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

OMB No 1545-0047

2015

Open to Public Inspection

A For the 2015 calendar year, or tax year beginning 01-01-2015 , and ending 12-31-2015

B Check if applicable
☐ Address change
☐ Name change
☐ Initial return
☐ Final return/terminated
☐ Amended return
☐ Application pending

C Name of organization
FINRA INVESTOR EDUCATION FOUNDATION

% JENNIFER P MITCHELL

Doing business as

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

City or town, state or 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 $ 81,300,400

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 IS TO PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE

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

3	Number of voting members of the governing body (Part VI, line 1a)	3	7
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	6
5	Total number of individuals employed in calendar year 2015 (Part V, line 2a)	5	0
6	Total number of volunteers (estimate if necessary)	6	6
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	

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	1,750,923	50,760,645
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,071,632	4,560,247
	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)	2,822,555	55,320,892
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	3,234,757	3,100,430
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	0	0
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶0		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	7,245,399	5,632,704
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	10,480,156	8,733,134
	19	Revenue less expenses Subtract line 18 from line 12	-7,657,601	46,587,758
Net Assets or Fund Balances			Beginning of Current Year	End of Year
	20	Total assets (Part X, line 16)	32,365,620	74,291,756
	21	Total liabilities (Part X, line 26)	1,055,785	253,337
	22	Net assets or fund balances Subtract line 21 from line 20	31,309,835	74,038,419

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 2016-11-08

ROBERT A RENNER VICE PRESIDENT
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
JULIE L SPARKS	JULIE L SPARKS			P01268401

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

Firm's address ▶ 1900 SCRIPPS CENTER 312 WALNUT ST CINCINNATI, OH 45202 — Phone no (513) 612-1400

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 IS TO PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE

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

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

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

If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses $ 4,146,806 including grants of $ 2,911,095) (Revenue $)

EXPAND GRASSROOTS CAPACITY FOR FINANCIAL EDUCATION - SEE SCHEDULE O

4b (Code) (Expenses $ 2,518,696 including grants of $ 50,000) (Revenue $)

PROTECT CONSUMERS FROM FINANCIAL FRAUD - SEE SCHEDULE O

4c (Code) (Expenses $ 1,330,289 including grants of $) (Revenue $)

ENSURE MILITARY FINANCIAL READINESS - SEE SCHEDULE O

4d Other program services (Describe in Schedule O)

(Expenses $ 416,010 including grants of $ 139,335) (Revenue $)

4e **Total program service expenses ▶** 8,411,801

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	Yes	
c	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		No
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		No
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	Yes	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	Yes	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b	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 domestic 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 or for domestic individuals 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), 501(c)(4), and 501(c)(29) 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 "Yes," complete Schedule L, Part II*	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		No
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28b		No
c	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? *If "Yes," complete Schedule L, Part IV*	28c		No
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29	Yes	
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		No
b	If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
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 . . . . ☐

				Line	Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	**1a**	7			
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 FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)					
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.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?			**8**		
9a	Did the sponsoring organization make any taxable distributions under section 4966?			**9a**		
b	Did the sponsoring 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	7			
	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	6			
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	Yes	
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, address, and telephone number of the person who possesses the organization's books and records
▶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 (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) RICHARD G KETCHUM CHAIRMAN	1 0 59 0	X						0	2,821,159	92,784
(2) JAYNE 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) ROBERT W SCULLY BOARD MEMBER	1 0 0 0	X						0	80,409	0
(6) SHARON P SMITH BOARD MEMBER	1 0 0 0	X						0	0	0
(7) G DONALD STEEL BOARD MEMBER	1 0 0 0	X						0	0	0
(8) GERALDINE M WALSH PRESIDENT	48 0 12 0			X				0	528,479	99,364
(9) EILEEN M FAMIGLIETTI TREASURER	6 0 54 0			X				0	399,890	84,992
(10) JENNIFER P MITCHELL CORPORATE SECRETARY	3 0 57 0			X				0	248,757	59,759
(11) MARCIA E ASQUITH FMR CORPORATE SECRETARY	0 0 60 0						X	0	564,157	112,407

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	4,642,851	449,306

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	Yes	
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization 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	765,439
HOUGHTON MIFFLIN HARCOURT, 151 W 26TH STREET NEW YORK, NY 10001	SEE SCHEDULE O	475,133
FAIR ISAAC CORPORATION, 3661 VALLEY CENTRE DRIVE SAN DIEGO, CA 92130	SEE SCHEDULE O	318,025
BBB INSTITUTE FOR MARKETPLACE TRUST, 3033 WILSON BOULEVARD ARLINGTON, VA 22201	SEE SCHEDULE O	300,000
APPLIED RESEARCH CONSULTING, 320 WEST 13TH STREET NEW YORK, NY 10014	SEE SCHEDULE O	245,000

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 ▶ 8

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	50,760,645				
	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 $	25,000,000				
	h	**Total.** Add lines 1a-1f . . . . ▶		50,760,645			
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) . . . . ▶		659,045			659,045
	4	Income from investment of tax-exempt bond proceeds . . ▶		0			
	5	Royalties . . . . ▶		0			
			(i) Real / (ii) Personal				
	6a	Gross rents					
	b	Less rental expenses					
	c	Rental income or (loss)	0 / 0				
	d	Net rental income or (loss) . . . . ▶		0			
			(i) Securities / (ii) Other				
	7a	Gross amount from sales of assets other than inventory	29,880,710				
	b	Less cost or other basis and sales expenses	25,979,508				
	c	Gain or (loss)	3,901,202				
	d	Net gain or (loss) . . . . ▶		3,901,202			3,901,202
	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 . . . . . ▶		55,320,892			4,560,247

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 domestic organizations and domestic governments See Part IV, line 21	3,100,430	3,100,430		
2	Grants and other assistance to domestic individuals See Part IV, line 22	0			
3	Grants and other assistance to foreign organizations, foreign governments, and foreign individuals 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	3,424,257	3,424,257		
b	Legal	27		27	
c	Accounting	76,105		76,105	
d	Lobbying	0			
e	Professional fundraising services See Part IV, line 17	0			
f	Investment management fees	24,238		24,238	
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	1,496,081	1,482,473	13,608	
13	Office expenses	62,796	3,222	59,574	
14	Information technology	23,374		23,374	
15	Royalties . .	0			
16	Occupancy	148,451	100,821	47,630	
17	Travel	77,428	50,108	27,320	
18	Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19	Conferences, conventions, and meetings	124,169	83,013	41,156	
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	PUBLICATIONS/PRINTING	174,727	166,893	7,834	
b	MISCELLANEOUS EXPENSE	677	210	467	
c	DUES/MEMBERSHIP FEE	374	374		
d					
e	All other expenses				
25	**Total functional expenses.** Add lines 1 through 24e	8,733,134	8,411,801	321,333	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 . . . . ☐

