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Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public
▶ Information about Form 990 and its instructions is at www IRS gov/form990

OMB No 1545-0047

2016

Open to Public Inspection

A For the 2016 calendar year, or tax year beginning 01-01-2016 , and ending 12-31-2016

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 $ 9,344,000

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 2016 (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	14,193
b	Net unrelated business taxable income from Form 990-T, line 34	7b	13,193

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	50,760,645	3,737,659
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	4,560,247	1,072,257
	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)	55,320,892	4,809,916
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	3,100,430	1,901,708
	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)	5,632,704	3,884,283
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	8,733,134	5,785,991
	19	Revenue less expenses Subtract line 18 from line 12	46,587,758	-976,075

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	74,291,756	76,240,005
	21	Total liabilities (Part X, line 26)	253,337	363,660
	22	Net assets or fund balances Subtract line 21 from line 20	74,038,419	75,876,345

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 2017-11-13

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 $ 2,919,226 including grants of $ 1,718,697) (Revenue $)

See Additional Data

4b (Code) (Expenses $ 1,199,863 including grants of $ 50,000) (Revenue $)

See Additional Data

4c (Code) (Expenses $ 660,405 including grants of $) (Revenue $)

See Additional Data

4d Other program services (Describe in Schedule O)

(Expenses $ 562,535 including grants of $ 133,011) (Revenue $)

4e **Total program service expenses ▶** 5,342,029

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	Yes	
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

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

			Yes	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**		
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**		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	**30**		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	**31**		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	**32**		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? *If "Yes," complete Schedule R, Part I*	**33**		No
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	**34**	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	**35a**		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 . . . . ☐

					Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable . .	**1a**	9			
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**	Yes	
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**	Yes	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			**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**		
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**		
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**		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			**7f**		
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		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		5		No
6	Did the organization have members or stockholders?		6	Yes	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		7a	Yes	
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		7b	Yes	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following				
a	The governing body?		8a	Yes	
b	Each committee with authority to act on behalf of the governing body?		8b	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses in Schedule O*		9		No

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

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

Section C. Disclosure

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

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

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

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

20 State the name, 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) ROBERT W COOK CHAIRMAN	1 0 59 0	X						0	348,888	93,424
(2) RICHARD G KETCHUM CHAIRMAN (thru 8/14/16)	1 0 59 0	X						0	2,679,262	86,547
(3) JAYNE W BARNARD BOARD MEMBER	1 0 0 0	X						0	0	0
(4) CAMILLE M BUSETTE BOARD MEMBER	1 0 0 0	X						0	0	0
(5) T GRANT CALLERY BOARD MEMBER	1 0 0 0	X						0	0	0
(6) JOHN T DOOLEY BOARD MEMBER	1 0 0 0	X						0	0	0
(7) ROBERT W SCULLY BOARD MEMBER (THRU 5/6/16)	1 0 2 0	X						0	40,363	0
(8) G DONALD STEEL BOARD MEMBER	1 0 0 0	X						0	0	0
(9) ELISSE B WALTER BOARD MEMBER	3 0 5 0	X						0	87,975	0
(10) GERALDINE M WALSH PRESIDENT	48 0 12 0			X				0	697,225	64,573
(11) EILEEN M FAMIGLIETTI TREASURER	6 0 54 0			X				0	417,246	102,708
(12) JENNIFER P MITCHELL CORPORATE SECRETARY	3 0 57 0			X				0	276,482	78,255
(13) MARCIA E ASQUITH FMR CORPORATE SECRETARY	0 0 60 0						X	0	738,994	83,536

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) 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	5,286,435	509,043

