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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 private foundations)

► Do not enter Social Security numbers on this form as it may be made public By law, the IRS generally cannot redact the information on the form

► Information about Form 990 and its instructions is at www.IRS.gov/form990

OMB No 1545-0047

2013

Open to Public Inspection

A For the 2013 calendar year, or tax year beginning 01-01-2013 , 2013, and ending 12-31-2013

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 province, country, and ZIP or foreign postal code
WASHINGTON, DC 200061506

D Employer identification number
20-0863779

E Telephone number
(202) 728-8949

G Gross receipts $ 9,492,460

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 subordinates? ☐ Yes ☑ No

H(b) Are all subordinates 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 EDU- CATION FOUNDATION IS TO PROVIDE UNDERSERVED AMERICANS WITH KNOWLEDGE SKILLS & 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 2013 (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	6,010,732
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,188,150	537,590
	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)	2,688,150	6,548,322
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	4,460,239	3,019,079
	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)	8,117,259	7,612,680
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	12,577,498	10,631,759
	19	Revenue less expenses Subtract line 18 from line 12	-9,889,348	-4,083,437

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	42,523,804	39,680,732
	21	Total liabilities (Part X, line 26)	658,427	752,518
	22	Net assets or fund balances Subtract line 21 from line 20	41,865,377	38,928,214

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 2014-11-13

ROBERT A 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				P00264669

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

Firm's address ► TWO NORTH CENTRAL AVENUE STE 2300 PHOENIX, AZ 85004 | Phone no

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 or note to any line 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 $ 3,833,420 including grants of $) (Revenue $)

INVESTOR PROTECTION CAMPAIGN - SEE SCHEDULE O

4b (Code) (Expenses $ 3,019,079 including grants of $ 3,019,079) (Revenue $)

GRANT PROGRAM- SEE SCHEDULE O

4c (Code) (Expenses $ 1,867,639 including grants of $) (Revenue $)

MILITARY FINANCIAL READINESS PROJECT - SEE SCHEDULE O

4d Other program services (Describe in Schedule O)

(Expenses $ 1,636,866 including grants of $) (Revenue $)

4e **Total program service expenses** ▶ 10,357,004

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 other assistance to or for any foreign organization? *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 other assistance to or for foreign individuals? *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 or other assistance to any domestic organization or government 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 or 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 25a*	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	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? *If so, 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 or note to any line in this Part V . . . . ☐

					Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable . .	1a	11			
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" to line 3b, 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 or note to any line 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		No
b	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
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
▶JENNIFER P MITCHELL 1735 K STREET NW
WASHINGTON, DC 200061506 (202) 728-8949

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

Check if Schedule O contains a response or note to any line 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: 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	2,551,022	72,734
(2) JANE W BARNARD BOARD MEMBER	1 0 0 0	X						0	0	0
(3) JOHN T DOOLEY BOARD MEMBER	1 0 0 0	X						0	0	0
(4) IDALIA P FERNANDEZ BOARD MEMBER	1 0 0 0	X						0	0	0
(5) SHARON P SMITH BOARD MEMBER	1 0 0 0	X						0	0	0
(6) G DONALD STEEL BOARD MEMBER	1 0 0 0	X						0	0	0
(7) GERALDINE M WALSH PRESIDENT	48 0 12 0			X				0	537,925	47,697
(8) EILEEN M FAMIGLIETTI TREASURER	5 0 55 0			X				0	378,023	76,039
(9) MARCIA E ASQUITH SECRETARY - PART-YR	3 0 57 0			X				0	660,938	58,263
(10) JENNIFER P MITCHELL SECRETARY - PART YR	3 0 57 0			X				0	226,071	33,489

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	4,353,979	288,222

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	1,764,747
CHANNEL ONE LLC, 151 W 26TH STREET NEW YORK NY 10001	SEE SCHEDULE O	625,753
BBB INSTITUTE FOR MARKETPLACE TRUST, 3033 WILSON BLVD ARLINGTON VA 22201	SEE SCHEDULE O	540,000
NATIONAL CRIME PREVENTION COUNCIL, 2001 JEFFERSON DAVIS HWY ARLINGTON VA 22202	SEE SCHEDULE O	404,394
FAIR ISAAC CORPORATION, 3661 VALLEY CENTRE DR SAN DIEGO CA 92130	SEE SCHEDULE O	400,019

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 or note to any line in this Part VIII . . . . ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns . .	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c				
	d	Related organizations . . .	1d 6,010,732				
	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 . . . . ▶		6,010,732			
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) . . . . ▶		365,760			365,760
	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)	(i) 0 / (ii) 0				
	d	Net rental income or (loss) . . . . ▶		0			
			(i) Securities / (ii) Other				
	7a	Gross amount from sales of assets other than inventory	(i) 3,115,968				
	b	Less cost or other basis and sales expenses	(i) 2,944,138				
	c	Gain or (loss)	(i) 171,830				
	d	Net gain or (loss) . . . . ▶		171,830			171,830
	8a	Gross income from fundraising events (not including $ ____ of contributions reported on line 1c) See Part IV, line 18 . .	a				
	b	Less direct expenses . . .	b				
	c	Net income or (loss) from fundraising events . . ▶		0			
	9a	Gross income from gaming activities See Part IV, line 19 . . .	a				
	b	Less direct expenses . . .	b				
	c	Net income or (loss) from gaming activities . . ▶		0			
	10a	Gross sales of inventory, less returns and allowances .	a				
	b	Less cost of goods sold . .	b				
	c	Net income or (loss) from sales of inventory . . ▶		0			
		Miscellaneous Revenue	Business Code				
	11a						
	b						
	c						
	d	All other revenue					
	e	**Total.** Add lines 11a–11d . . . . ▶		0			
	12	**Total revenue.** See Instructions . . . . . ▶		6,548,322		0	537,590