Section	Line	Description			(A) Beginning of year	Line	(B) End of year
Assets	1	Cash-non-interest-bearing			1,070,405	1	342,845
	2	Savings and temporary cash investments			3,174,133	2	0
	3	Pledges and grants receivable, net			0	3	0
	4	Accounts receivable, net			1,353,133	4	199,650
	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			129,126	9	261,722
	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			26,638,823	11	49,509,293
	12	Investments—other securities See Part IV, line 11			0	12	23,978,246
	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)			32,365,620	16	74,291,756
Liabilities	17	Accounts payable and accrued expenses			862,949	17	210,683
	18	Grants payable			192,320	18	32,681
	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			516	25	9,973
	26	**Total liabilities.** Add lines 17 through 25			1,055,785	26	253,337
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			31,309,835	27	74,038,419
	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			31,309,835	33	74,038,419
	34	Total liabilities and net assets/fund balances			32,365,620	34	74,291,756

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	55,320,892
2	Total expenses (must equal Part IX, column (A), line 25)	2	8,733,134
3	Revenue less expenses Subtract line 2 from line 1	3	46,587,758
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	31,309,835
5	Net unrealized gains (losses) on investments	5	-3,881,578
6	Donated services and use of facilities	6	3,335,159
7	Investment expenses	7	24,238
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-3,336,993
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	74,038,419

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		

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SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.
Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2015

Open to Public Inspection

Name of the organization	Employer identification number
FINRA INVESTOR EDUCATION FOUNDATION	20-0863779

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

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of 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" on 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, handling of violations, and enforcing conservation easements during the year
▶________

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, 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" on 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) Revenue included on 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 Revenue included on 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
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange programs
e ☐ Other

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

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

Part IV **Escrow and Custodial Arrangements.** Complete if the organization answered "Yes" on 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, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII . . . . ☐

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

		(a) Current year	(b) Prior year	b (c) Two years back	(d) Three years back	(e) Four years back
1a	Beginning of year balance					
b	Contributions					
c	Net investment earnings, gains, and losses					
d	Grants or scholarships					
e	Other expenditures for facilities and programs					
f	Administrative expenses					
g	End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a Board designated or quasi-endowment ▶

b Permanent endowment ▶

c Temporarily restricted endowment ▶

The percentages on 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" on 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' on 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		
(3) Other (A) PRIVATE INVESTMENTS	23,978,246	F
Total. *(Column (b) must equal Form 990, Part X, col (B) line 12)* ▶	23,978,246	

Part VIII Investments—Program Related.
Complete if the organization answered 'Yes' on 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' on 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' on 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	9,973
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	9,973

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' on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	54,774,473
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains (losses) on investments	2a	-3,881,578		
b	Donated services and use of facilities	2b	3,335,159		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	-546,419
3	Subtract line **2e** from line **1**			3	55,320,892
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	55,320,892

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

1	Total expenses and losses per audited financial statements			1	12,045,889
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	3,335,159		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d	-22,404		
e	Add lines **2a** through **2d**			2e	3,312,755
3	Subtract line **2e** from line **1**			3	8,733,134
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	8,733,134

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
SCHEDULE D, PART X, LINE 2	ASC740 FOOTNOTE THE FOUNDATION IS A TAX-EXEMPT ORGANIZATION UNDER SECTION 501(C)(4)OF THE INTERNAL REVENUE CODE AND, ACCORDINGLY, HAS MADE NO PROVISION FOR FEDERAL OR STATE INCOME TAXES FOR YEARS ENDED DECEMBER 31, 2012 THROUGH DECEMBER 31, 2015, WHICH REPRESENT THE PERIODS MANAGEMENT CONSIDERS TO BE OPEN FOR EXAMINATION BY TAXING AUTHORITIES, MANAGEMENT DID NOT IDENTIFY THE EXISTENCE OF ANY UNCERTAIN TAX POSITIONS UNRELATED BUSINESS INCOME UNRELATED BUSINESS INCOME ACTIVITIES ARE TAXED AT NORMAL CORPORATE RATES TO THE EXTENT THAT THEY GENERATE TAXABLE NET INCOME SUCH UNRELATED BUSINESS INCOME MAY BE GENERATED BY CERTAIN ACTIVITIES WITHIN THE FOUNDATION'S LIMITED PARTNERSHIP INVESTMENT

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," on 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

2015

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 Domestic Organizations and Domestic Governments.

Complete if the organization answered "Yes" on 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 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 . . . . ▶ 56

