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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 AMERICAN BANKRUPTCY INSTITUTE IS THE LARGEST MULTI-DISCIPLINARY NON-PARTISAN ORGANIZATION DEDICATED TO RESEARCH AND EDUCATION ON MATTERS RELATED TO INSOLVENCY

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 \$ 4,886,761 including grants of \$) (Revenue \$ 5,314,236)

CONTINUING LEGAL EDUCATION AND OTHER EDUCATIONAL OFFERINGS FOR MEMBERS AND NONMEMBERS ON INSOLVENCY ISSUES AND BANKRUPTCY LAW INCLUDING SEMINARS, WEB CONFERENCES, AND COMMITTEE MEETINGS

4b

(Code) (Expenses \$ 2,387,315 including grants of \$) (Revenue \$ 1,401,666)

PUBLICATION OF PROFESSIONAL JOURNALS, LAW REVIEWS, LEGISLATIVE UPDATES, PUBLICATIONS FOR BOTH PRACTITIONERS AND THE GENERAL PUBLIC, COMMITTEE E-NEWSLETTERS, WEEKLY E-UPDATES AND OTHER PUBLICATIONS ALSO, INCLUDES THE DEVELOPMENT AND MAINTENANCE OF SEVERAL WEBSITES RELATING TO BANKRUPTCY LAW

4c

(Code) (Expenses \$ 691,385 including grants of \$) (Revenue \$ 2,923,974)

MEMBERSHIP SERVICES PROVIDE SUPPORT SERVICES, CONTINUING EDUCATION, DISCOUNTS ON CONFERENCES AND MEETINGS AND ACCESS TO A HOST OF OTHER SERVICES IN THE FIELD OF BANKRUPTCY

(Code) (Expenses \$ 335,615 including grants of \$ 178,294) (Revenue \$)

RESEARCH PROJECTS AND GRANTS THROUGH FUNDING AND SCHOLARSHIPS TO ENHANCE BANKRUPTCY RESEARCH AND EDUCATION

(Code) (Expenses \$ 188,152 including grants of \$) (Revenue \$)

CARE PROGRAM TO EDUCATE HIGH SCHOOL AND COLLEGE STUDENTS ON THE RESPONSIBLE USE OF CREDIT AND OTHER FUNDAMENTALS OF FINANCIAL LITERACY, AS WELL AS THE POTENTIAL CONSEQUENCES OF POOR MONEY MANAGEMENT AND CREDIT CARD ABUSE

4d

Other program services (Describe in Schedule O)

(Expenses \$ 523,767 including grants of \$ 178,294) (Revenue \$)

4e

Total program service expenses

8,489,228

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 Yes	
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	No
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 Yes	
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 Yes	
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	No
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	No
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	No
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, 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 Yes	
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)

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? <i>If "Yes," complete Schedule I, Parts I and II</i>	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? <i>If "Yes," complete Schedule I, Parts I and III</i>	22	Yes	
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? <i>If "Yes," complete Schedule J</i>	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? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25</i>	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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part II</i>	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? <i>If "Yes," complete Schedule L, Part III</i>	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? <i>If "Yes," complete Schedule L, Part IV</i>	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	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? <i>If "Yes," complete Schedule L, Part IV</i>	28c		No
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i> . . .	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	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? <i>If "Yes," complete Schedule R, Part I</i>	33		No
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	34		No
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		No
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)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b		
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	36		No
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? <i>If "Yes," complete Schedule R, Part VI</i>	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.	42	
1b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.	0	
1c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		
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.	45	
2b	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).	Yes	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	Yes	
3b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O.	Yes	
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)?		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?		No
5b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		No
5c	If "Yes," to line 5a or 5b, did the organization file Form 8886-T?		
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?		No
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
7a	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?	Yes	
7b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	Yes	
7c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8822?		No
7d	If "Yes," indicate the number of Forms 8822 filed during the year.		
7e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		No
7f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		No
7g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
7h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
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?		
9	Sponsoring organizations maintaining donor advised funds.		
9a	Did the organization make any taxable distributions under section 4966?		
9b	Did the organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter		
10a	Initiation fees and capital contributions included on Part VIII, line 12.		
10b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities.		
11	Section 501(c)(12) organizations. Enter		
11a	Gross income from members or shareholders.		
11b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them).		
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
12b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year.		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
13a	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.		
13b	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.		
13c	Enter the amount of reserves on hand.		
14a	Did the organization receive any payments for indoor tanning services during the tax year?		No
14b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O.		