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 or note to any line 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	3,019,079	3,019,079		
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	4,111,764	4,108,114	3,650	
b Legal	22		22	
c Accounting	42,000		42,000	
d Lobbying	0			
e Professional fundraising services See Part IV, line 17	0			
f Investment management fees	12,834		12,834	
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	2,913,820	2,913,820		
13 Office expenses	50,017	2,061	47,956	
14 Information technology	22,019		22,019	
15 Royalties . .	0			
16 Occupancy	185,418	118,256	67,162	
17 Travel	175,078	114,914	60,164	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19 Conferences, conventions, and meetings	90,967	79,983	10,984	
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 TEMPORARY HELP	677	526	151	
b OTHER TAXES/PENALTIES	80		80	
c PUBLICATIONS/PRINTING	251	251		
d BANK SERVICE FEES	4,962		4,962	
e All other expenses	2,771		2,771	
25 **Total functional expenses.** Add lines 1 through 24e	10,631,759	10,357,004	274,755	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 or note to any line in this Part X . . . .

				(A) Beginning of year		(B) End of year
Assets	1	Cash–non-interest-bearing		817,478	1	567,218
	2	Savings and temporary cash investments		17,463,679	2	10,121,476
	3	Pledges and grants receivable, net		0	3	0
	4	Accounts receivable, net		61,452	4	0
	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		165,087	9	189,096
	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		24,016,108	11	28,802,942
	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		0	15	0
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)		42,523,804	16	39,680,732
Liabilities	17	Accounts payable and accrued expenses		549,227	17	672,503
	18	Grants payable		108,699	18	79,255
	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		501	25	760
	26	**Total liabilities.** Add lines 17 through 25		658,427	26	752,518
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		41,865,377	27	38,928,214
	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		41,865,377	33	38,928,214
	34	Total liabilities and net assets/fund balances		42,523,804	34	39,680,732

Part XI **Reconcilliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI . . . . ☑

1	Total revenue (must equal Part VIII, column (A), line 12)	1	6,548,322
2	Total expenses (must equal Part IX, column (A), line 25)	2	10,631,759
3	Revenue less expenses Subtract line 2 from line 1	3	-4,083,437
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	41,865,377
5	Net unrealized gains (losses) on investments	5	1,106,622
6	Donated services and use of facilities	6	3,382,251
7	Investment expenses	7	12,834
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-3,355,433
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	38,928,214

Part XII **Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line 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. ▶ Information about Schedule D (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

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	**(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. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11a. 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. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11b. 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. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(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. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11d 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. Complete if the organization answered 'Yes' to Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1 (a) Description of liability	(b) Book value
Federal income taxes	0
DUE TO RELATED ORGANIZATION	760
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	760

2. Liability for uncertain tax positions 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 Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	11,037,195
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a	1,106,622		
b	Donated services and use of facilities	2b	3,382,251		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	4,488,873
3	Subtract line **2e** from line **1**			3	6,548,322
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	6,548,322

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return. Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	13,974,357
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	3,382,251		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d	-39,653		
e	Add lines **2a** through **2d**			2e	3,342,598
3	Subtract line **2e** from line **1**			3	10,631,759
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	10,631,759

Part XIII Supplemental Information

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

Return Reference	Explanation
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 2010 TO 2013, 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

Part XIII Supplemental Information *(continued)*

Return Reference	Explanation

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
▶ Information about Schedule I (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

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 . . . . ▶ 57

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

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.** Provide the information required in Part I, line 2, Part III, column (b), and any other additional information.

Return Reference	**Explanation**
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

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 LIBRARY 310 SOUTH 8TH STREET LARAMIE,WY 82070	83-0240069	501(C)(3)	14,900				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
ALOHA UNITED WAY 200 N VINEYARD BLVD HONOLULU,HI 96817	99-0073494	501(C)(3)	70,572				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
ARIVA INC 69 E 167TH STREET BRONX,NY 10452	32-0028598	501(C)(3)	37,565				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
BBB OF METRO NEW YORK 30 E 33RD STREET NEW YORK, NY 10016	13-6263835	501(C)(3)	32,000				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
BIRMINGHAM PUBLIC LIBRARY FOUNDATION 2100 PARK PLACE BIRMINGHAM,AL 35203	31-1612175	501(C)(3)	100,000				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
CENTRAL NEW MEXICO COMMUNITY COLLEGE FND 525 BUENA VISTA SE ALBUQUERQUE,NM 87105	85-0338623	501(C)(3)	73,975				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
ESTES VALLEY PUBLIC LIBRARY FOUNDATION PO BOX 1470 ESTES PARK, CO 80517	74-2385213	501(C)(3)	32,632				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
FAYETTEVILLE PUBLIC LIBRARY FOUNDATION 401 W MOUNTAIN FAYETTEVILLE, AR 72701	71-0827418	501(C)(3)	49,658				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
FIRST NATIONS DEVELOPMENT INSTITUTE 2432 MAIN STREET LONGMONT,CO 80501	54-1254491	501(C)(3)	155,760				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
FIU COLLEGE OF LAW UNIVERSITY PARK MARC 430 MIAMI,FL 33139	65-0177616	115(A)	25,000				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
FRIENDS OF THE ADA COUNTY DISTRICT LIBRARY 10664 W VICTORY BLVD BOISE, ID 83709	82-0493092	501(C)(3)	34,500				SEE SCHEDULE O