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

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on 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**
FORM 990, SCHEDULE I, PART I, LINE 2	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 TIED 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 Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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
BRIGHTON CENTER INC PO BOX 325 NEWPORT,KY 41072	61-0673886	501(C)(3)	50,000				SEE SCHEDULE O
CHICAGO PUBLIC LIBRARY 20 NORTH MICHIGAN AVENUE CHICAGO,IL 60602	36-3480353	501(C)(3)	50,000				SEE SCHEDULE O
CLAYTON COLLABORATIVE AUTHORITY 696 MOUNT ZION ROAD JONESBORO,GA 30236	58-2516726	501(C)(3)	50,000				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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
COLORADO LIBRARY CONSORTIUM 7400 EAST ARAPAHONE CENTENNIAL,CO 80112	84-0691967	501(C)(3)	74,965				SEE SCHEDULE O
CONSUMER CREDIT COUNSELING SVC OF DELAWARE 1608 WALNUT STREET PHILADELPHIA,PA 19103	23-1671903	501(C)(3)	70,900				SEE SCHEDULE O
ENGLISH SKILLS LEARNING CENTER 4444 SO 700 SALT LAKE CITY,UT 84107	87-0467902	501(C)(3)	49,500				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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
FOUNDATION OF FULTON MONTGOMERY COMMUNITY 2805 STATE HIGHWAY 67 JOHNSTOWN,NY 12095	14-1584150	501(C)(3)	45,694				SEE SCHEDULE O
FRIENDS OF LITTLETON LIBRARY 6028 SOUTH GOLLUP ST LITTLETON,CO 80120	84-6043543	501(C)(3)	72,350				SEE SCHEDULE O
FRIENDS OF THE ALBUQUERQUE PUBLIC LIBRARY PO BOX 26657 ALBUQUERQUE,NM 87125	23-7024173	501(C)(3)	31,635				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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 ASHE COUNTY PUBLIC LIBRARY 148 LIBRARY DRIVE WEST JEFFERSON,NC 28694	53-1386281	501(C)(3)	29,261				SEE SCHEDULE O
FRIENDS OF THE CHESTERFIELD COUNTY PUBLIC PO BOX 4842 MIDLOTHIAN,VA 23112	52-1245254	501(C)(3)	39,140				SEE SCHEDULE O
FRIENDS OF THE LIBRARY OF HAWAII 690 POHUKAINA STREET HONOLULU,HI 96813	99-6003670	501(C)(3)	100,000				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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
GEORGIA STATE UNIVERSITY COLLEGE OF LAW PO BOX 3999 ATLANTA,GA 30302	58-1845423	501(C)(3)	62,500				SEE SCHEDULE O
GREATER EDWARDSVILLE AREA COMMUNITY FND PO BOX 102 EDWARDSVILLE,IL 62025	36-7146151	501(C)(3)	27,295				SEE SCHEDULE O
INNOVATIVE CHANGES 2010 LLOYD CENTER PORTLAND,OR 97232	80-0516996	501(C)(3)	42,185				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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
JOB OPPORTUNITIES TASK FORCE 217 EAST REDWOOD ST BALTIMORE,MD 21202	52-2278450	501(C)(3)	63,816				SEE SCHEDULE O
KANSAS CITY PUBLIC LIBRARY 14 WEST 10TH STREET KANSAS CITY,KS 64105	43-1497955	501(C)(3)	50,000				SEE SCHEDULE O
KENTUCKY DOMESTIC VIOLENCE ASSOCIATION INC PO BOX 356 FRANKFORT,KY 40601	61-1110432	501(C)(3)	74,800				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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
LAKE REGION STATE COLLEGE LIBRARY FND 1801 COLLEGE DR DEVILS LAKE,ND 58301	51-0242987	501(C)(3)	38,625				SEE SCHEDULE O
LIBRARIES OF MONTROSE COUNTY 320 SOUTH 2ND STREET MONTROSE,CO 81401	87-0752578	501(C)(3)	94,590				SEE SCHEDULE O
LIBRARY LEGACY FOUNDATION OF TOLEDO-LUCAS 325 MICHIGAN STREET TOLEDO,OH 43604	34-1632308	501(C)(3)	40,941				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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 LIBRARIES OF IOWA 1438 WEST PEACHTREE ST ATLANTA,GA 30309	23-1365979	501(C)(3)	35,507				SEE SCHEDULE O
METRO UNITED WAY INC 334 EAST BROADWAY LOUISVILLE,KY 40204	61-0444680	501(C)(3)	60,927				SEE SCHEDULE O
MICHIGAN STATE UNIVERSITY COLLEGE OF LAW 628 N SHAW LANE EAST LANSING,MI 48824	38-1358000	501(C)(3)	62,500				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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
MISSION ECONOMIC DEVELOPMENT AGENCY 2301 MISSION ST SAN FRANCISCO,CA 94110	51-0187791	501(C)(3)	75,000				SEE SCHEDULE O
MONROE COUNTY PUBLIC LIBRARY 303 E KIRKWOOD AVE BLOOMINGTON,IN 47408	35-1892355	501(C)(3)	43,615				SEE SCHEDULE O
MONTANA STATE UNIVERSITY 309 MONTANTA HALL PO BOX 172470 BOZEMAN,MT 59717	81-6010045	501(C)(3)	14,361				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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)	68,332				SEE SCHEDULE O
NEIGHBORHOOD ECONOMIC DEVELOPMENT CORP 212 MAIN STREET SPRINGFIELD,OR 97477	93-0739188	501(C)(3)	75,000				SEE SCHEDULE O
NORTHWEST SIDE HOUSING CENTER 5233 WEST DIVERSITY AVE CHICAGO,IL 60639	20-1413891	501(C)(3)	62,500				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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)	130,724				SEE SCHEDULE O
PIONEER LIBRARY SYSTEM FOUNDATION 300 NORTH CENTER COURT NORMAN,OK 73072	01-0946757	501(C)(3)	19,789				SEE SCHEDULE O
RUNDELL LIBRARY FOUNDATION 115 SOUTH AVENUE ROCHESTER,NY 14610	16-1347453	501(C)(3)	29,255				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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 820 E STREET SAN DIEGO,CA 92101	33-0959608	501(C)(3)	100,000				SEE SCHEDULE O
SPRINGDALE PUBLIC LIBRARY 405 SOUTH PLEASANT ST SPRINGDALE,AZ 72764	71-0861658	501(C)(3)	17,028				SEE SCHEDULE O
STEP UP SAVANNAH 428 BULL STREET SAVANNAH,GA 31401	30-0526014	501(C)(3)	95,000				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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
THE GREATER PATCHOGUE FOUNDATION 15 NORTH OCEAN AVENUE PATCHOGUE,NY 11772	61-1417255	501(C)(3)	29,876				SEE SCHEDULE O
THE MOUNTAIN BROOK LIBRARY FOUNDATION 50 OAK STREET MOUNTAIN BROOK,AL 35213	58-2094979	501(C)(3)	38,500				SEE SCHEDULE O
TRUSTEES OF BOSTON COLLEGE 140 COMMONWEALTH CHESTNUT HILL,MA 02467	04-2103545	501(C)(3)	26,366				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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 INDIANA 3901 NORTH MERIDIAN INDIANAPOLIS,IN 46208	35-1007590	501(C)(3)	59,018				SEE SCHEDULE O
UNITED WAY OF CENTRAL IOWA 1111 NINTH STREET DES MOINES,IA 50314	42-0680425	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF CHITTENDEN COUNTY 412 FARRELL ST SOUTH BURLINGTON,VT 05403	03-0217229	501(C)(3)	74,800				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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 AUSTIN 2000 E MLK JR DRIVE AUSTIN,TX 78702	74-1193439	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF GREATER MILWUAKEE & WAUKESHA CTY 225 WEST VINE STREET MILWAUKEE,WI 53005	39-0806190	501(C)(3)	75,000				SEE SCHEDULE O
UNITED WAY OF GREATER MILWAUKEE & WAUKESHA CTY 225 WEST VINE STREET MILWAUKEE,WI 53005	39-0806190	501(C)(3)	75,000				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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 DR RIVERSIDE,CA 92507	95-1742174	501(C)(3)	62,336				SEE SCHEDULE O
UNITED WAY OF METROPOLITAN ATLANTA 100 EDGEWOOD DRIVE ATLANTA,GA 30303	58-0566194	501(C)(3)	70,345				SEE SCHEDULE O
UNITED WAY OF MONROE COUNTY 441 SOUTH COLLEGE BLOOMINGTON,IN 47403	35-0985959	501(C)(3)	52,319				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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 STORY COUNTY 315 CLARK AVENUE AMES,IA 50010	42-0947489	501(C)(3)	57,481				SEE SCHEDULE O
UNITED WAY OF WAYNE AND HOLMES COUNTIES 215 SOUTH WALNUT STREET WOOSTER,OH 44691	34-0946973	501(C)(3)	25,000				SEE SCHEDULE O
UNIVERSITY OF KANSAS CENTER FOR RESEARCH 2385 IRVING HILL ROAD LAWRENCE,KS 66045	48-0680117	501(C)(3)	42,219				SEE SCHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC 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 MARYLAND BALTIMORE 620 WEST LEXINGTON COLLEGE PARK,MD 30384	52-6002033	501(C)(3)	17,639				SEE SCHEDULE O
URBAN INSTITUTE 2100 M STREET NW WASHINGTON,DC 20037	52-0880375	501(C)(3)	38,750				SEE SCHEDULE O
VIRGINIA BEACH LIBRARY FOUNDATION 2416 COURTHOUSE VIRGINIA BEACH,VA 23456	27-3077402	501(C)(3)	33,050				SEE SECHEDULE O