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	60	
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			
1b	Enter the number of voting members included in line 1a, above, who are independent	60	
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	No
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b	No
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
8a	The governing body?	8a	Yes
8b	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
10b	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
11b	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
12b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes
12c	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?		
15a	The organization's CEO, Executive Director, or top management official	15a	Yes
15b	Other officers or key employees of the organization	15b	No
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
16b	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	VA
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	THE ORGANIZATION 66 CANAL CENTER PLAZA SUITE 600 ALEXANDRIA, VA (703) 739-0800

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

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** 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

[illegible]

Part VII

(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)						(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
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
1b Sub-Total										
c Total from continuation sheets to Part VII, Section A										
d Total (add lines 1b and 1c)								1,626,119	0	239,959

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 ▶8

		Yes	No
3	Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>	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? <i>If "Yes," complete Schedule J for such individual</i>	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? <i>If "Yes," complete Schedule J for such person</i>	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
VISION CREATIVE 5598 GENERAL WASHINGTON DR ALEXANDRIA VA 22312	AUDIO/VIDEO PRODUCTION	265,948
TEKMASTERS 4437 BROOKFIELD CORPORATE DR 201A CHANTILL VA 20151	TEMP STAFFING/RECRUITING	136,646
WEBMETTLE PO BOX 25707 ALEXANDRIA VA 22314	WEBSITE HOSTING	119,214

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 ►3

Part VIII

Statement of Revenue

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

			(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				
	e	Government grants (contributions)	1e				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	287,828			
	g	Noncash contributions included in lines 1a-1f \$					
	h	Total. Add lines 1a-1f		287,828			
Program Service Revenue	2a	CONFERENCE/SEMINAR	Business Code 541900	5,314,236	5,314,236		
	b	MEMBERSHIP DUES	541900	2,923,974	2,923,974		
	c	PUBLICATIONS	541800	1,345,440	382,284	963,156	
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f		9,583,650			
	Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		173,228		173,228
4		Income from investment of tax-exempt bond proceeds . .					
5		Royalties		94,559		94,559	
6a		(i) Real					
		(ii) Personal					
b		Less rental expenses					
c		Rental income or (loss)					
d		Net rental income or (loss)					
7a		(i) Securities					
		(ii) Other					
b		Less cost or other basis and sales expenses					
c		Gain or (loss)					
d		Net gain or (loss)		19,160		19,160	
8a		Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18 . . .					
		a	53,975				
		b	27,949				
c	Net income or (loss) from fundraising events . .		26,026		26,026		
9a	Gross income from gaming activities See Part IV, line 19						
	a						
	b						
c	Net income or (loss) from gaming activities . .						
10a	Gross sales of inventory, less returns and allowances						
	a						
	b						
b	Less cost of goods sold						
c	Net income or (loss) from sales of inventory . .						
Miscellaneous Revenue		Business Code					
11a	ADMINISTRATION FEE	561000	6,886		6,886		
b							
c							
d	All other revenue						
e	Total. Add lines 11a-11d		6,886				
12	Total revenue. See Instructions		10,191,337	8,620,494	963,156	319,859	

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 ☐				
	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.				
1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21.	178,294	178,294		
2 Grants and other assistance to individuals in the United States. See Part IV, line 22.				
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16.				
4 Benefits paid to or for members.				
5 Compensation of current officers, directors, trustees, and key employees.	947,578	751,430	186,673	9,475
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B).				
7 Other salaries and wages.	2,385,029	1,893,969	468,464	22,596
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions).	111,113	90,084	20,033	996
9 Other employee benefits.	388,513	306,812	77,816	3,885
10 Payroll taxes.	221,997	175,773	44,499	1,725
11 Fees for services (non-employees):				
a Management.				
b Legal.				
c Accounting.	22,990		22,990	
d Lobbying.				
e Professional fundraising services. See Part IV, line 17.				
f Investment management fees.	6,908		6,908	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O).	181,292	39,951	141,341	
12 Advertising and promotion.	53,852		53,852	
13 Office expenses.	980,831	839,556	139,921	1,354
14 Information technology.	211,090	95,759	112,928	2,403
15 Royalties.	1,114	1,114		
16 Occupancy.	552,586		552,586	
17 Travel.	180,890	174,754	4,329	1,807
18 Payments of travel or entertainment expenses for any federal, state, or local public officials.	239,090	206,734	32,356	
19 Conferences, conventions, and meetings.	2,518,323	2,376,068	111,261	30,994
20 Interest.	2,658		2,658	
21 Payments to affiliates.				
22 Depreciation, depletion, and amortization.	105,192	7,463	97,729	
23 Insurance.	13,198		13,198	
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 MISCELLANEOUS EXPENSE	205,828	205,828		
b CREDIT CARD FEES	122,357		122,357	
c BUSINESS TAXES & FEES	104,700	2,754	95,542	6,404
d DIRECTOR EXPENSES	67,919		67,919	
e All other expenses	95,212	1,142,885	-1,062,735	15,062
25 Total functional expenses. Add lines 1 through 24e.	9,898,554	8,489,228	1,312,625	96,701
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)		(B)
				Beginning of year		End of year
Assets	1	Cash—non-interest-bearing		726,998	1	165,448
	2	Savings and temporary cash investments			2	
	3	Pledges and grants receivable, net		129,605	3	115,472
	4	Accounts receivable, net		232,520	4	134,039
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L			5	
	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			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		286,573	9	446,792
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	1,274,806		
	b	Less accumulated depreciation	10b	1,122,717	10c	152,089
	11	Investments—publicly traded securities		10,854,884	11	11,606,440
	12	Investments—other securities See Part IV, line 11			12	
	13	Investments—program-related See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets See Part IV, line 11		54,938	15	75,800
	16	Total assets. Add lines 1 through 15 (must equal line 34)		12,483,692	16	12,696,080
Liabilities	17	Accounts payable and accrued expenses		807,764	17	876,075
	18	Grants payable			18	
	19	Deferred revenue		2,824,869	19	2,681,797
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D			21	
	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			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D		15,342	25	36,308
	26	Total liabilities. Add lines 17 through 25		3,647,975	26	3,594,180
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		8,277,420	27	8,628,486
	28	Temporarily restricted net assets		558,297	28	473,414
	29	Permanently restricted net assets			29	
	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		8,835,717	33	9,101,900
	34	Total liabilities and net assets/fund balances		12,483,692	34	12,696,080

