTO THEIR PROGRAM OFFERINGS UNITED WAY OF LARIM ER COUNTY, FT COLLINS, CO (84-6031503) SPEARHEADED BY THE UNITED WAY OF LARIMER COUNTY AN D THE COLORADO STATE UNIVERSITY-LARIMER COUNTY EXTENSION, THE LARIMER COUNTY FINANCIAL LIT ERACY INITIATIVE WILL CONDUCT A FINANCIAL EDUCATION CAPACITY-BUILDING PROGRAM FOR SOCIAL S ERVICE AND TEACHING PROFESSIONALS THIS COALITION OF COMMUNITY PARTNERS WILL ALSO CREATE A COMMUNITY-WIDE SOCIAL MARKETING CAMPAIGN WITH A COMPANION RESOURCE WEBSITE UNITED WAY OF MARION COUNTY, OCALA, FL (59-0946642) THE UNITED WAY OF MARION COUNTY WILL CONDUCT A TWO- YEAR CAMPAIGN TO BREAK DOWN THE BARRIERS TO PARTICIPATION IN THE MARION COUNTY PROSPERITY CAMPAIGN BY SPANISH-SPEAKING RESIDENTS IN RURAL AREAS OF THE COUNTY THE PROJECT WILL EMPH ASIZE FREE TAX ASSISTANCE FOR LOW-INCOME SPANISH-SPEAKING CLIENTS AND WILL PROVIDE SPANISH -LANGUAGE MONEY SMART WORKSHOPS THE PROJECT WILL BE SUPPORTED BY A COMPREHENSIVE SOCIAL M ARKETING CAMPAIGN