Form 990,Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC 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
YWCA OF SEATTLEKINGSNOHOMISH 2024 3RD AVENUE SEATTLE,WA 98121	91-0482890	501(C)(3)	75,000				SEE SCHEDULE O
STANFORD UNIVERSITY 579 SERRA MALL STANFORD,CA 94305	94-1156365	501(C)(3)	50,000				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" on Form 990, Part IV, line 23.
▶ Attach to Form 990.
▶ Information about Schedule J (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2015

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 on Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax idemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g , maid, chauffeur, chef)				
b	If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain		**1b**		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all 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 ☐ Written employment contract ☐ Independent compensation consultant ☐ Compensation survey or study ☐ Form 990 of other organizations ☐ Approval by the board or compensation committee				
4	During the year, did any person listed on 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), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.				
5	For persons listed on 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," on line 5a or 5b, describe in Part III		**5b**		No
6	For persons listed on 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," on line 6a or 6b, describe in Part III		**6b**		No
7	For persons listed on 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 on 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" on 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 on 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 (i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation	(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column(B) reported as deferred on prior Form 990
1 RICHARD G KETCHUM CHAIRMAN	(i)	0	0	0	0	0	0	0
	(ii)	977,934	1,500,000	343,225	70,134	22,650	2,913,943	
2 GERALDINE M WALSH PRESIDENT	(i)	0	0	0	0	0	0	0
	(ii)	282,560	225,000	20,919	80,698	18,666	627,843	
3 EILEEN M FAMIGLIETTI TREASURER	(i)	0	0	0	0	0	0	0
	(ii)	263,896	134,033	1,961	48,008	36,984	484,882	
4 JENNIFER P MITCHELL CORPORATE SECRETARY	(i)	0	0	0	0	0	0	0
	(ii)	157,394	90,000	1,363	22,045	37,714	308,516	
5 MARCIA E ASQUITH FMR CORPORATE SECRETARY	(i)	0	0	0	0	0	0	0
	(ii)	250,052	290,000	24,105	84,521	27,886	676,564	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	SUPPLEMENTAL COMPENSATION INFORMATION 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 2015 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 OF 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 2015 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 THREE YEAR VESTING CYCLE WITH ANNUAL VESTING BEGINNING AT AGE 62 PARTICIPANTS IN THE SUPPLEMENTAL NON-QUALIFIED DEFINED CONTRIBUTION PLAN WITH CONTRIBUTIONS VESTING IN 2015 INCLUDE RICHARD G KETCHUM - $300,020

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

▶Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
▶ Attach to Form 990.
▶Information about Schedule M (Form 990) and its instructions is at *www.irs.gov/form990*

OMB No 1545-0047

2015

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art—Works of art				
2 Art—Historical treasures				
3 Art—Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities—Publicly traded				
10 Securities—Closely held stock				
11 Securities—Partnership, LLC, or trust interests	X	1	25,000,000	FMV
12 Securities—Miscellaneous				
13 Qualified conservation contribution—Historic structures				
14 Qualified conservation contribution—Other				
15 Real estate—Residential				
16 Real estate—Commercial				
17 Real estate—Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ▶ (____________)				
26 Other ▶ (____________)				
27 Other ▶ (____________)				
28 Other ▶ (____________)				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement	29	0

		Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?	30a		No
b If "Yes," describe the arrangement in Part II			
31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?	31		No
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		No
b If "Yes," describe in Part II			
33 If the organization did not report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II			

Part II Supplemental Information.

Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Return Reference	Explanation
SCHEDULE M, LINE 11	THE NONCASH CONTRIBUTION REPORTED ON LINE 11 REFLECTS THE CONTRIBUTION MADE BY THE FINANCIAL INDUSTRY REGULATORY AUTHORITY IN THE FORM OF AN ASSIGNMENT OF INTEREST IN ONE OF FINRA'S LIMITED PARTNERSHIPS

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 990-EZ 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

2015

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	SIX OF THE SEVEN MEMBERS OF THE BOARD OF DIRECTORS ARE CONSIDERED INDEPENDENT VOTING MEMBERS AND SERVE ON A VOLUNTEER BASIS AS DISCLOSED IN LINES (1) AND (5) OF FORM 990, PART VII, SECTION 1A, TWO BOARD MEMBERS RECEIVE COMPENSATION FROM FINRA, THE FOUNDATION'S PARENT ONE BOARD MEMBER RECEIVES COMPENSATION AS AN OFFICER OF FINRA AND IS NEITHER CONSIDERED INDEPENDENT NOR COUNTED AS A VOLUNTEER. THE OTHER BOARD MEMBER IS COMPENSATED FOR HIS WORK AS A MEMBER OF THE BOARD OF FINRA AND IS CONSIDERED INDEPENDENT AND COUNTED AS A VOLUNTEER THE BOARD OF DIRECTORS IS RESPONSIBLE FOR APPROVING GRANTS AND PROJECTS