Part XI Reconciliation 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	10,191,337
2	Total expenses (must equal Part IX, column (A), line 25)	2	9,898,554
3	Revenue less expenses Subtract line 2 from line 1	3	292,783
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	8,835,717
5	Net unrealized gains (losses) on investments	5	-26,600
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	0
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	9,101,900

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? 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	2a	No
2b	Were the organization's financial statements audited by an independent accountant? 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	2b	Yes
2c	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? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O	2c	Yes
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
3b	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 A
(Form 990 or 990EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization AMERICAN BANKRUPTCY INSTITUTE	Employer identification number 52-1295453
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Part I

Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

- 1

☐

A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
- 2

☐

A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E)
- 3

☐

A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4

☐

A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state _____
- 5

☐

An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II)
- 6

☐

A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7

☐

An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II)
- 8

☐

A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II)
- 9

☒

An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III)
- 10

☐

An organization organized and operated exclusively to test for public safety See **section 509(a)(4).**
- 11

☐

An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h

a

☐

Type I

b

☐

Type II

c

☐

Type III - Functionally integrated

d

☐

Type III - Non-functionally integrated
- e

☐

By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)
- f

☐

If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
- g

☐

Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

(i)

A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?

(ii)

A family member of a person described in (i) above?

(iii)

A 35% controlled entity of a person described in (i) or (ii) above?
- h

☐

Provide the following information about the supported organization(s)

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1 - 9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U S ?		(vii) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
Total									

Part II

Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support						
Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						

Section B. Total Support						
Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
11 Total support (Add lines 7 through 10)						
12 Gross receipts from related activities, etc (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here ▶						

Section C. Computation of Public Support Percentage			
14 Public support percentage for 2012 (line 6, column (f) divided by line 11, column (f))	14		
15 Public support percentage for 2011 Schedule A, Part II, line 14	15		
16a 33 1/3% support test—2012. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization			▶
b 33 1/3% support test—2011. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization			▶
17a 10%-facts-and-circumstances test—2012. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization			▶
b 10%-facts-and-circumstances test—2011. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization			▶
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions			▶

Part IIISupport Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	2,848,206	3,054,529	3,105,508	4,011,669	3,265,777	16,285,689
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose	6,051,097	5,986,962	6,665,692	5,712,659	5,640,294	30,056,704
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5	8,899,303	9,041,491	9,771,200	9,724,328	8,906,071	46,342,393
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						0
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						0
c Add lines 7a and 7b						0
8 Public support (Subtract line 7c from line 6.)						46,342,393

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
9 Amounts from line 6	8,899,303	9,041,491	9,771,200	9,724,328	8,906,071	46,342,393
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on	269,365	184,657	249,112	268,366	228,010	1,199,510
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	53,924	67,592	63,633	101,126	94,559	380,834
13 Total support. (Add lines 9, 10c, 11, and 12.)	9,222,592	9,293,740	10,083,945	10,093,820	9,228,640	47,922,737
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here ☐						

Section C. Computation of Public Support Percentage

15 Public support percentage for 2012 (line 8, column (f) divided by line 13, column (f))	15	96 700 %
16 Public support percentage from 2011 Schedule A, Part III, line 15	16	94 340 %

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2012 (line 10c, column (f) divided by line 13, column (f))	17	0 %
18 Investment income percentage from 2011 Schedule A, Part III, line 17	18	

- 19a 33 1/3% support tests—2012. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization ☒
- b 33 1/3% support tests—2011. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization ☐
- 20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