Identifier	Return Reference	Explanation
UNITED WAY OF THE RIVER CITIES, HUNTINGTON, WV (55-0384704)		UNITED WAY OF THE RIVER CITIES WILL PARTNER WITH LOCAL EMPLOYERS TO LAUNCH A WORKPLACE FINANCIAL EDUCATION PROGRAM TO PROVIDE FINANCIAL EDUCATION TRAINING FOR LOW- TO MIDDLE-INCOME EMPLOYEES AND TO EXPAND THE CAPACITY OF EMPLOYERS TO MAKE REFERRALS TO COMMUNITY-BASED NONPROFIT FINANCIAL AND SOCIAL SERVICES UNITED WAY SILICON VALLEY, SAN JOSE, CA (94-1450153) UNITED WAY OF SILICON VALLEY WILL DEVELOP COMMUNITY PARTNERSHIP TO EXPAND THE NUMBER OF SUSTAINABLE, VOLUNTEER-DRIVEN CREDIT COACHING PROGRAMS THROUGHOUT SANTA CLARA COUNTY DURING THE GRANT TERM, SEVEN TO 10 COMMUNITY ORGANIZATIONS THAT SERVE LOW- TO MODERATE-INCOME FAMILIES WILL INTEGRATE CREDIT COACHING INTO THEIR CORE SERVICES, AND MORE THAN 200 FAMILIES WILL RECEIVE COACHING ASSISTANCE SIXTY COMMUNITY MEMBERS WILL BE TRAINED AS VOLUNTEER COACHES AND WILL BE MATCHED WITH CLIENTS UNITED WAY OF TAMPA BAY, TAMPA, FL (59-3725701) THE UNITED WAY OF TAMPA BAY WILL ADDRESS THE PERVASIVE USE OF TAX REFUND ANTICIPATION LOANS IN TWO LOW-INCOME NEIGHBORHOODS IN THE TAMPA BAY AREA THROUGH A COMBINATION OF NEIGHBOR-TO-NEIGHBOR OUTREACH, CLASSROOM EDUCATION, INDIVIDUALIZED FINANCIAL COACHING AND A SOCIAL MARKETING CAMPAIGN UNITED WAY OF WEST CENTRAL MISSISSIPPI, VICKSBURG, MS (64-0330259) UNITED WAY OF WEST CENTRAL MISSISSIPPI WILL PARTNER WITH LOCAL COMMUNITY GROUPS IN THE LOWER DELTA REGION TO DESIGN AND PROVIDE A SUSTAINABLE BASIC MONEY MANAGEMENT EDUCATION PROGRAM FOR LOW-INCOME CITIZENS UNIVERSITY OF MIAMI SCHOOL OF LAW, CORAL GABLES, FL (59-0624458) THE UNIVERSITY OF MIAMI SCHOOL OF LAW WILL ADD AN INVESTOR ADVOCACY CLINIC TO ITS CLINICAL PROGRAM EXPANDING THE OPPORTUNITIES FOR STUDENTS TO SERVE INVESTORS RESIDING IN SOUTH FLORIDA THE SCHOOL WILL ALSO BUILD ON ITS OUTSTANDING COMMUNITY OUTREACH PROGRAMS TO OFFER PUBLIC SEMINARS ON INVESTING AND RELATED ISSUES, INCLUDING DETECTING ABUSES AND POTENTIAL FRAUDULENT INVESTMENTS UNIVERSITY OF TENNESSEE, KNOXVILLE, TN (62-6001636) LOVE YOUR MONEY THE UNIVERSITY OF TENNESSEE AND ITS PARTNERS ARE ENHANCING THE LOVE YOUR MONEY FINANCIAL EDUCATION PROGRAM FOR COLLEGE STUDENTS (WWW LOVEYOURMONEY ORG) TO ALLOW INSTRUCTORS TO MONITOR AND ASSESS INDIVIDUAL STUDENT PROGRESS, THUS MAKING THE TOOL MORE SUITABLE AS A COURSE ASSIGNMENT THE PROJECT TEAM IS ALSO UNDERTAKING MARKETING ACTIVITIES THAT ENGAGE FACULTY MEMBERS AND OTHERS RESPONSIBLE FOR SHAPING STUDENT LEARNING AND COLLEGE LIFE EXPERIENCES, EXPANDING THE NUMBER OF CAMPUSES USING LOVE YOUR MONEY, AND CONTINUING TO EVALUATE THE PROGRAM TO DETERMINE ITS LONGER-TERM EFFECTIVENESS IN PROMOTING POSITIVE FINANCIAL BEHAVIOR AS UNDERCLASSMEN PROGRESS THROUGH SUBSEQUENT COLLEGE YEARS WOMEN'S INSTITUTE FOR A SECURE RETIREMENT, WASHINGTON, DC (52-1997317) IN PARTNERSHIP WITH THE AMERICAN NURSES ASSOCIATION (ANA), WISER IS CREATING AN INVESTOR EDUCATION PROGRAM FOR NURSES THE PROJECT BEGAN WITH A SURVEY OF NURSES TO IDENTIFY IMPORTANT ISSUES, AND INCLUDES A NURSE INVESTOR EDUCATION REPORT WITH BENCHMARKING TO THE NATIONAL NURSE WORKFORCE WISER AND ANA ARE TAILORING EXISTING INVESTOR EDUCATION MATERIALS AND CONDUCTING FINANCIAL EDUCATION SEMINARS FOR THE TARGET AUDIENCE YORK COUNTY LIBRARY SYSTEM, YORK, PA (23-7394108) YORK COUNTY LIBRARY SYSTEM WILL PARTNER WITH 17 HIGH SCHOOLS AND SEVEN URBAN ELEMENTARY SCHOOLS TO IMPROVE THE FINANCIAL LITERACY AND CAPABILITY OF STUDENTS AND PARENTS BY CONNECTING THEM WITH THE PERSONAL FINANCE RESOURCES AVAILABLE THROUGH COUNTY LIBRARIES THE PROJECT WILL SEEK TO TEACH YORK COUNTY HIGH SCHOOL JUNIORS AND SENIORS HOW TO BUILD A FINANCIAL PLAN FOR POST-HIGH SCHOOL SUCCESS, AND WILL EQUIP PARENTS OF HIGH SCHOOL JUNIORS AND SENIORS WITH FINANCIAL LITERACY TOOLS TO GUIDE THEIR TEENAGERS' FINANCIAL PLANNING YOUNGER CHILDREN WILL LEARN ABOUT SPENDING, SAVING AND BORROWING, AND THEIR PARENTS WILL LEARN FINANCIAL LITERACY TOOLS TO REINFORCE THEIR OWN FINANCIAL KNOWLEDGE AND HELP THEM POSITIVELY INFLUENCE THEIR CHILDREN'S FUTURE MONEY MANAGEMENT SKILLS