Return Reference	Explanation
FORM 990,PART III, LINE 4	4A) EXPAND GRASSROOTS CAPACITY FOR FINANCIAL EDUCATION THE FOUNDATION EXPANDS GRASSROOTS CAPACITY FOR FINANCIAL EDUCATION THROUGH A VARIETY OF INITIATIVES AT THE COMMUNITY LEVEL THAT PROVIDE UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS NECESSARY FOR FINANCIAL SUCCESS THROUGHOUT LIFE FINANCIAL CAPABILITY @WORK FINANCIAL CAPABILITY @WORK IS ADMINISTERED JOINTLY BY THE FOUNDATION AND UNITED WAY WORLDWIDE TO HELP COMMUNITY-LEVEL PROVIDERS IMPLEMENT SUSTAINABLE WORKPLACE FINANCIAL CAPABILITY PROGRAMS THROUGH GRANTS AND TRAINING, THE PROGRAM SUPPORTS EFFORTS TO PROVIDE LOW- AND MODERATE-INCOME WORKERS WITH ACCESS TO EFFECTIVE, UNBIASED FINANCIAL EDUCATION AND RELATED SUPPORT SERVICES SMART INVESTING@YOUR LIBRARY SMART INVESTING@YOUR LIBRARY IS ADMINISTERED JOINTLY BY THE FOUNDATION AND THE AMERICAN LIBRARY ASSOCIATION THROUGH GRANTS, EXHIBITS AND LIBRARIAN TRAINING, THIS PROGRAM SUPPORTS EFFORTS TO PROVIDE LIBRARY PATRONS WITH EFFECTIVE, UNBIASED FINANCIAL EDUCATION OPPORTUNITIES AND INFORMATION TEEN FINANCIAL LITERACY PROJECT TEEN FINANCIAL LITERACY PROJECT ADDRESSED THE PERSONAL FINANCE TOPICS THAT ARE MOST IMPORTANT FOR TEENS TO UNDERSTAND AND USE IN EVERYDAY SITUATIONS AS THEY BEGIN TO ASSUME FINANCIAL RESPONSIBILITY IN THEIR LIVES THIS PROJECT SUCCESSFULLY REACHED CONCLUSION IN 2015 EDUCATIONAL GRANTS EDUCATIONAL GRANTS SUPPORT INSTRUCTIONAL INTERVENTIONS TO IMPROVE THE FINANCIAL KNOWLEDGE, SKILLS AND BEHAVIORS OF TARGETED, HIGH-NEED AUDIENCES INVESTOR ADVOCACY CLINIC GRANTS INVESTOR ADVOCACY CLINIC GRANTS SUPPORT LAW SCHOOL CLINICS OFFERING LEGAL ADVICE AND OTHER HELP FOR UNDERSERVED INVESTORS, THEREBY FILLING THE GAP IN LEGAL REPRESENTATION FOR INVESTORS WITH SMALL CLAIMS WHO DO NOT HAVE THE FINANCIAL RESOURCES TO OBTAIN LEGAL REPRESENTATION 4B) PROTECT CONSUMERS FROM FINANCIAL FRAUD THE FOUNDATION'S GOAL TO PROTECT CONSUMERS FROM FINANCIAL FRAUD IS ACCOMPLISHED LARGELY THROUGH THE INVESTOR PROTECTION CAMPAIGN, WHICH AIMS TO EDUCATE INVESTORS AND INTERMEDIARIES TO REDUCE THE INCIDENCE OF INVESTMENT FRAUD THROUGH RESEARCH, EDUCATION AND OUTREACH, THE PROGRAM INCREASES FRAUD PREVENTION AWARENESS, EMPOWERS CONSUMERS AND TRAINS LAW ENFORCEMENT AND OTHER ADVOCATES TO RECOGNIZE, PREVENT AND ASSIST VICTIMS OF FINANCIAL FRAUD 4C) ENSURE MILITARY FINANCIAL READINESS THE FOUNDATION DELIVERS HIGH-QUALITY INFORMATION AND TOOLS TO MILITARY SERVICE MEMBERS AND THEIR FAMILIES AND COLLABORATES WITH THE DEPARTMENT OF DEFENSE ON ITS FINANCIAL READINESS CAMPAIGN THE FOUNDATION INCREASES PERSONAL FINANCE EXPERTISE AND SERVICES IN MILITARY COMMUNITIES, IMPROVES THE CREDIT MANAGEMENET OF SERVICE MEMBERS AND THEIR SPOUSES AND PROVIDES OUTREACH SERVICES TO THE MILITARY COMMUNITY 4D) BENCHMARK & TRACK AMERICANS' FINANCIAL CAPABILITY THE FOUNDATION BENCHMARKS AND TRACKS AMERICANS' FINANCIAL CAPABILITY BY AWARDING RESEARCH GRANTS AND ADMINISTERING THE NATIONAL FINANCIAL CAPABILITY STUDY RESEARCH GRANTS RESEARCH GRANTS SUPPORT EXPERIMENTS AND DATA ANALYSIS THAT FURTHER UNDERSTANDING OF THE RELATIONSHIPS AMONG FINANCIAL LITERACY, FINANCIAL CAPABILITY AND FINANCIAL WELL-BEING NATIONAL FINANCIAL CAPABILITY STUDY THE NATIONAL FINANCIAL CAPABILITY STUDY IS DESIGNED TO BENCHMARK KEY INDICATORS OF FINANCIAL CAPABILITY AND EVALUATE HOW THESE INDICATORS VARY WITH UNDERLYING DEMOGRAPHIC, BEHAVIORAL, ATTITUDINAL AND FINANCIAL LITERACY CHARACTERISTICS THE STUDY IS CONDUCTED IN COLLABORATION WITH A VARIETY OF STAKEHOLDERS INCLUDING THE U S DEPARTMENT OF TREASURY, CONSUMER FINANCIAL PROTECTION BUREAU AND OTHER AGENCIES

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 CHANGES TO THIS POLICY WERE APPROVED BY THE BOARD DURING THEIR MEETING ON DECEMBER 16, 2015 (DESCRIBED ON SCHEDULE O, PAGE 2, WITH REFERENCE TO FORM 990, PART VI, LINE 4)