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
AMERICAN LIBRARY ASSOCIATION, 50 EAST HURON STREET CHICAGO, IL 60611	SEE SCHEDULE O	530,000
UNITED WAY WORLDWIDE, PO BOX 630568 BALTIMORE, MD 21263	SEE SCHEDULE O	432,100
APPLIED RESEARCH CONSULTING, 30-30 47TH AVENUE LONG ISLAND CITY, NY 11101	SEE SCHEDULE O	453,901
AARP FOUNDATION, 601 EAST STREET NW WASHINGTON, DC 20049	SEE SCHEDULE O	230,308
ASSOCIATION FOR FINANCIAL COUNSELIN, 79 S STATE STREET WESTERVILLE, OH 43081	SEE SCHEDULE O	165,880

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 ▶ 10

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	3,737,659				
e Government grants (contributions)	1e					
f All other contributions, gifts, grants, and similar amounts not included above	1f					
g Noncash contributions included in lines 1a-1f $						
h **Total.** Add lines 1a-1f ▶			3,737,659			
Program Service Revenue	Business Code					
2a						
b						
c						
d						
e						
f All other program service revenue						
g **Total.** Add lines 2a–2f ▶			0			
Other Revenue 3 Investment income (including dividends, interest, and other similar amounts) ▶			1,087,403		14,193	1,073,210
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	4,518,938					
b Less cost or other basis and sales expenses	4,534,084					
c Gain or (loss)	-15,146					
d Net gain or (loss) ▶			-15,146			-15,146
8a Gross income from fundraising events (not including $ ____ of contributions reported on line 1c) See Part IV, line 18	a	0				
b Less direct expenses	b	0				
c Net income or (loss) from fundraising events ▶			0			
9a Gross income from gaming activities See Part IV, line 19	a	0				
b Less direct expenses	b	0				
c Net income or (loss) from gaming activities ▶			0			
10a Gross sales of inventory, less returns and allowances	a	0				
b Less cost of goods sold	b	0				
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 ▶			4,809,916		14,193	1,058,064

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) Fundraisingexpenses
1 Grants and other assistance to domestic organizations and domestic governments See Part IV, line 21	1,901,708	1,901,708		
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, line 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	2,962,405	2,915,405	47,000	
b Legal	0			
c Accounting	44,650		44,650	
d Lobbying	0			
e Professional fundraising services See Part IV, line 17	0			
f Investment management fees	115,214		115,214	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	11,681	10,751	930	
12 Advertising and promotion	7,784	7,342	442	
13 Office expenses	137,877	77,729	60,148	
14 Information technology	126,669	101,191	25,478	
15 Royalties . .	0			
16 Occupancy	129,229	38,490	90,739	
17 Travel	92,473	82,000	10,473	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials .	0			
19 Conferences, conventions, and meetings	186,236	145,272	40,964	
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	53,397	53,050	347	
b MISCELLANEOUS EXPENSE	9,041	9,041		
c DUES/MEMBERSHIP FEE	250	50	200	
d BANK SERVICE FEES	7,377		7,377	
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e	5,785,991	5,342,029	443,962	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 IX . . . . ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash–non-interest-bearing		342,845	1	2,772,309
	2	Savings and temporary cash investments		0	2	0
	3	Pledges and grants receivable, net		0	3	0
	4	Accounts receivable, net		199,650	4	626,600
	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		261,722	9	50,612
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a			
	b	Less accumulated depreciation	10b	0	10c	0
	11	Investments—publicly traded securities		49,509,293	11	49,728,589
	12	Investments—other securities See Part IV, line 11		23,978,246	12	23,061,895
	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)		74,291,756	16	76,240,005
Liabilities	17	Accounts payable and accrued expenses		210,683	17	346,581
	18	Grants payable		32,681	18	0
	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		9,973	25	17,079
	26	**Total liabilities.** Add lines 17 through 25		253,337	26	363,660
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		74,038,419	27	75,776,345
	28	Temporarily restricted net assets		0	28	100,000
	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		74,038,419	33	75,876,345
	34	Total liabilities and net assets/fund balances		74,291,756	34	76,240,005