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

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
FRIENDS OF THE FLORENCE COUNTY LIBRARY 509 S DARGAN ST FLORENCE,SC 29506	57-0697650	501(C)(3)	25,303				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 GEORGETOWN COUNTY LIBRARY 405 CLELAND STREET GEORGETOWN, SC 29440	57-0918036	501(C)(3)	49,995				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 GREENVILLE COUNTY LIBRARY 25 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 MCFARLEN PUBLIC LIBRARY 515 PERRY ROAD GRAND BLANC, MI 48439	38-2288236	501(C)(3)	45,750				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 NILES PUBLIC LIBRARY 6960 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
GREEN MOUNTAIN UNITED WAY 963 PAINE TPK N MONTPELIER,VT 05602	03-0261384	501(C)(3)	74,982				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
HARTFORD PUBLIC LIBRARY 500 MAIN STREET HARTFORD,CT 06103	06-6026029	501(C)(3)	49,990				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
HOUSATONIC COMMUNITY COLLEGE FOUNDATION 900 LAFAYETTE BLVD BRIDGEPORT,CT 06604	06-1291848	501(C)(3)	100,000				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
HOWARD UNIVERSITY SCHOOL OF LAW 2225 GEORGIA AVE NW WASHINGTON,DC 20059	53-0204707	501(C)(3)	25,000				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
HUNTSVILLE LIBRARY FOUNDATION 915 MONROE STREET HUNTSVILLE,AL 35801	63-0927523	501(C)(3)	50,000				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
JACKSON DISTRICT LIBRARY 244 W MICHIGAN AVENUE JACKSON, MI 49201	38-2184437	501(C)(3)	49,594				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
LIBRARY FOUNDATION OF DELAWARE COUNTY 340 N MIDDLETOWN RD MEDIA,PA 19603	27-2789554	501(C)(3)	48,735				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
LIBRARY FOUNDATIONTHE PEOPLE OF MULTNOMAH COUNTY 620 SW 5TH AVE PORTLAND,OR 97204	93-1190983	501(C)(3)	50,000				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
LYRASISSTATE LIBRARY OF IOWA 1438 W PEACHTREE ST ATLANTA, GA 30309	23-1365979	501(C)(3)	36,219				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
MONTANA STATE UNIVERSITY 309 MONTANA HALL BOZEMAN,MT 59717	81-6010045	501(C)(3)	14,361				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
MONTANA STATE UNIVERSITY EXTENSION 309 MONTANA HALL BOZEMAN,MT 59717	81-6010045	501(C)(3)	63,246				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
NATIONAL LABOR COLLEGE 10000 N HAMPSHIRE SILVER SPRING, MD 20903	52-0895834	501(C)(3)	40,793				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
NILES DISTRICT LIBRARY 620 E MAIN NILES, MI 49120	38-1358411	501(C)(3)	35,252				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
NORTHEAST LIBRARY SYSTEM 3038 33RD AVENUE COLUMBUS,NE 68601	47-0587492	501(C)(3)	50,000				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
OPERATION HOPE 707 WILSHIRE BLVD LOS ANGELES,CA 90017	95-4378084	501(C)(3)	30,484				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
PACE UNIVERSITY SCHOOL OF LAW 1 PACE PLAZA NEW YORK, NY 10038	13-5562314	501(C)(3)	25,082				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
PEPPERDINE UNIVERSITY SCHOOL OF LAW 24255 PACIFIC COAST HWY MALIBU,CA 90263	95-1644037	501(C)(3)	25,000				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
PIONEER LIBRARY SYSTEM FOUNDATION 225 N WEBSTER NORMAN,OK 73069	01-0946757	501(C)(3)	28,984				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
PUBLIC LIBRARY OF CINCINNATI & HAMILTON COUNTY 800 VINE STREET CINCINNATI,OH 45202	30-0234776	501(C)(3)	57,853				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
RISE FOUNDATION 2650 THOUSAND OAKS BLVD MEMHIS,TN 38118	31-1712061	501(C)(3)	62,352				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
RUNDEL LIBRARY FOUNDATION 115 SOUTH AVENUE ROCHESTER, NY 14604	16-1347453	501(C)(3)	29,255				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
SAN DIEGO PUBLIC LIBRARY FOUNDATION 820 E STREET SAN DIEGO,CA 92101	33-0959608	501(C)(3)	100,000				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
SEEKONK PUBLIC LIBRARY TRUST 410 NEWMAN AVENUE SEEKONK,MA 02771	22-2969879	501(C)(3)	49,409				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
SETON HALL UNIVERSITY SCHOOL OF LAW ONE NEWARK CENTER NEWARK,NJ 07102	22-1500645	501(C)(3)	62,500				SEE SCHEDULE O