Facts And Circumstances Test

Explanation

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization
AMERICAN BANKRUPTCY INSTITUTE

Employer identification number
52-1295453

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
b	Total acreage restricted by conservation easements
c	Number of conservation easements on a certified historic structure included in (a)
d	Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register

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

▶\$ _____

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat No 52283D

Schedule D (Form 990) 2012

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

b

☐ Scholarly research

c

☐ Preservation for future generations

d

☐ Loan or exchange programs

e

☐ Other

4

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

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
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

(i) unrelated organizations

3a(i)

Yes

No

(ii) related organizations

3a(ii)

Yes

No

b

If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

3b

Yes

No

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	610,638	536,365	74,273
d	Equipment	167,858	121,578	46,280
e	Other	496,310	464,774	31,536
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				152,089

Schedule D (Form 990) 2012

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	10,192,687
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	-26,599
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII)	2d	27,949
e	Add lines 2a through 2d	2e	1,350
3	Subtract line 2e from line 1	3	10,191,337
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	0
5	Total revenue Add lines 3 and 4c. (This must equal Form 990, Part I, line 12)	5	10,191,337

Part XII

Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	9,926,504
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII)	2d	27,949
e	Add lines 2a through 2d	2e	27,949
3	Subtract line 2e from line 1	3	9,898,555
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	0
5	Total expenses Add lines 3 and 4c. (This must equal Form 990, Part I, line 18)	5	9,898,555

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
DESCRIPTION OF UNCERTAIN TAX POSITIONS UNDER FIN 48	PART X, LINE 2	THE ORGANIZATION'S INCOME TAX RETURNS ARE SUBJECT TO REVIEW AND EXAMINATION BY FEDERAL AND STATE AUTHORITIES. THE ORGANIZATION IS NOT AWARE OF ANY ACTIVITIES THAT WOULD JEOPARDIZE ITS TAX EXEMPT STATUS. THE TAX RETURNS FOR THE FISCAL YEARS ENDED 2009 THROUGH 2011 ARE OPEN TO EXAMINATION BY FEDERAL AND STATE AUTHORITIES.
PART XI, LINE 2D - OTHER ADJUSTMENTS		FUNDRAISING EVENT EXPENSES 27,949
PART XII, LINE 2D - OTHER ADJUSTMENTS		FUNDRAISING EVENT EXPENSES 27,949

SCHEDULE G
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding
Fundraising or Gaming Activities

Complete if the organization answered "Yes" to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a. Form 990-EZ filers are not required to complete this part.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization
AMERICAN BANKRUPTCY INSTITUTE

Employer identification number
52-1295453

Part I Fundraising Activities.

Complete if the organization answered "Yes" to Form 990, Part IV, line 17.

- 1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.
- a☐ Mail solicitations

b☐ Internet and email solicitations

c☐ Phone solicitations

d☐ In-person solicitations

e☐ Solicitation of non-government grants

f☐ Solicitation of government grants

g☐ Special fundraising events
- 2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?
- ☐ Yes

☐ No
- b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
Total ▶						

3 List all states in which the organization is registered or licensed to solicit funds or has been notified it is exempt from registration or licensing.

Part II Fundraising Events. Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		(event type)	(event type)	15 (total number)	(add col (a) through col (c))
Revenue	1	Gross receipts		53,975	53,975
	2	Less Contributions . . .			
	3	Gross income (line 1 minus line 2)		53,975	53,975
Direct Expenses	4	Cash prizes			
	5	Noncash prizes . . .			
	6	Rent/facility costs . . .			
	7	Food and beverages .		9,741	9,741
	8	Entertainment			
	9	Other direct expenses .		18,208	18,208
	10	Direct expense summary Add lines 4 through 9 in column (d) ▶			
	11	Net income summary Combine line 3, column (d), and line 10 ▶			
					(27,949)
					26,026

Part III Gaming. Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/Instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col (a) through col (c))
Revenue	1	Gross revenue			
	2	Cash prizes			
	3	Non-cash prizes			
	4	Rent/facility costs			
	5	Other direct expenses . . .			
Direct Expenses	6	Volunteer labor			
	7	Direct expense summary Add lines 2 through 5 in column (d) ▶			
	8	Net gaming income summary Combine lines 1 and 7 in column (d) ▶			

9 Enter the state(s) in which the organization operates gaming activities _____

a Is the organization licensed to operate gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain _____

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain _____

Does the organization operate gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity operated in

a The organization's facility	13a	
b An outside facility	13b	

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records

Name ▶

Address ▶

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ _____ and the amount of gaming revenue retained by the third party ▶ \$ _____

c If "Yes," enter name and address of the third party

Name ▶

Address ▶

16 Gaming manager information

Name ▶

Gaming manager compensation ▶ \$

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ _____

Part IV Supplemental Information. Complete this part to provide the explanations required by Part I, line 2b, columns (iii) and (v), and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also complete this part to provide any additional information (see instructions).