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	4,809,916
2	Total expenses (must equal Part IX, column (A), line 25)	2	5,785,991
3	Revenue less expenses Subtract line 2 from line 1	3	-976,075
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	74,038,419
5	Net unrealized gains (losses) on investments	5	2,469,887
6	Donated services and use of facilities	6	3,328,245
7	Investment expenses	7	115,214
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-3,099,345
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	75,876,345

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		

Additional Data

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

Form 990 (2016)

Form 990, Part III, Line 4a:

EXPAND GRASSROOTS CAPACITY FOR FINANCIAL EDUCATION - SEE SCHEDULE O

Form 990, Part III, Line 4b:

PROTECT CONSUMERS FROM FINANCIAL FRAUD - SEE SCHEDULE O

Form 990, Part III, Line 4c:

ENSURE MILITARY FINANCIAL READINESS - SEE SCHEDULE O

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

2016

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.
Complete if the organization answered "Yes" 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" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions	100,000				
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	100,000				

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 ▶ 100 000 %

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)		No
(ii) related organizations	3a(ii)		No
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' on 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	23,061,895	F
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. *(Column (b) must equal Form 990, Part X, col (B) line 12)* ▶	23,061,895	

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
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
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
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
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
(1) Federal income taxes	0
DUE TO RELATED ORGANIZATION	17,079
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	17,079

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	10,887,892
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains (losses) on investments	2a	2,469,887		
b	Donated services and use of facilities	2b	3,328,245		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	5,798,132
3	Subtract line **2e** from line **1**			3	5,089,760
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	-279,844		
c	Add lines **4a** and **4b**			4c	-279,844
5	Total revenue Add lines **3** and **4c.** (This must equal Form 990, Part I, line 12)			5	4,809,916

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	9,049,966
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	3,328,245		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d	-64,270		
e	Add lines **2a** through **2d**			2e	3,263,975
3	Subtract line **2e** from line **1**			3	5,785,991
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	5,785,991

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
See Additional Data Table	

Part XIII **Supplemental Information *(continued)***

Return Reference	Explanation

Additional Data

Software ID:

Software Version:

EIN: 20-0863779

Name: FINRA INVESTOR EDUCATION FOUNDATION

Supplemental 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, 2013 THROUGH DECEMBER 31, 2016, WHICH REPRESENT THE PE RIODS MANAGEMENT CONSIDERS TO BE OPEN FOR EXAMINATION BY TAXING AUTHORITIES, MANAGEMENT DI D NOT IDENTIFY THE EXISTENCE OF ANY UNCERTAIN TAX POSITIONS UNRELATED BUSINESS INCOME UNR ELATED BUSINESS INCOME ACTIVITIES ARE TAXED AT NORMAL CORPORATE RATES TO THE EXTENT THAT T HEY GENERATE TAXABLE NET INCOME SUCH UNRELATED BUSINESS INCOME MAY BE GENERATED BY CERTAI N ACTIVITIES WITHIN THE FOUNDATION'S LIMITED PARTNERSHIP INVESTMENT SCHEDULE D, PART XI, LINE 4B THE FOUNDATION AUDITED FINANCIAL REPORT WAS ISSUED PRIOR TO THE RECEIPT OF THE K-1 RELATED TO THEIR PARTNERSHIP INTEREST IN THE HIGHVISTA II LIMITED PARTNERSHIP ADDITIONAL LOSSES GENERATED WERE REPORTED IN FORM 990, PART VIII, LINE 12 THAT WERE NOT REFLECTED IN THE AUDITED FINANCIAL STATEMENTS AT THE TIME OF ISSUANCE SCHEDULE D, PART XII, LINE 2D A MOUNTS INCLUDED ON LINE 1 BUT NOT ON FORM 990, PART IX, LINE 25 RELATE TO REFUNDS OF PRIOR YEAR'S UNUSED GRANTS