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 27, 2016

Return Reference	Explanation
FORM 990, PART VI	EMPLOYMENT RULES AND POLICIES THE FOUNDATION DOES NOT HAVE ANY EMPLOYEES ALL SERVICES ARE PROVIDED BY EMPLOYEES OF FINRA THE FOUNDATION DOES NOT PAY FOR THEIR SERVICES AS SUCH, THOSE INDIVIDUALS ARE SUBJECT TO THE EMPLOYMENT RULES AND POLICIES OF FINRA 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, 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 2015 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 THE FOUNDATION DOES NOT COMPENSATE THESE EMPLOYEES OF FINRA FOR THEIR SERVICE THE PRESIDENT OF THE FOUNDATION SERVES AS THE LEAD OFFICER DIRECTING THE ACTIVITIES OF THE ORGANIZATION 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 29, 2015 AND FEBRUARY 11, 2015 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 2014 INCENTIVE COMPENSATION OF THE CEO AT ITS MEETING ON FEBRUARY 11, 2015 ALL COMPENSATION COMMITTEE MEMBERS VOTED FOR THE PROPOSED LEVEL OF EXECUTIVE COMPENSATION FOR FURTHER INFORMATION REGARDING THE COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2015 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, 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 - PROVIDED STRATEGIC COUNSEL, PUBLIC RELATIONS CONSULTING, EARNED MEDIA ASSISTANCE, AND CRITICAL STAFFING SUPPORT FOR PROJECT OUTREACH, IN ADDITION TO PLACING AND MANAGING PAID ADVERTISING CAMPAIGNS HOUGHTON MIFFLIN - PROVIDED BROADCAST, PRINT, MARKETING AND WEB SERVICES IN SUPPORT OF THE TEEN FINANCIAL LITERACY INITIATIVE (KNOWN AS "GENERATION MONEY") ACTIVE IN MIDDLE AND HIGH SCHOOLS NATIONWIDE FAIR ISAAC CORPORATION - OPERATES THE MYFICO CREDIT REPORT AND ANALYSIS TOOL AVAILABLE THROUGH THE MILITARY FINANCIAL READINESS PROJECT BBB INSTITUTE FOR MARKETPLACE TRUST - PROVIDES NATIONAL AND COMMUNITY-LEVEL OUTREACH SUPPORT FOR THE INVESTOR PROTECTION CAMPAIGN AND MILITARY FINANCIAL READINESS PROJECT APPLIED RESEARCH & CONSULTING - PROVIDES RESEARCH SERVICES FOR THE NATIONAL CAPABILITY STUDY