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

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
SPOKANE COUNTY UNITED WAY 920 N WASHINGTON STREET SPOKANE, WA 99201	91-0606058	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
ST LOUIS COUNTY LIBRARY FOUNDATION 1640 LINDBERG BLVD ST LOUIS,MO 63131	43-1863977	501(C)(3)	20,848				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
SUFFOLK UNIVERSITY LAW SCHOOL 8 ASHBURTON PLACE BOSTON,MA 02108	04-2133255	501(C)(3)	25,000				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 CENTRAL OHIO INC 360 S THIRD ST COLUMBUS,OH 43215	31-4393712	501(C)(3)	48,047				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 FAIRFIELD COUNTY 115 S BROAD ST LANCASTER,OH 43130	31-0644804	501(C)(3)	12,722				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 CINCINNATI 2400 READING RD CINCINNATI,OH 45202	31-0537502	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 INLAND VALLEYS 6215 RIVER CREST DRIVE RIVERSIDE, CA 92507	95-1742174	501(C)(3)	43,835				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 KING COUNTY 720 2ND AVE SEATTLE, WA 98104	91-0565555	501(C)(3)	73,403				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 LARIMER COUNTY 424 PINE ST FORT COLLINS, CO 80524	84-6031503	501(C)(3)	54,474				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 MASSACHUSETTS BAY & MERRIMACK VALLEY 51 SLEEPER STREET BOSTON,MA 02210	04-2382233	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 NORTHEAST FLORIDA 1301 RIVERPLACE JACKSONVILLE,FL 32207	59-0637825	501(C)(3)	67,937				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 RIVER CITIES 820 MADISON AVENUE HUNTINGTON, WV 25704	55-0384704	501(C)(3)	69,850				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 SILICON VALLEY 1400 PARKMOOR AVENUE SAN JOSE, CA 95126	94-1450153	501(C)(3)	74,250				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 THE MIDLANDS 1805 HARNEY STREET OMAHA,NE 68102	47-0376605	501(C)(3)	74,740				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 TUCSON AND SOUTHERN ARIZONA PO BOX 86750 TUCSON, AZ 85754	86-0098932	501(C)(3)	57,926				SEE SCHEDULE O

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

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
UNIVERSITY OF MIAMI SCHOOL OF LAW PO BOX 405803 ATLANTA,GA 30384	59-0624458	501(C)(3)	62,500				SEE SCHEDULE O

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

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
UNIVERSITY OF TENNESSEE 121 MORGAN HALL KNOXVILLE,TN 37996	62-6001636	501(C)(3)	132,814				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
VILLAGE FAMILY SERVICE CENTER 1201 25TH STREET FARGO,ND 58103	45-0226423	501(C)(3)	25,000				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, line 23.
► Attach to Form 990. ► See separate instructions.
► Information about Schedule J (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

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 ☐ Travel for companions ☐ Tax idemnification and gross-up payments ☐ Discretionary spending account ☐ Housing allowance or residence for personal use ☐ Payments for business use of personal residence ☐ Health or social club dues or initiation fees ☐ 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 directors, trustees, officers, including 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 ☐ Independent compensation consultant ☐ Form 990 of other organizations ☐ Written employment contract ☐ Compensation survey or study ☐ 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)	979,020	1,250,000	322,002	52,422	20,312	2,623,756	0
(2)GERALDINE M WALSH PRESIDENT	(i)	0	0	0	0	0	0	0
	(ii)	274,273	163,000	100,652	30,557	17,140	585,622	26,147
(3)EILEEN M FAMIGLIETTI TREASURER	(i)	0	0	0	0	0	0	0
	(ii)	249,811	125,000	3,212	41,534	34,505	454,062	0
(4)MARCIA E ASQUITH SECRETARY - PART-YR	(i)	0	0	0	0	0	0	0
	(ii)	236,000	250,000	174,938	29,860	28,403	719,201	82,712
(5)JENNIFER P MITCHELL SECRETARY - PART YR	(i)	0	0	0	0	0	0	0
	(ii)	134,152	70,000	21,919	13,405	20,084	259,560	0

Part III Supplemental Information

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

Return Reference	Explanation
SCHEDULE J, PART I, LINES 3 AND 4B	THE FOUNDATION DOES NOT HAVE ANY EMPLOYEES ALL SERVICES ARE PROVIDED BY EMPLOYEES OF FINRA OR ITS SUBSIDIARIES THE FOUNDATION DOES NOT COMPENSATE THESE EMPLOYEES FOR THEIR SERVICES LINE 3) COMPENSATION FOR THE CEO/EXECUTIVE DIRECTOR IS ESTABLISHED AT THE PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC FOR FURTHER DETAILS REGARDING COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2013 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC WITH RESPECT TO 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 2013 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 2013 INCLUDE MARCIA E ASQUITH - $150,533 RICHARD G KETCHUM - $283,350 GERALDINE M WALSH - $81,061

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.
▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Return Reference	Explanation
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