Supplemental Information

Return Reference	Explanation
SCHEDULE D, PART V, LINE 4	THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC (FINRA) CONTRIBUTED A ONE-TIME TEMPORARILY RESTRICTED CONTRIBUTION OF $0 1 MILLION TO THE FOUNDATION THE TEMPORARILY RESTRICTED CONTRIBUTION FUNDED THE KETCHUM PRIZE FUND, NAMED FOR FORMER FINRA CHAIRMAN AND CHIEF EXECUTIVE OFFICER AND FOUNDATION CHAIRMAN RICHARD G KETCHUM, TO AWARD AN ANNUAL PRIZE IN HONOR OF EXEMPLARY CONTRIBUTIONS TO THE FIELD OF INVESTOR PROTECTION AND FINANCIAL CAPABILITY IN THE UNITED STATES THE PRIZE FUND WILL BE USED TO RECOGNIZE OUTSTANDING SERVICE AND RESEARCH TO ADVANCE INVESTOR PROTECTION AND FINANCIAL CAPABILITY IN THE UNITED STATES THE PRIZE CONSISTS OF NATIONAL RECOGNITION AND $10,000 THE AWARD WILL BE GIVEN EACH YEAR BY THE FINRA FOUNDATION'S BOARD OF DIRECTORS FOLLOWING A REVIEW OF NOMINEES

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

2016

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							
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 42

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
(1)					
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					

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
FORM 990, SCHEDULE I, PART II, COLUMN (H)	GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE berkshire united way, pittsfield, ma (04-2104841) financial wellness at work berkshire united way will pilot a program with local employers to provide onsite services for workers, including financial education workshops and free tax preparation a shared staff person will have dedicated hours at participating worksites to provide one-on-one financial education and counseling, referrals, and problem-solving help washington-centerville public library, centerville, oh (31-0585917) smart investing@your library through partnerships with the local school district and a nearby childrens museum, the washington-centerville public library will provide hands-on family financial literacy activities for county residents, while building the capacity of parents and educators to boost the financial literacy of children and teens learning outcomes will align with the financial literacy strand of the ohio revised standards in social studies library staff will work with school faculty and exhibit specialists from the boonshoft museum of discovery to create a traveling financial literacy exhibit the exhibit will help children and teens learn how to lead financially responsible lives Circulating money-themed kits will extend learning into the home and serve as a springboard for parent-child conversations about financial responsibility A series of workshops and contests for children and teens will complement the exhibit and challenge participants to practice their new skills Following a period of use at the Washington-Centerville public library and the museum, the exhibit will travel to schools and other libraries throughout the region Curtis memorial library, Brunswick, me (01-6000787) smart investing@your library Curtis memorial library will undertake a community-wide financial literacy campaign to assist low- to moderate-income individuals and FAMILIES WHO ARE "JUST GETTING BYWHO WANT TO LEARN SIMPLE strategies to improve their financial health the library will help residents in need through a diverse series of financial literacy experiences using multiple venues and formats, including a family financial fair and how-to festival to showcase financial education opportunities available to residents and introduce the resources available at the library, short, easy-to-understand weekly workshops on practical ways to save money, supplement income and protect wealth, "Curtis money meet-ups" to supplement the workshops with facilitated book group discussions about spending mindfully, understanding financial psychology, managing and eliminating debt and building assets, and interactive financial literacy exhibits at the library to promote intergenerational learning and explore the mathematics of money 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 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 financial hope collaborative at creighton university, omaha, ne (47-0376583) financial wellness at work the financial hope collaborative will adapt a successful community-based financial wellness program for delivery in the nonprofit workplace the program will offer six weeks of financial education followed by six months of one-of-one financial coaching additional supports will include free credit reports, access to level payment plans with local utility companies and access to an employer-sponsored income advance loan 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 appalachian regional library system, west jefferson, nc (56-1386281) 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 friends of l