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 BOONE COUNTY PUBLIC LIBRARY, BURLINGTON, KY (61-0673886) SMART INVESTING@YOUR LIBRARY UNDER THE RUBRIC "EARN-SAVE-SPEND," BOONE COUNTY PUBLIC LIBRARY AND A LEADING SOCIAL SERVICES AGENCY IN THE COUNTY (THE BRIGHTON CENTER) WILL PROVIDE IN-DEPTH LEARNING EXPERIENCES FOR FAMILIES, EDUCATORS AND OLDER ADULTS (AGES 65+) THE PROJECT WILL CHALLENGE FAMILIES TO EVALUATE THEIR FINANCIAL HEALTH AND TAKE STEPS TO MAKE TANGIBLE IMPROVEMENTS CHICAGO PUBLIC LIBRARY, CHICAGO, IL (36-3480353) SMART INVESTING@YOUR LIBRARY THE CHICAGO PUBLIC LIBRARY WILL COLLABORATE WITH THE CITYS OFFICE OF FINANCIAL INCLUSION TO IMPROVE ACCESS TO FINANCIAL EDUCATION AND ONLINE FINANCIAL SKILL-BUILDING FOR LOCAL COMMUNITIES IN NEED, ESPECIALLY UNBANKED RESIDENTS AND NEW IMMIGRANT POPULATIONS AS A MAJOR COMPONENT OF THIS EFFORT, THE LIBRARY WILL TRAIN AND DEPUTIZE ITS CORPS OF "CYBERNAVIGATORS" TO PROVIDE ON-DEMAND ASSISTANCE TO LIBRARY PATRONS SEEKING ACCESS TO RELIABLE FINANCIAL INFORMATION THE CYBERNAVIGATORS ARE AN EXISTING GROUP OF TECHNOLOGY EXPERTS PRESENT IN MOST OF THE LIBRARYS 80 LOCATIONS THEY WORK DIRECTLY WITH PATRONS TO IMPROVE BASIC DIGITAL SKILLS AND EXPAND ACCESS TO DIGITAL INFORMATION CLAYTON COUNTY LIBRARY SYSTEM, JONESBORO, GA (58-2516726) SMART INVESTING@YOUR LIBRARY CLAYTON COUNTY LIBRARY SYSTEM WILL PROVIDE FINANCIAL EDUCATION EXPERIENCES TAILORED TO THE NEEDS OF FOUR AUDIENCES-ENTREPRENEURS, FINANCIALLY DISENFRANCHISED FAMILIES, SENIOR CITIZENS AND YOUTH THE PROJECT WILL ENHANCE THEIR PROSPECTS FOR SELF-SUFFICIENCY THROUGH FINANCIAL LITERACY TRAINING, PROVIDE THE FUNDAMENTALS FOR ECONOMIC DECISION-MAKING AND CONNECT THEM TO COMMUNITY RESOURCES FOR ENTREPRENEURS, THE LIBRARY WILL JOIN FORCES WITH CLAYTON STATE UNIVERSITYS SMALL BUSINESS DEVELOPMENT CENTER AND THE COUNTYS ECONOMIC DEVELOPMENT DEPARTMENT TO DELIVER AN INVESTING 101 SERIES FOR FINANCIALLY DISENFRANCHISED FAMILIES, THE LIBRARY WILL PARTNER WITH SOCIAL SERVICE AGENCIES AND FAITH-BASED ORGANIZATIONS TO PROVIDE MONEY MANAGEMENT GUIDANCE FOR SENIOR CITIZENS, THE LIBRARY AND DEPARTMENT OF SENIOR SERVICES WILL PROVIDE SESSIONS AT SENIOR CENTERS ON ESTATE PLANNING, SAVVY INVESTING AND MANAGING RETIREMENT INCOME FOR YOUTH, THE LIBRARY WILL WORK WITH 4-H, SCOUT GROUPS AND THE PARKS AND RECREATION DEPARTMENT TO INTEGRATE FINANCIAL LITERACY LESSONS INTO THE COUNTYS SUMMER READING PROGRAM COLORADO LIBRARY CONSORTIUM, CENTENNIAL, CO (84-0691967) SMART INVESTING@YOUR LIBRARY THE COLORADO LIBRARY CONSORTIUM, THE ESTES VALLEY LIBRARY, AND THE COLORADO STATE LIBRARY WILL CONVENE A NETWORK OF SMALL AND MEDIUM-SIZE LIBRARIES TO HELP RESIDENTS SET FINANCIAL GOALS, ESTABLISH A PLAN FOR REACHING THESE GOALS, UNDERSTAND INVESTMENT CONCEPTS AND COMMON INVESTMENT TYPES, SAVE FOR RETIREMENT, AND MANAGE MONEY IN RETIREMENT THIS WILL BE ACCOMPLISHED THROUGH TRAINING FOR LIBRARY STAFF AND DIRECT DELIVERY OF FINANCIAL CAPABILITY PROGRAMS AND SERVICES TO THE PUBLIC CLARIFI (CONSUMER CREDIT COUNSELING SERVICE OF DELAWARE VALLEY) PHILADELPHIA, PA (23-1671903) FINANCIAL EDUCATION IN YOUR COMMUNITY CLARIFI WILL PARTNER WITH HOME CARE ASSOCIATES, A WORKER-OWNED HOME HEALTHCARE AGENCY, TO INTEGRATE FINANCIAL EDUCATION, COACHING AND RELATED SERVICES INTO EXISTING EMPLOYEE TRAINING AND STAFF SUPPORT SERVICES FOR LOWER-WAGE EMPLOYEES SALT LAKE COUNTY LIBRARY SERVICES, WEST JORDAN, UT (87-0467902) SMART INVESTING@YOUR LIBRARY SALT LAKE COUNTY LIBRARY AND THE ENGLISH SKILLS LEARNING CENTER WILL COORDINATE BASIC FINANCIAL EDUCATION FOR RECENT REFUGEES AND IMMIGRANT FAMILIES WHO HAVE LOW INCOME AND LIMITED LITERACY SKILLS (EVEN IN THEIR OWN LANGUAGES) THE PROGRAM WILL INTEGRATE FINANCIAL INSTRUCTION INTO WELL ESTABLISHED SERVICES FOR THE TARGET AUDIENCE, AND WILL INCREASE PARTICIPANTS SKILLS RELATED TO THE U S BANKING SYSTEM, BUDGETING, CREDIT PRODUCTS AND FINANCIAL PLANNING THE LOCAL REFUGEE AND IMMIGRANT POPULATION ARRIVES IN SALT LAKE COUNTY PRIMARILY FROM BURMA, IRAQ, BHUTAN, SOMALIA, ERITREA, AFGHANISTAN AND THE CONGO THE PROJECT PARTNERS WILL HELP THESE COMMUNITIES (1) MASTER THE VOCABULARY AND UNDERSTANDING TO CONDUCT BANKING TRANSACTIONS, CREATE A BUDGET, RECOGNIZE PREDATORY LENDING PRACTICES AND AVOID FRAUD, AND (2) COMPREHEND ASSET-BUILDING STRATEGIES AND PLAN FOR THE FUTURE FULTON-MONTGOMERY COMMUNITY COLLEGE LIBRARY, JOHNSTOWN, NY (14-1584150) SMART INVESTING@YOUR LIBRARY EVANS LIBRARY AT FULTON-MONTGOMERY COMMUNITY COLLEGE WILL SERVE STUDENTS ENROLLED AT THE COLLEGE AND AT HIGH SCHOOLS IN THE MOHAWK VALLEY REGION OF UPSTATE NEW YORK WITH PROGRAMMING ABOUT COLLEGE FINANCING AND GENERAL FINANCIAL LITERACY LEARNING WILL TAKE THE FORM OF WORKSHOPS, TUTORIALS AND WEB-BASED INSTRUCTION FACULTY IN THE COLLEGES BUSINESS DIVISION AND STAFF FROM THE FINANCIAL AID OFFICE WILL PROVIDE OVERALL INSTRUCTIONAL LEADERSHIP FOR THE PROJECT AMONG OTHER TOPICS, PROGRAMS WILL ADDRESS BUDGETING, CREDIT CARD EDUCATION, THE IMPORTANCE OF BANKING RELATIONSHIPS, THE FINANCIAL AID PROCESS AND FAFSA FILING, MANAGING STUDENT LOAN DEBT, CHOICE OF COLLEGE MAJOR AND LIFETIME EARNING POTENTIAL, WISE USE OF THE FINANCIAL AID REFUND, FITTING COLLEGE COSTS INTO THE FAMILY BUDGET, AND BENEFITS AVAILABLE THROUGH THE GI BILL EDWIN A BEMIS PUBLIC LIBRARY, LITTLETON, CO (84-6043543) SMART INVESTING@YOUR LIBRARY THE LITTLETON IMMIGRANT RESOURCES CENTER, A DIVISION OF THE EDWIN A BEMIS PUBLIC LIBRARY, WILL PROVIDE RECENT IMMIGRANT FAMILIES RESIDING IN THE SOUTH DENVER METROPOLITAN AREA WITH SUPPORT AND INSTRUCTION ON HOW TO MANAGE MONEY IN THEIR NEWLY ADOPTED COUNTRY THE PROGRAM WILL COMBINE STRUCTURED FINANCIAL LITERACY CLASSES WITH INDIVIDUALIZED MENTORING THE CLASSROOM MODULES WILL COVER BUDGETING 101, CREDIT FUNDAMENTALS AND UNDERSTANDING THE U S BANKING SYSTEM LEARNING OPPORTUNITIES WILL BE INTEGRATED INTO THE LIBRARYS ESL FOR FINANCIAL SUCCESS PROGRAM AND OTHER CITIZENSHIP SERVICES THE LIBRARY WILL UPDATE ITS TRADITIONAL ESL CURRICULUM TO FOCUS ON FINANCIAL TERMINOLOGY AND THE LANGUAGE CAPABILITIES NEEDED TO NAVIGATE FINANCIAL DECISIONS AND TRANSACTIONS ALBUQUERQUE BERNALILLO COUNTY LIBRARY, ALBUQUERQUE, NM (23-7024173) SMART INVESTING@YOUR LIBRARY ALBUQUERQUE BERNALILLO COUNTY LIBRARY WILL COLLABORATE SCHOOLS AND A STATEWIDE, NONPROFIT SMALL BUSINESS DEVELOPMENT AND TRAINING ORGANIZATION TO DELIVER FINANCIAL EDUCATION FOR TEENS LEARNING ACTIVITIES WILL TAKE PLACE AT LIBRARY LOCATIONS THROUGHOUT THE COUNTY AND SCHOOLS PROGRAM MODULES WILL ADDRESS MANAGING YOUR MONEY, PLANNING YOUR FUTURE, MAKING YOUR MONEY GROW, AND PROTECTING WHAT YOU HAVE APPALACHIAN REGIONAL LIBRARY SYSTEM, WEST JEFFERSON, NC (53-1386281) SMART INVESTING@YOUR LIBRARY IN PARTNERSHIP WITH COMMUNITY AGENCIES AND EDUCATIONAL INSTITUTIONS, APPALACHIAN REGIONAL LIBRARY SYSTEM WILL PROVIDE FINANCIAL CAPABILITY PROGRAMMING FOR WOMEN ACROSS THREE GENERATIONS FOR YOUNG ADULTS IN HIGH SCHOOL AND COLLEGE, PROGRAMMING WILL FOCUS ON FINANCING EDUCATIONAL COSTS, BASIC BUDGETING, SAVING FOR MAJOR PURCHASES AND AN INTRODUCTION TO INVESTING FOR WOMEN IN MIDLIFE AND NEARING OR IN RETIREMENT, PROGRAMS WILL HELP PARTICIPANTS PREPARE FOR THEIR CHILDRENS EDUCATION EXPENSES, MANAGE HOUSEHOLD BUDGETS, RECOVER FROM FINANCIAL SETBACKS AND STICK TO A RETIREMENT SAVING AND INVESTING PLAN WHILE CARING FOR AGING PARENTS ADDITIONAL SESSIONS FOR SENIORS WILL HELP PARTICIPANTS MANAGE RETIREMENT INCOME, AVOID FINANCIAL FRAUD AND UNDERSTAND ESTATE PLANNING CHESTERFIELD COUNTY PUBLIC LIBRARY, CHESTERFIELD, VA (52-1245254) SMART INVESTING@YOUR LIBRARY CHESTERFIELD COUNTY PUBLIC LIBRARY WILL FOCUS ON THE INTERGENERATIONAL TRANSFER OF FINANCIAL LEARNING, WHILE IMPROVING PARTICIPANTS' FACILITY WITH THE MATHEMATICS OF MONEY THE PROJECT WILL GIVE SPECIAL ATTENTION TO GRANDCHILDREN AND THE GRANDPARENTS WHO HAVE AN INFLUENTIAL OR PRIMARY ROLE IN RAISING THEM THE LIBRARY-IN PARTNERSHIP WITH THE COUNTY OFFICE OF THE SENIOR ADVOCATE, THE FEDERAL RESERVE BANK OF RICHMOND AND THE CHESTERFIELD COUNTY PUBLIC SCHOOLS-WILL SEEK TO EQUIP THESE "GRANDFAMILIES" WITH FINANCIAL LITERACY SKILLS NECESSARY TO ADDRESS IMMEDIATE NEEDS AND LONGER-TERM WELLBEING FOR THE BROADER COMMUNITY, THE LIBRARY AND ITS PARTNERS WILL DELIVER A SERIES OF MINI-WORKSHOPS ON DEVELOPING A FINANCIAL PLAN AND SETTING GOALS, REDUCING DEBT, AVOIDING FRAUD AND IDENTITY THEFT, INVESTING FUNDAMENTALS, SAVING AND PAYING FOR COLLEGE, RETIREMENT PLANNING, AND MANAGING HEALTHCARE COSTS, AMONG OTHER TOPICS HAWAII STATE PUBLIC LIBRARY SYSTEM, HONOLULU, HI (99-6003670) SMART INVESTING@YOUR LIBRARY THE HAWAII STATE PUBLIC LIBRARY SYSTEM WILL UNDERTAKE KEIKA TO KAPUNA (LITERALLY, CHILDREN TO GRANDPARENTS)- A MULTIGENERATIONAL FINANCIAL LITERACY INITIATIVE USING PERFORMANCE, COMPETITIONS, ONLINE ENGAGEMENT AND WORKSHOPS TO IMPROVE RESIDENTS FINANCIAL SKILLS FOR STUDENTS IN GRADES K THROUGH 6, THE LIBRARY WILL PARTNER WITH THE NATIONAL THEATRE FOR CHILDREN TO DELIVER DR