Return Reference	Explanation
FORM 990, PART III, LINE 4	4A) 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, 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 4B) GRANT PROGRAMS IN 2013, THE FOUNDATION ISSUED PAYMENTS ON APPROVED 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 AWARDS 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 THE SMART INVESTING@YOUR LIBRARY GRANT PROGRAM IS ADMINISTERED JOINTLY BY THE FOUNDATION AND THE AMERICAN LIBRARY ASSOCIATION THIS GRANT PROGRAM FUNDS PUBLIC LIBRARY AND COMMUNITY COLLEGE LIBRARY EFFORTS TO PROVIDE PATRONS WITH ACCESS TO EFFECTIVE, UNBIASED FINANCIAL EDUCATION RESOURCES AND LEARNING OPPORTUNITIES THE FINANCIAL EDUCATION IN YOUR COMMUNITY GRANT PROGRAM IS ADMINISTERED JOINTLY BY THE FOUNDATION AND UNITED WAY WORLDWIDE THIS GRANT PROGRAM FUNDS COMMUNITY-BASED ORGANIZATIONS TO MEET THE FINANCIAL EDUCATION NEEDS OF UNDERSERVED LOW- AND MODERATE-INCOME 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 GRANT PROGRAM AIMS TO FILL THE GAP IN LEGAL REPRESENTATION FOR SMALL INVESTORS 4C) MILITARY FINANCIAL READINESS PROJECT THE FOUNDATION MAINTAINS A COMPREHENSIVE CAMPAIGN TO DELIVER FINANCIAL EDUCATION TOOLS AND TRAINING TO MILITARY SERVICE MEMBERS AND THEIR FAMILIES 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 PROUDLY COLLABORATES WITH THE DEPARTMENT OF DEFENSE ON ITS 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 2012 STUDY, RELEASED IN 2013, 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 ALLOWS 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 NEWS, CONTINUED TO SUPPORT 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

Return Reference	Explanation
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

Return Reference	Explanation
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

Return Reference	Explanation
FORM 990, PART VI, LINE 11B	THE FORM 990 WAS REVIEWED BY SENIOR MANAGEMENT AT VARIOUS STEPS THROUGHOUT THE PREPARATION CYCLE. THE FOUNDATION BOARD REVIEWED THE FINAL VERSION ON SEPTEMBER 17, 2014 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

Return Reference	Explanation
FORM 990, PART VI, LINE 12C	THE FINRA INVESTOR EDUCATION FOUNDATION HAS A WRITTEN CONFLICT OF INTEREST POLICY THAT GOVERNS THE PROFESSIONAL AND ETHICAL CONDUCT OF BOARD MEMBERS, OFFICERS AND STAFF AMONG OTHER THINGS, MEMBERS, OFFICERS, AND STAFF ARE PROHIBITED FROM DERIVING ANY PERSONAL PROFIT OR GAIN, DIRECTLY OR INDIRECTLY, BY REASON OF THEIR SERVICE TO THE FOUNDATION MOREOVER, THE POLICY EXPRESSLY PROHIBITS SELF-DEALING 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 FOR FURTHER INFORMATION REGARDING FINRA'S WRITTEN CONFLICT OF INTEREST POLICY, PLEASE REFER TO THE 2013 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

Return Reference	Explanation
FORM 990, PART VI, LINES 15A AND 15B	THE FOUNDATION DOES NOT HAVE ANY EMPLOYEES ALL SERVICES ARE PROVIDED BY EMPLOYEES OF FINRA OR ITS SUBSIDIARIES THE FOUNDATION DOES NOT COMPENSATE THESE EMPLOYEES FOR THEIR SERVICE THE PRESIDENT OF THE FOUNDATION SERVES AS THE LEAD OFFICER DIRECTING THE ACTIVITIES OF THE ORGANIZATION THE FOUNDATION PRESIDENT ALSO SERVES AS AN OFFICER OF FINRA, THE FOUNDATION'S PARENT IN DETERMINING SPECIFIC SALARY AND INCENTIVE COMPENSATION LEVELS FOR OFFICERS AND KEY EMPLOYEES OF FINRA, FINRA MANAGEMENT AND THE MANAGEMENT COMPENSATION COMMITTEE (THE "COMMITTEE") OF THE FINRA BOARD OF GOVERNORS CONSIDER 1) OPERATONAL RESULTS 2) STRATEGIC INITIATIVES 3) FINANCIAL HEALTH/RESULTS 4) INDIVIDUAL PERFORMANCE 5) COMPETITIVE COMPENSATION LEVELS AS PREPARED BY MERCER, INC , A THIRD-PARTY COMPENSATION CONSULTANT THE COMMITTEE'S MINUTES OF THE JANUARY 30, 2013 AND FEBRUARY 13, 2013 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 2012 INCENTIVE COMPENSATION OF THE CEO AT ITS MEETING ON FEBRUARY 13, 2013 ALL COMPENSATION COMMITTEE MEMBERS VOTED FOR THE PROPOSED LEVEL OF EXECUTIVE COMPENSATION FOR FURTHER INFORMATION REGARDING THE COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2013 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

Return Reference	Explanation
PUBLIC AVAILABILITY OF GOVERNING DOCUMENTS, CONFLICT OF INTEREST	FORM 990, PART VI, LINE 19 THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS AND AUDITED FINANCIAL STATEMENTS AVAILABLE UPON REQUEST

Return Reference	Explanation
FORM 990, PART VII, SECTION B	GMMB, INC - PROVIDES STRATEGIC COUNSEL, PUBLIC RELATIONS CONSULTING, EARNED MEDIA ASSISTANCE, AND CRITICAL STAFFING SUPPORT FOR PROJECT OUTREACH, IN ADDITION TO PLACING AND MANAGING PAID ADVERTISING CAMPAIGNS 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 BBB INSTITUTE FOR MARKETPLACE TRUST - PROVIDES NATIONAL AND COMMUNITY-LEVEL OUTREACH SUPPORT FOR THE INVESTOR PROTECTION CAMPAIGN AND MILITARY FINANCIAL READINESS PROJECT NATIONAL CRIME PREVENTION COUNCIL - HELPS TO TRAIN REPRESENTATIVES FROM SEVERAL STATE CRIME PREVENTION ASSOCIATIONS, AND ASSISTS WITH A SERIES OF WEBINARS AND ISSUES THE CRIME PREVENTION TOOLKIT WITH A SPECIAL FOCUS ON FINANCIAL FRAUD FAIR ISAAC CORPORATION - OPERATES THE MYFICO CREDIT REPORT AND ANALYSIS TOOL AVAILABLE THROUGH THE MILITARY FINANCIAL READINESS PROJECT