Identifier	Return Reference	Explanation
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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

DLN: 93493233002323

OMB No 1545-0047

2012

Open to Public
Inspection

Name of the organization
AMERICAN BANKRUPTCY INSTITUTE

Employer identification number
52-1295453

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
(1) ST JOHN'S UNIVERSITY SCHOOL OF LAW 8000 UTOPIA BLVD JAMAICA, NY 11439	11-1630830	501(C)3	10,000				SUPPORTING MOOT COURT COMPETITION FOR STUDENTS
(2) ST JOHN'S UNIVERSITY SCHOOL OF LAW 8000 UTOPIA BLVD JAMAICA, NY 11439	11-1630830	501(C)3	5,000				BANKRUPTCY MEDIATION TRAINING PROGRAM
(3) THE WHARTON SCHOOL - UNIVERSITY OF PENNSYLVANIA 2432 SHDH 3620 LOCUST WALK PHILADELPHIA, PA 19104	23-1352685	501(C)3	10,000				SUPPORTING CORP RESTRUCTURING COMPETITION FOR STUDENTS
(4) ST JOHN'S UNIVERSITY SCHOOL OF LAW 8000 UTOPIA BLVD JAMAICA, NY 11439	11-1630830	501(C)3	15,000				LLM SCHOLARSHIP
(5) UNIVERSITY OF MARYLAND BALTIMORE 220 ARCH STREET OFC LEVEL 2 BALTIMORE, MD 21201	52-6002033	501(C)3	20,150				STUDY OF POTENTIAL REFORMS - BANKRUPTCY COMMISSION

2

Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

5

3

Enter total number of other organizations listed in the line 1 table

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
(1) SCHOLARSHIP					

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
PROCEDURE FOR MONITORING GRANTS IN THE U S	PART I, LINE 2	SCHEDULE I, PART I, LINE 2 GRANTS REQUIRE MONITORING TO ASSURE THAT THE FUNDS GIVEN ARE BEING PROPERLY EXPENDED DISBURSEMENTS ARE BASED UPON THE ACCURACY AND PROMPTNESS OF INFORMATION CONTAINED IN THE PERIODIC REPORTS TIMELY SUBMITTED AS REQUIRED BY THE GRANT AGREEMENT GRANT RECIPIENTS ARE REQUIRED TO SUBMIT WRITTEN REPORTS TO THE GRANT MONITOR ON A PERIODIC BASIS AS PRESCRIBED IN THE GRANT AGREEMENT OR AS OTHERWISE REASONABLY REQUESTED BY THE GRANT MONITOR THE PERIODIC WRITTEN REPORTS MUST DETAIL THE PROGRESS MADE, THE STANDARDS BY WHICH THE PROGRESS IS MEASURED, AND ANY DIFFICULTIES ENCOUNTERED, AND WHETHER THE DEADLINES ORIGINALLY FORECAST IN THE GRANT AGREEMENT WILL BE MET IF PARTICULAR DOCUMENTS, ANALYSES, OR OTHER WRITTEN WORK PRODUCTS WERE TO BE PRODUCED DURING THE REPORTING PERIOD, A COPY THEREOF MUST EITHER BE ATTACHED TO THE REPORTING FORM, OR AN EXPLANATION PROVIDED AS TO WHY THE ORIGINAL DEADLINES HAVE NOT BEEN MET IN ADDITION, THE REPORT MUST CONTAIN A DETAILED STATEMENT OF EXPENDITURES, BY CATEGORY, DURING THE REPORTING PERIOD, AND A STATEMENT OF FUNDS REMAINING IN THE GRANT PERIODIC WRITTEN REPORTS MAY BE REQUIRED TO CONTAIN SUCH OTHER ADDITIONAL INFORMATION AS THE RESEARCH GRANTS COMMITTEE MAY SPECIFY IN ITS GRANT AGREEMENT COPIES OF THE PERIODIC REPORTS (OR, IN THE DISCRETION OF THE RESEARCH GRANTS COMMITTEE, SUMMARIES THEREOF) SHALL BE FURNISHED TO THE MEMBERS OF THE RESEARCH GRANTS COMMITTEE BY THE GRANT MONITOR THE RESEARCH GRANTS COMMITTEE MAY, UPON MAJORITY VOTE, AS IT DEEMS FIT, SET MORE FREQUENT OR MORE DETAILED REPORTING REQUIREMENTS FOR A GIVEN GRANT RECIPIENT THAN FOR OTHER RECIPIENTS PAYMENT OF GRANTS WILL BE AS SET FORTH IN THE GRANT AGREEMENT AND REVIEWED ON A QUARTERLY BASIS IN ACCORDANCE WITH THE PROPOSED SCHEDULE OF ACTIVITIES AND EXPENDITURES AS SET FORT IN THE GRANT AGREEMENT, AS IT MAY BE MODIFIED