Return Reference	Explanation
FORM 990, PART VI, LINE 4	BYLAW CHANGES DURING ITS DECEMBER 16, 2015 MEETING, THE FOUNDATION BOARD APPROVED CHANGES TO THE FOUNDATION'S CERTIFICATE OF INCORPORATION TO (A) VEST THE SOLE MEMBER WITH THE AUTHORITY TO AMEND THE BYLAWS (DESCRIBED ON FORM 990, SCHEDULE O, PAGE 2, WITH REFERENCE TO FORM 990, PART VI, LINE 7B), (B) REMOVE THE MULTI-TIERED FUNDING APPROVAL STRUCTURE (DESCRIBED ON FORM 990, SCHEDULE 0, PAGE 2, WITH REFERENCE TO FORM 990, PART VI, LINE 1A), (C) CLARIFY PROVISIONS RELATING TO TERM LIMITS, AND (D) UPDATE THE REGISTERED AGENT THE SOLE MEMBER, FINRA, SUBSEQUENTLY AMENDED THE FOUNDATION'S BYLAWS TO (1) UPDATE DEFINITIONS OF PUBLIC AND NON-PUBLIC DIRECTORS, (2) RESTATE THE COMPOSITION AND CLASSES OF BOARD MEMBERSHIP; (3) ELIMINATE THE APPROVAL PROCESS FOR CERTAIN FUNDING REQUESTS OF $25,000 OR LESS (DESCRIBED ON FORM 990, SCHEDULE O, PAGE 2, WITH REFERENCE TO FORM 990, PART VI, LINE 1A), AND (4) STATE THAT THE AUTHORITY TO AMEND THE BYLAWS (DESCRIBED ON FORM 990, SCHEDULE O, PAGE 2, WITH REFERENCE TO FORM 990, PART VI, LINE 7B) IS VESTED WITH THE SOLE MEMBER

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

OMB No 1545-0047

2015

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?		(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	

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	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	Yes	

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

(a) Name of 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