Return Reference	Explanation
FORM 990, PART 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

Return Reference	Explanation	
	SCHEDULE I, PART I	GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE ALBANY COUNTY PUBLIC LIBRARY, LARAMIE, WY (83-0240069) SMART INVESTING@YOUR LIBRARY ALBANY COUNTY PUBLIC LIBRARY WILL P ARTNER WITH FACULTY FROM THE UNIVERSITY OF WYOMING AND A LOCAL TECHNICAL COLLEGE TO PROVID E LARAMIE RESIDENTS WITH A BETTER UNDERSTANDING OF PERSONAL FINANCES AND TOOLS TO MAKE OPT IMAL FINANCIAL DECISIONS WORKSHOPS WILL EMPHASIZE FINANCE BASICS, PREPARING TO INVEST, RE TIREMENT PLANNING AND STUDENT LOAN DEBT MANAGEMENT ALOHA UNITED WAY, HONOLULU, HI (99-007 3494) FINANCIAL EDUCATION IN YOUR COMMUNITY ALOHA UNITED WAY WILL PARTNER WITH THE HAWAII COUNCIL ON ECONOMIC EDUCATION AND HAWAIIAN COMMUNITY ASSETS TO PROVIDE THE TRAINING, RESOU RCES AND SUPPORT NECESSARY TO INTEGRATE FINANCIAL EDUCATION WITH THE PROGRAMS OF NINE SOCI AL SERVICE AGENCIES SERVING OLDER, AT-RISK YOUTH DURING THE TWO-YEAR PROJECT, THE PARTICI PATING AGENCIES WILL PROVIDE FINANCIAL EDUCATION FOR YOUNG ADULTS BETWEEN THE AGES OF 16 A ND 22, INCLUDING THOSE THAT MAY BE ADJUDICATED, AGING OUT OF FOSTER CARE, HIGH SCHOOL DROP OUTS, ENGLISH LANGUAGE LEARNERS AND TEEN PARENTS MOST OF THESE YOUNG PEOPLE ARE IN OR WIL L SOON BE ENTERING THE WORKFORCE, AND MOST WILL NOT BE ENROLLED IN POST-SECONDARY TRAINING OR EDUCATION ARIVA, INC , NEW YORK, NY (32-0028598) FINANCIAL EDUCATION IN YOUR COMMUNIT Y ARIVA, INC , A SOCIAL SERVICES AGENCY ANNUALLY SERVING OVER 26,000 TAX CLIENTS IN THE BR ONX, WILL COORDINATE EXPANDED SERVICES, INCLUDING PERSONAL FINANCIAL EDUCATION WORKSHOPS, A RETIREMENT SAVINGS WORKSHOP AND PERSONAL FINANCIAL COUNSELING AND COACHING ARIVA WILL A LSO PARTNER WITH LOCAL COMMUNITY COLLEGES TO OFFER SPANISH-LANGUAGE AND ON-CAMPUS WORKSHOP S EDUCATION AND RESEARCH FOUNDATION OF THE BETTER BUSINESS BUREAU OF METROPOLITAN NEW YOR K, NEW YORK, NY (13-6263835) GET MORE MONEY NOW BBB OF METRO NEW YORK WILL UPDATE ITS POPU LAR GET MORE MONEY NOW BROCHURE AND WEBSITE FOR USE BY CONSUMERS AND GRASSROOTS ORGANIZATI ONS SERVING THE FINANCIAL LITERACY NEEDS OF THEIR COMMUNITIES THE BROCHURE AND WEBSITE PR OVIDE CONCISE, PLAIN-LANGUAGE INFORMATION ABOUT CREDIT AND DEBT BASICS, INVESTING, TAX-ADV ANTAGED SAVINGS PROGRAMS, PRIVACY AND AVOIDING INVESTMENT SCAMS JEFFERSON COUNTY LIBRARY COOPERATIVE, BIRMINGHAM, AL (31-1612175) SMART INVESTING@YOUR LIBRARY COORDINATED BY THE J EFFERSON COUNTY LIBRARY COOPERATIVE, 15 PUBLIC LIBRARIES IN JEFFERSON AND SHELBY COUNTIES