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
BERKSHIRE UNITED WAY 200 SOUTH STREET PITTSFIELD, MA 01201	04-2104841	501(C)(3)	20,000				SEE PART IV
BOONSHOFT MUSEUM OF DISCOVERY 2600 DEWEESE PARKWAY DAYTON, OH 45414	31-0585917	501(C)(3)	50,000				SEE PART IV

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
BRUNSWICK PUBLIC LIBRARY ASSOCIATION 21 PLEASANT STREET BRUNSWICK, ME 04011	01-6000787	501(C)(3)	26,779				SEE PART IV
CHICAGO PUBLIC LIBRARY 20 NORTH MICHIGAN AVENUE CHICAGO, IL 60602	36-3480353	501(C)(3)	50,000				SEE PART IV

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
CLAYTON COLLABORATIVE AUTHORITY 696 MOUNT ZION ROAD JONESBORO, GA 30236	58-2516726	501(C)(3)	50,000				SEE PART IV
COLORADO LIBRARY CONSORTIUM 7400 E ARAPAHONE RD CENTENNIAL, CO 80112	84-0691967	501(C)(3)	74,965				SEE PART IV

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
CONSUMER CREDIT COUNSELING SERVICES 1608 WALNUT STREET PHILADELPHIA, PA 19103	23-1671903	501(C)(3)	70,900				SEE PART IV
ENGLISH SKILLS LEARNING CENTER 444 SO 700 EAST SALT LAKE CITY, UT 84107	87-0467902	501(C)(3)	49,500				SEE PART IV

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
FINANCIAL HOPE COLLABORATIVE OF CREIGHTON 519 FLORENCE BOULEVARD OMAHA, NE 68178	47-0376583	501(C)(3)	20,000				SEE PART IV
FOUNDATION OF FULTON MONTGOMERY COMMUNITY 2805 STATE HIGHWAY 67 JOHNSTOWN, NY 12095	14-1584150	501(C)(3)	45,694				SEE PART IV

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	56-1386281	501(C)(3)	29,651				SEE PART IV
FRIENDS OF LIBRARIES IN OKLAHOMA PO BOX 702585 TULSA, OK 74170	73-1053431	501(C)(3)	45,770				SEE PART IV

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 SAN FRANCISCO PUBLIC LIBRARY 710 VAN NESS AVE SAN FRANCISCO, CA 94102	94-6085452	501(C)(3)	50,000				SEE PART IV
GEORGIA STATE UNIVERSITY COLLEGE OF LAW PO BOX 3999 ATLANTA, GA 30302	58-1845423	501(C)(3)	25,000				SEE PART IV

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
INNOVATIVE CHANGES 2010 LLOYD CENTER PORTLAND, OR 97232	80-0516996	501(C)(3)	42,185				SEE PART IV
JOB OPPORTUNITIES TASK FORCE 217 EAST REDWOOD ST BALTIMORE, MD 21202	52-2778450	501(C)(3)	63,816				SEE PART IV

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
KANSAS CITY PUBLIC LIBRARY 14 WEST 10TH STREET KANSAS CITY, KS 64105	43-1497955	501(C)(3)	50,000				SEE PART IV
LAKE REGION COMMUNITY COLLEGE FND 1801 COLLEGE DRIVE DEVILS LAKE, ND 58301	51-0242987	501(C)(3)	38,625				SEE PART IV

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
LEBANON COMMUNITY LIBRARY 125 N 7TH STREET LEBANON, PA 17046	23-1413687	501(C)(3)	46,250				SEE PART IV
METRO UNITED WAY INC 334 EAST BROADWAY LOUISVILLE, KY 40204	61-0444680	501(C)(3)	60,927				SEE PART IV

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
MICHIGAN STATE UNIVERSITY COLLEGE OF LAW 628 N SHAW LANE EAST LANSING, MI 48824	38-1358000	501(C)(3)	20,127				SEE PART IV
MONTANA STATE UNIVERSITY EXTENSION 309 MONTANA HALL BOZEMAN, MT 59717	81-6010045	501(C)(3)	68,332				SEE PART IV