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 AMERICAN BANKRUPTCY INSTITUTE	Employer identification number 52-1295453
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Part I	Questions Regarding Compensation		Yes	No
1a	Check the appropriate 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)		
1b	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			
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?			
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?			No
	b Participate in, or receive payment from, a supplemental nonqualified retirement plan?	Yes		
	c Participate in, or receive payment from, an equity-based compensation arrangement?			No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III			
5	Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.			
	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?			No
	b Any related organization?			No
	If "Yes," to line 5a or 5b, describe in Part III			
	6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of			
	a The organization?			No
	b Any related organization?			No
	If "Yes," to line 6a or 6b, describe in Part III			
	7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III			No
8 Were any amounts reported in Form 990, Part VII, paid or accrued 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			No	
9 If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?				

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)SAMUEL J GERDANO EXECUTIVE DIRECTOR	(i) (ii)	469,626 0	70,000 0	0 0	110,649 0	17,774 0	668,049 0	70,000 0
(2)KATHY SHEEHAN CFO	(i) (ii)	197,988 0	0 0	0 0	10,889 0	12,458 0	221,335 0	0 0
(3)AMY QUACKENBOSS DEPUTY DIRECTOR	(i) (ii)	199,291 0	0 0	0 0	11,213 0	7,690 0	218,194 0	0 0
(4)JENNIFER DUGAS CONFERENCE DIRECTOR	(i) (ii)	156,232 0	0 0	0 0	8,855 0	7,690 0	172,777 0	0 0
(5)KARIM GUIRGUIS CHIEF INFORMATION OFFICER	(i) (ii)	152,942 0	0 0	0 0	8,411 0	7,690 0	169,043 0	0 0
(6)MARY KLEPPINGER DIRECTOR OF ADMIN	(i) (ii)	147,350 0	0 0	0 0	6,397 0	2,082 0	155,829 0	0 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
	PART I, LINE 4B	SAMUEL J GERDANO - THE 457(F) PLAN \$20,966 -- FUNDED AS PER PLAN DOCUMENTS/GUIDELINES

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 AMERICAN BANKRUPTCY INSTITUTE	Employer identification number 52-1295453
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Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION A, LINE 1	THE EXECUTIVE COMMITTEE SHALL HAVE 17 MEMBERS, CONSISTING OF 13 OFFICERS AND FOUR AT-LARGE MEMBERS THE PRESIDENT IS THE PRESIDING OFFICER OF THE COMMITTEE THE COMMITTEE SHALL BE RESPONSIBLE FOR THE DEVELOPMENT AND IMPLEMENTATION OF POLICY , SUSPENSION OR REMOVAL OR REPLACEMENT OF ANY OFFICER OR MEMBER OF THE EXECUTIVE COMMITTEE, EMPLOYMENT OR TERMINATION OF THE EXECUTIVE DIRECTOR, PROPOSAL OF AN ANNUAL BUDGET FOR PRESENTATION TO THE BOARD, AND EXCEPT FOR FUNDAMENTAL CHANGES TO THE INSTITUTE, SHALL EXERCISE ALL OF THE POWERS OF THE BOARD BETWEEN SCHEDULED BOARD MEETINGS, ANY SUCH EXERCISE TO BE TREATED AS FORMAL AND FINAL ACTION BY THE BOARD

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION A, LINE 6	MEMBERS ARE GROUPED AS REGULAR, GOVERNMENT/PROFESSOR/NON-PROFIT AND STUDENT MEMBERS DUES VARY BASED UPON THESE CLASSES BUT EACH HAS THE SAME BENEFITS AND STATUS

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 11	THE TAX RETURN IS PREPARED BY THE ORGANIZATION'S ACCOUNTING FIRM. FIRST, IT IS REVIEWED BY THE CFO AND THE ACCOUNTING MANAGER. AFTER A FINAL DRAFT HAS BEEN PRODUCED, THE DOCUMENT IS REVIEWED BY THE FINANCE COMMITTEE. THE FINANCE COMMITTEE HAS THE OPPORTUNITY TO DISCUSS EITHER BY EMAIL OR BY PHONE. WHEN THE FINANCE COMMITTEE IS SATISFIED WITH THE DRAFT, IT WILL RECOMMEND TO THE BOARD TO ACCEPT THE DRAFT AS FINAL. THE FULL BOARD OF DIRECTORS ARE GIVEN THE OPPORTUNITY TO ASK QUESTIONS OR SUGGEST CHANGES BEFORE THE FINAL DRAFT IS SENT TO THE IRS. THE CFO PROVIDES BOTH GROUPS WITH A DOCUMENT THAT HELPS THEM IDENTIFY KEY ITEMS AS WELL AS RECONCILE THE 990 TO THE AUDITED FINANCIAL STATEMENTS.