WILL COLLABORATE ON A REGIONAL EFFORT TO IMPROVE PERSONAL FINANCE EDUCATION OPPORTUNITIES AVAILABLE TO ALABAMA RESIDENTS IN NEED PARTNERING WITH EACH OTHER AND WITH SCHOOLS, CIVIC GROUPS AND COMMUNITY NONPROFITS, THE LIBRARIES WILL FOCUS THEIR COLLECTIVE EFFORTS ON TWO DEMOGRAPHIC GROUPS FINANCIALLY VULNERABLE ADULTS AND YOUNG PEOPLE AGES 11 TO 22 PARTICI PATING LIBRARIES AND THEIR PARTNERS WILL PROVIDE BASIC INSTRUCTION ON ESTABLISHING GOOD M ONEY HABITS EARLY IN LIFE, ENABLE FAMILIES AND INDIVIDUALS OF MODEST MEANS TO BUILD ASSETS AND ENTER THE FINANCIAL MAINSTREAM, ASSIST MEMBERS OF THE COMMUNITY TO BECOME ECONOMICALL Y SELF-SUFFICIENT WITH INFORMATION ON DEBT REDUCTION AND REPAIRING CREDIT, PROVIDE INFORMA TION TO PROTECT RESIDENTS FROM PREDATORY FINANCIAL PRACTICES AND FINANCIAL FRAUD, AND OFFE R EDUCATIONAL EXPERIENCES ON THE FUNDAMENTALS OF INVESTING AND MANAGING FINANCIAL RESOURCE S WISELY INSTRUCTIONAL SUPPORT WILL COME FROM THE ALABAMA COOPERATIVE EXTENSION SERVICE, UNITED WAY OF CENTRAL ALABAMA, THE HISPANIC INTEREST COALITION OF ALABAMA, THE MIDDLE ALAB AMA AREA AGENCY ON AGING, PERSONAL FINANCE AND MATHEMATICS TEACHERS IN AREA HIGH SCHOOLS A ND FACULTY FROM THE FINANCE DEPARTMENT AT THE UNIVERSITY OF ALABAMA-BIRMINGHAM CENTRAL NE W MEXICO COMMUNITY COLLEGE FOUNDATION, ALBUQUERQUE, NM (85-0338623) FINANCIAL EDUCATION IN YOUR COMMUNITY THE CENTRAL NEW MEXICO COMMUNITY COLLEGE FOUNDATION IS PILOTING AN INNOVAT IVE AUTOMATIC ENROLLMENT MODEL THAT TIES STUDENT FINANCIAL SERVICES TO A COURSE SYLLABUS THROUGH PARTNERSHIPS WITH COMMUNITY AGENCIES, STUDENTS ENROLLED IN A BASIC FINANCE COURSE WILL BE EXPOSED TO PROGRAMS THAT INCREASE FINANCIAL STABILITY, INCLUDING SOCIAL SERVICES B ENEFITS SCREENING, FREE TAX PREPARATION SERVICES AND LEGAL ADVICE ON FINANCIAL MATTERS ON E-ON-ONE CAREER AND FINANCIAL AID COUNSELORS WILL HELP STUDENTS PUT THEIR INDIVIDUAL PLANS INTO ACTION ESTES VALLEY LIBRARY, ESTES PARK, CO (74-2385213) SMART INVESTING@YOUR LIBRA RY ESTES VALLEY LIBRARY WILL PARTNER WITH THE LOCAL SCHOOL DISTRICT, THE YMCA AND THE ESTE S PARK HOUSING AUTHORITY TO IMPROVE THE FINANCIAL AND INVESTING LITERACY OF AREA RESIDENTS , WITH A PARTICULAR EMPHASIS ON YOUTH, LOWER-INCOME FAMILIES AND SENIORS WHO NEED HELP MAN AGING THEIR RETIREMENT INCOME. THE PROJECT WILL PROVIDE A SEMINAR SERIES ON BUDGETING, FIN ANCIAL GOAL SETTING, DEBT REDUCTION AND SAVINGS, AS WELL AS FINANCIAL CARE-GIVING FOR AGIN G PARENTS FAYETTEVILLE PUBLIC LIBRARY, FAYETTEVILLE, AR (71-0827418) SMART INVESTING@YOUR LIBRARY FAYETTEVILLE PUBLIC LIBRARY WILL COLLABOR