Identifier	Return Reference	Explanation
OTHER CHANGES IN NET ASSETS OR FUND BALANCES	FORM 990, SCHEDULE XI, LINE 9	OTHER CHANGES IN NET ASSETS OR FUND BALANCES PRIMARILY RELATE TO CONTRIBUTED SERVICES, INVESTMENT EXPENSES AND THE REVERSAL OF GRANT EXPENSES RELATING TO PRIOR PERIODS

Identifier	Return Reference	Explanation
ESTIMATED AVERAGE HOURS PER WEEK	FORM 990, PART VII, COLUMN B - ESTIMATED AVERAGE PER WEEK	THE OFFICERS / KEY EMPLOYEES LISTED IN FORM 990, PART VII, DEVOTE AN AVERAGE TOTAL OF 60 HOURS PER WEEK TO THE FILING ORGANIZATION AND ANY OR ALL OF THE FOLLOWING RELATED ORGANIZATIONS FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC , FINRA REGULATION, INC AND FINRA DISPUTE RESOLUTION, INC

Identifier	Return Reference	Explanation
GOVERNING BODY AND MANAGEMENT	FORM 990, PART VI, LINE 1A	PURSUANT TO THE FINRA INVESTOR EDUCATION FOUNDATION'S BY-LAWS, THE CORPORATION SHALL HAVE A COMMITTEE OF THE BOARD OF DIRECTORS (THE "FUNDING REQUEST COMMITTEE") WHICH SHALL AT ALL TIMES CONSIST OF ONE NON-PUBLIC DIRECTOR AND ONE PUBLIC DIRECTOR, AND SHALL HAVE THE POWER AND AUTHORITY OF THE BOARD OF DIRECTORS TO REVIEW, EVALUATE, AND APPROVE REQUESTS FOR FUNDING IN AN AMOUNT GREATER THAN TEN THOUSAND DOLLARS ($10,000) BUT LESS THAN ONE HUNDRED THOUSAND DOLLARS ($100,000) APPROVAL OF GRANT PROPOSALS AND REQUESTS FOR FUNDING IN AN AMOUNT EQUAL TO OR GREATER THAN ONE HUNDRED THOUSAND DOLLARS ($100,000) BUT LESS THAN TWO HUNDRED FIFTY THOUSAND DOLLARS ($250,000) MAY BE APPROVED BY A SUB-SET OF MEMBERS OF THE BOARD OF DIRECTORS CONSISTING OF A MAJORITY OF THE NON-PUBLIC DIRECTORS AND A MAJORITY OF THE PUBLIC DIRECTORS, PROVIDED THAT THE FULL BOARD OF DIRECTORS MAY, AT ITS ELECTION, REVIEW ANY FUNDING REQUESTS ALL REQUESTS EQUAL TO OR GREATER THAN TWO HUNDRED FIFTY THOUSAND DOLLARS ($250,000) ARE APPROVED BY THE BOARD OF DIRECTORS