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 12C	THE AMERICAN BANKRUPTCY INSTITUTE (ABI) HAS A WRITTEN CONFLICT OF INTEREST POLICY WHICH IT GIVES TO ALL MEMBERS OF THE BOARD OF DIRECTORS THE DIRECTORS ARE REQUIRED TO SIGN A FORM DISCLOSING ANY CONFLICTS AND ACKNOWLEDGING THAT THEY HAVE READ AND UNDERSTOOD THE POLICY THE CFO TRACKS THE SUBMISSION OF THESE FORMS TO INSURE THAT ALL MEMBERS OF THE BOARD HAVE SIGNED THE FORM THE FORM IS DISTRIBUTED TO NEW MEMBERS OF THE BOARD WHEN THEY JOIN AND ANNUALLY TO ALL MEMBERS OF THE BOARD CURRENTLY , THERE ARE NO DISCLOSED OR KNOWN CONFLICTS

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 15A	THE ABI HAS A COMPENSATION COMMITTEE WHICH REVIEWS THE EXECUTIVE DIRECTOR'S SALARY AND COMPARES IT TO INDUSTRY AVERAGES. METHODS OF COMPENSATION RESEARCH INCLUDE (BUT ARE NOT LIMITED TO) COMPENSATION SURVEYS AND STUDIES. THE ED SALARIES AND BONUS ARE RECOMMENDED BY THE COMPENSATION COMMITTEE AND APPROVED BY THE EXECUTIVE COMMITTEE. THE ED HAS A WRITTEN EMPLOYMENT CONTRACT. OTHER STAFF MEMBERS' SALARIES ARE DETERMINED BY THE EXECUTIVE DIRECTOR BASED UPON PERFORMANCE AND SUBJECT TO BUDGETARY RESTRICTIONS. THE EXECUTIVE DIRECTOR ALSO USES INDUSTRY AVERAGES, COMPENSATION SURVEYS AND STUDIES. OTHER STAFF MEMBERS' SALARIES ARE DETERMINED BY THE EXECUTIVE DIRECTOR BASED UPON PERFORMANCE AND SUBJECT TO BUDGETARY RESTRICTIONS. THE EXECUTIVE DIRECTOR ALSO USES INDUSTRY AVERAGES, COMPENSATION SURVEYS AND STUDIES. THE PROCESS FOR ALL INDIVIDUALS WAS LAST UNDERTAKEN IN 2011.

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION C, LINE 19	ABI'S GOVERNING DOCUMENTS, CONFLICTS OF INTEREST POLICY, FINANCIAL STATEMENTS AND FORM 990 ARE POSTED ON THE ORGANIZATION'S WEBSITE (WWW.ABIWORLD.ORG) AND DISTRIBUTED TO MEMBERS OF THE BOARD OF DIRECTORS. THE FORM 990 IS POSTED ON GUIDESTAR.COM. WRITTEN COPIES ARE ALSO AVAILABLE TO THE GENERAL PUBLIC UPON REQUEST.

Identifier	Return Reference	Explanation
	FORM 990, PART XI, LINE 2C	THE OVERSIGHT PROCESS HAS NOT CHANGED SINCE THE PRIOR YEAR

Additional Data

Software ID:

Software Version:

EIN: 52-1295453

Name: AMERICAN BANKRUPTCY INSTITUTE

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(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)						(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
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
ROBERT J KEACH IMMEDIATE PAST PRESIDENT	5 00	X		X				0	0	0
GEOFFREY L BERMAN PRESIDENT	5 00	X		X				0	0	0
MARGARET HOWARD VP-RESEARCH/GRANTS	5 00	X		X				0	0	0
PATRICIA A REDMOND PRESIDENT - ELECT	5 00	X		X				0	0	0
JEFFREY N POMERANTZ VP-EDUCATION	5 00	X		X				0	0	0
ALBERT TOGUT VP-DEVELOPMENT	5 00	X		X				0	0	0
BRIAN L SHAW VP-MEMBERSHIP	5 00	X		X				0	0	0
JAMES PATRICK SHEA VP-COMMUNICATION & IT	5 00	X		X				0	0	0
LYNNETTE R WARMAN VP-PUBLICATIONS	5 00	X		X				0	0	0
IAN G WILLIAMS VP-INTERNATIONAL AFFAIRS	5 00	X		X				0	0	0
JOHN TITTLE JR TREASURER	5 00	X		X				0	0	0
RUDY J CERONE SECRETARY	5 00	X		X				0	0	0
HON EUGENE R WEDOFF EXECUTIVE COMMITTEE AT LAR	5 00	X						0	0	0
H SLAYTON DABNEY JR EXECUTIVE COMMITTEE AT LAR	5 00	X						0	0	0
NANCY A PETERMAN EXECUTIVE COMMITTEE AT LAR	5 00	X						0	0	0
HON DENNIS R DOW EXECUTIVE COMMITTEE AT LAR	5 00	X						0	0	0
JOHN W AMES BOARD MEMBER	1 00	X						0	0	0
CORINNE BALL BOARD MEMBER	1 00	X						0	0	0
ALANE A BECKET BOARD MEMBER	1 00	X						0	0	0
LORIE R BEERS BOARD MEMBER	1 00	X						0	0	0
MICHAEL L BERNSTEIN BOARD MEMBER	1 00	X						0	0	0
CR CHIP BOWLES JR BOARD MEMBER	1 00	X						0	0	0
JO ANN J BRIGHTON BOARD MEMBER	1 00	X						0	0	0
HOWARD BROD BROWNSTEIN BOARD MEMBER	1 00	X						0	0	0
HON KEVIN J CAREY BOARD MEMBER	1 00	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										
(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)						(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
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
DEBORAH A CRABBE BOARD MEMBER	1 00	X						0	0	0
DOUGLAS E DEUTSCH BOARD MEMBER	1 00	X						0	0	0
DOUGLAS L LUTZ BOARD MEMBER	1 00	X						0	0	0
SCOTT F GAUTIER BOARD MEMBER	1 00	X						0	0	0
HON ROBERT E GERBER BOARD MEMBER	1 00	X						0	0	0
JAY M GOFFMAN BOARD MEMBER	1 00	X						0	0	0
BRUCE A HARWOOD BOARD MEMBER	1 00	X						0	0	0
HON JEFFREY HOPKINS BOARD MEMBER	1 00	X						0	0	0
HON BARBARA J HOUSER BOARD MEMBER	1 00	X						0	0	0
REGINALD W JACKSON BOARD MEMBER	1 00	X						0	0	0
DENNIS LEVINE BOARD MEMBER	1 00	X						0	0	0
JEAN MAESS BOARD MEMBER	1 00	X						0	0	0
JEFF J MARWIL BOARD MEMBER	1 00	X						0	0	0
RICHARD M METH BOARD MEMBER	1 00	X						0	0	0
FRANCIS A MONACO JR BOARD MEMBER	1 00	X						0	0	0
HON C RAY MULLINS BOARD MEMBER	1 00	X						0	0	0
BRUCE S NATHAN BOARD MEMBER	1 00	X						0	0	0
NANCY B RAPOPORT BOARD MEMBER	1 00	X						0	0	0
PAMELA PEPPER BOARD MEMBER	1 00	X						0	0	0
HON BARRY RUSSELL BOARD MEMBER	1 00	X						0	0	0
MITCHELL RYAN BOARD MEMBER	1 00	X						0	0	0
REBECCA A ROOF BOARD MEMBER	1 00	X						0	0	0
GLENN E SIEGEL BOARD MEMBER	1 00	X						0	0	0
RONALD J SILVERMAN BOARD MEMBER	1 00	X						0	0	0
LYNN LEWIS TRAVENNER BOARD MEMBER	1 00	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										
(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)						(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
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
DEBORAH L THORNE BOARD MEMBER	1 00	X						0	0	0
SHERYL L TOBY BOARD MEMBER	1 00	X						0	0	0
ALBERT TOGUT BOARD MEMBER	1 00	X						0	0	0
J SCOTT VICTOR BOARD MEMBER	1 00	X						0	0	0
G RAY WARNER BOARD MEMBER	1 00	X						0	0	0
DAVID B WHEELER BOARD MEMBER	1 00	X						0	0	0
R SCOTT WILLIAMS BOARD MEMBER	1 00	X						0	0	0
HON GREGG W ZIVE BOARD MEMBER	1 00	X						0	0	0
EDWARD T GAVIN CTP BOARD MEMBER	1 00	X						0	0	0
MICHAEL A FAGONE BOARD MEMBER	1 00	X						0	0	0
SAMUEL J GERDANO EXECUTIVE DIRECTOR	40 00			X				539,626	0	128,423
KATHY SHEEHAN CFO	40 00			X				197,988	0	23,347
AMY QUACKENBOSS DEPUTY DIRECTOR	40 00			X				199,291	0	18,903
JENNIFER DUGAS CONFERENCE DIRECTOR	40 00					X		156,232	0	16,545
KARIM GUIRGUIS CHIEF INFORMATION OFFICER	40 00					X		152,942	0	16,101
MARY KLEPPINGER DIRECTOR OF ADMIN	40 00					X		147,350	0	8,479
CHRISTOPHER THACKSTON DIRECTOR OF MEMBERSHIP	40 00					X		117,917	0	14,175
PATRICIA SADUSKY ACCOUNTING MANAGER	40 00					X		114,773	0	13,986