Return Reference	Explanation	
	SCHEDULE I, PART I	ATE WITH CREDIT COUNSELING OF ARKANSAS AND THE UNIVERSITY OF ARKANSAS (INCLUDING ITS EXTEN SION SERVICE AND ITS CENTER FOR ECONOMIC EDUCATION) TO DEMONSTRATE FINANCIAL PLANNING STRA TEGIES FOR HOUSEHOLDS THAT ARE LIVING PAYCHECK TO PAYCHECK, ALLOWING THEM TO SAVE FOR FUTU RE EXPENSES AND FOR RETIREMENT THE PARTNERS WILL GIVE PARTICULAR ATTENTION TO MULTIGENERA TIONAL HOUSEHOLDS IN NEIGHBORHOODS EXPERIENCING THE GREATEST ECONOMIC HARDSHIP, WITH THE G OAL OF HELPING TO BREAK THE GENERATION TO GENERATION CYCLE OF FINANCIAL STRUGGLE FIRST NA TIONS DEVELOPMENT INSTITUTE, LONGMONT, CO (54-1254491) PARTNERING WITH THE OFFICE OF THE S PECIAL TRUSTEE NEW DISTRIBUTION CHANNELS FOR INVESTOR EDUCATION FIRST NATIONS DEVELOPMENT INSTITUTE IS PARTNERING WITH THE U S DEPARTMENT OF THE INTERIOR'S OFFICE OF THE SPECIAL TRUSTEE FOR AMERICAN INDIANS TO CREATE NEW MARKETING AND DISTRIBUTION CHANNELS TO MEET THE FINANCIAL AND INVESTOR EDUCATION NEEDS OF NATIVE AMERICANS THIS PROJECT BUILDS UPON TWO PREVIOUS FOUNDATION GRANTS TO FIRST NATIONS THAT RESULTED IN THE DEVELOPMENT OF PRINT AND ONLINE VERSIONS OF A CURRICULUM, BUILDING NATIVE COMMUNITIES INVESTING FOR THE FUTURE, AN D TWO COMPLEMENTARY RESOURCES, AN INSTRUCTOR GUIDE AND A RESOURCE GUIDE, DESIGNED FOR TRAI NERS WHO PROVIDE INVESTOR EDUCATION TO NATIVE AMERICANS FLORIDA INTERNATIONAL UNIVERSITY COLLEGE OF LAW, MIAMI, FL (65-0177616) INVESTOR ADVOCACY CLINIC THE FLORIDA INTERNATIONAL UNIVERSITY COLLEGE OF LAW WILL START THE FIRST LAW SCHOOL CLINIC IN THE SOUTH THAT WILL PR OVIDE LEGAL ADVICE AND OTHER HELP TO A LARGE AND GROWING NUMBER OF UNDERSERVED INVESTORS FIU LAW SCHOOL HAS THE HIGHEST PERCENTAGE OF HISPANIC LAW STUDENTS IN THE NATION, AND BILI NGUAL COMMUNITY OUTREACH EFFORTS BY CLINIC STUDENTS MAY REMOVE A CRITICAL BARRIER FOR THOS E SEEKING DISPUTE RESOLUTION SERVICES ADA COUNTY FREE LIBRARY DISTRICT, BOISE, ID (82-049 3092) SMART INVESTING@YOUR LIBRARY ADA COUNTY LYNX! CONSORTIUM LIBRARIES WILL OFFER AN ARR AY 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 COLLABORATE ON A VARIETY OF PROJECT COMPONENTS, INCLUDING FINANCE BOOK CLUBS FOR YOUNG PR OFESSIONALS AND A PERSONAL FINANCE PORTAL DESIGNED FOR MOBILE TELEPHONES AND TABLET COMPUT ERS FLORENCE COUNTY LIBRARY SYSTEM, FLORENCE, SC (57-0697650) SMART INVESTING@YOUR LIBRAR Y WORKING WITH NEARBY FRANCIS MARION UNIVERSITY, THE SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS, A LOCAL UNITED WAY AGENCY AND THE SOUTH CAROLINA DEPARTMENT OF SOCIAL SERVICES, FLORENCE COUNTY LIBRARY SYSTEM WILL ENGAGE CHILDREN, TEENS AND LOWER-INCOME ADULTS IN A SE RIES OF FINANCIAL LITERACY ACTIVITIES THAT APPEAL TO THE DIFFERENT LEARNING PREFERENCES OF THE TARGET AUDIENCES FOR CHILDREN, THE LIBRARY WILL CONDUCT A "DEWEY DOLLARS" CAMPAIGN T HAT INCENTIVIZES YOUNG READERS TO EXPLORE THE LIBRARY'S FINANCIAL LITERACY COLLECTIONS FO R TEENS IN MIDDLE AND HIGH SCHOOL, THE LIBRARY WILL SPONSOR A GRAPHIC NOVEL CONTEST AND A VIDEO CONTEST FOR WHICH STUDENTS WILL CREATE NARRATIVES ILLUSTRATING FINANCIAL THEMES LEAR NED THROUGH THEIR ENGAGEMENT WITH THE FDIC MONEY SMART FOR TEENS PROGRAM AND OTHER MULTIME DIA CURRICULA FOR LOW- TO MODERATE-INCOME ADULTS, THE LIBRARY WILL WORK WITH ITS PARTNERS TO PROVIDE MONEY MANAGEMENT INSTRUCTION AND RESOURCES TO JOB SEEKERS AND RESIDENTS IN ECO NOMIC DISTRESS A SEPARATE TRACK OF ADULT WORKSHOPS WILL HELP RESIDENTS UNDERSTAND AND PRE PARE FOR THEIR RETIREMENT NEEDS GEORGETOWN COUNTY LIBRARY, GEORGETOWN, SC (57-0918036) SM ART INVESTING@YOUR LIBRARY A TWO-YEAR CAMPAIGN LED BY THE GEORGETOWN COUNTY LIBRARY, THE C OUNTY'S HUMAN SERVICES COLLABORATIVE AND COASTAL CAROLINA UNIVERSITY WILL ENCOMPASS A VARI ETY OF CREATIVE LEARNING EXPERIENCES TO IMPROVE FINANCIAL LITERACY AND CAPABILITY AMONG TH E COUNTY'S MOST ECONOMICALLY DISADVANTAGED RESIDENTS PARTICIPATING AGENCIES WILL OFFER SE MINARS ON FINANCIAL GOAL SETTING, MANAGI

SCHEDULE R (Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
▶ Attach to Form 990. ▶ See separate instructions.
▶ Information about Schedule R (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

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

(a) Name, address, and EIN (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" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(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		No
(3) FINRA DISPUTE RESOLUTION INC 1735 K STREET NW WASHINGTON, DC 20006 52-2187577	ARBITRATION	DE	501(C)(6)	N/A	FINRA		No

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproprtionate allocations? Yes	(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" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(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	0	0	0 %		No

Part V **Transactions With Related Organizations** Complete if the organization answered "Yes" on 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 related 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" on Form 990, Part IV, line 37.

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

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 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**

Provide additional information for responses to questions on Schedule R (see instructions)

Return Reference	Explanation