Identifier	Return Reference	Explanation
COMPENSATION OF THE FIVE HIGHEST PAID INDEPENDENT CONTRACTORS	FORM 990, PART VII	GMMB, INC - PROVIDES PUBLIC RELATIONS AND EARNED MEDIA ASSISTANCE FOR PROJECT OUTREACH CHANNEL ONE LLC - PROVIDES BROADCAST, PRINT, MARKETING AND WEB SERVICES AND MATERIALS IN SUPPORT OF THE TEEN FINANCIAL LITERACY INITIATIVE (KNOWN AS "GENERATION MONEY") ACTIVE IN MIDDLE AND HIGH SCHOOLS NATIONWIDE FAIR ISAAC CORPORATION - OPERATES THE MYFICO CREDIT REPORT AND ANALYSIS TOOL AVAILABLE THROUGH THE MILITARY FINANCIAL READINESS PROJECT BBB INSTITUTE FOR MARKETPLACE TRUST - PROVIDES NATIONAL AND COMMUNITY-LEVEL OUTREACH SUPPORT FOR THE INVESTOR PROTECTION CAMPAIGN AND MILITARY FINANCIAL READINESS PROJECT APPLIED RESEARCH AND CONSULTING - PROVIDES RESEARCH SERVICES FOR THE NATIONAL CAPABILITY STUDY AND OTHER TARGETED PROJECTS

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

2012

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" to Form 990, Part IV, line 33.)

(a) Name, address, and EIN (if applicable) 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" to 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	(g) Section 512(b)(13) controlled entity? Yes	No
(1) FINANCIAL IND REGULATORY AUTHORITY INC 1735 K STREET NW WASHINGTON, DC 20006 53-0088710	REGULATORY	DE	501(C)(6)	N/A	NA		No
(2) FINRA REGULATION INC 1735 K STREET NW WASHINGTON, DC 20006 52-1959501	REGULATORY	DE	501(C)(6)	N/A	FINRA	Yes	
(3) FINRA DISPUTE RESOLUTION INC 1735 K STREET NW WASHINGTON, DC 20006 52-2187577	ARBITRATION	DE	501(C)(6)	N/A	FINRA	Yes	

Part III **Identification of Related Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to 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	(h) No	(i) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership

Part IV **Identification of Related Organizations Taxable as a Corporation or Trust** (Complete if the organization answered "Yes" to 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	(i) Section 512 (b)(13) controlled entity? Yes	(i) No
(1) NEW NASD HOLDING INC 1735 K STREET NW WASHINGTON, DC 200061506 52-2307595	HOLDING CO	DE	FINRA	C-CORP				Yes	

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

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

		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 or **(iv)** rent from a controlled entity	1a		No
b Gift, grant, or capital contribution to related organization(s)	1b		No
c Gift, grant, or capital contribution from related organization(s)	1c	Yes	
d Loans or loan guarantees to or for related organization(s)	1d		No
e Loans or loan guarantees by related organization(s)	1e		No
f Dividends from related organization(s)	1f		
g Sale of assets to related organization(s)	1g		No
h Purchase of assets from related organization(s)	1h		No
i Exchange of assets with related organization(s)	1i		No
j Lease of facilities, equipment, or other assets to related organization(s)	1j		No
k Lease of facilities, equipment, or other assets from related organization(s)	1k		No
l Performance of services or membership or fundraising solicitations for related organization(s)	1l		No
m Performance of services or membership or fundraising solicitations by related organization(s)	1m		No
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n	Yes	
o Sharing of paid employees with related organization(s)	1o	Yes	
p Reimbursement paid to related organization(s) for expenses	1p	Yes	
q Reimbursement paid by related organization(s) for expenses	1q		No
r Other transfer of cash or property to related organization(s)	1r		No
s Other transfer of cash or property from related organization(s)	1s		No

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-s)	**(c)** Amount involved	**(d)** Method of determining amount involved

Part VI **Unrelated Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to 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) Predominant income (related, unrelated, excluded from tax under section 512-514)	(e) Are all partners section 501(c)(3) organizations?		(f) Share of total income	(g) Share of end-of-year assets	(h) Disproprtionate allocations?		(i) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	

Part VII Supplemental Information

Complete this part to provide additional information for responses to questions on Schedule R (see instructions)

Identifier	Return Reference	Explanation

Additional Data

Return to Form

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

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