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
NEIGHBORHOOD ECONOMIC DEVELOPMENT CORP 212 MAIN STREET SPRINGFIELD, OR 97477	93-0739188	501(C)(3)	75,000				SEE PART IV
NEW YORK UNIVERSITY 105 E 17TH STREET NEW YORK, NY 10003	13-5562308	501(C)(3)	20,233				SEE PART IV

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
NORTHWEST SIDE HOUSING CENTER 5233 WEST DIVERSITY AVE CHICAGO, IL 60639	20-1413891	501(C)(3)	62,500				SEE PART IV
OPERATION HOPE 707 WILSHIRE BLVD LOS ANGELES, CA 90017	95-4378084	501(C)(3)	32,681				SEE PART IV

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
PIKE COUNTY PUBLIC LIBRARY PO BOX 1276 PIKEVILLE, NY 41502	80-0415553	501(C)(3)	40,338				SEE PART IV
PIONEER LIBRARY SYSTEM 300 NORMAN CENTER COURT NORMAN, OK 73072	01-0946757	501(C)(3)	19,789				SEE PART IV

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
STANFORD UNIVERSITY 578 SERRA MALL STANFORD, CA 94305	94-1156365	501(C)(3)	50,000				SEE PART IV
THE GREATER PATCHOGUE FOUNDATION 15 NORTH OCEAN AVENUE PATCHOGUE, NY 11772	61-1417255	501(C)(3)	29,876				SEE PART IV

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 MOUNTAIN BROOK LIBRARY FOUNDATION 50 OAK STREET MOUNTAIN BROOK, AL 35213	58-2094979	501(C)(3)	38,500				SEE PART IV
UNITED WAY OF CENTRAL INDIANA 3901 NORTH MERIDIAN INDIANAPOLIS, IN 46208	35-1007590	501(C)(3)	59,018				SEE PART IV

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 PART IV
UNITED WAY OF GREATER CLEVELAND 209 CENTER STREET CHARDON, OH 44024	34-6516654	501(C)(3)	20,000				SEE PART IV

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 MILWAUKEE & WAUKESHA CTY 225 WEST VINE STREET MILWAUKEE, WI 53005	39-0806190	501(C)(3)	75,000				SEE PART IV
UNITED WAY OF HENRY COUNTY AND MARTINSVILLE 149 EAST MAIN ST MARTINSVILLE, VA 24112	54-0753318	501(C)(3)	20,000				SEE PART IV

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 PART IV
UNITED WAY OF THE INLAND VALLEYS 6215 RIVER CREST DRIVE RIVERSIDE, CA 92507	95-1742174	501(C)(3)	62,336				SEE PART IV

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 WINDHAM COUNTY 1 HOLSTEIN PLACE BRATTLEBORO, VT 05302	03-6003074	501(C)(3)	20,000				SEE PART IV
UNIVERSITY OF MARYLAND BALTIMORE 620 WEST LEXINGTON BALTIMORE, MD 21201	52-6002033	501(C)(3)	35,278				SEE PART IV

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
URBAN INSTITUTE 2100 M STREET NW WASHINGTON, DC 20037	52-0880375	501(C)(3)	77,500				SEE PART IV
VIRGINIA BEACH PUBLIC LIBRARY 2416 COURTHOUSE VIRGINIA BEACH, VA 23456	27-3077402	501(C)(3)	33,050				SEE PART IV

efile GRAPHIC print - DO NOT PROCESS	As Filed Data -	DLN: 93493317077197

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			(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
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1 ROBERT W COOK CHAIRMAN	(i)							
	(ii)	328,109		20,779	92,865	559	442,312	
2 RICHARD G KETCHUM CHAIRMAN (thru 8/14/16)	(i)							
	(ii)	770,809	1,500,000	408,453	68,094	18,453	2,765,809	
3 GERALDINE M WALSH PRESIDENT	(i)							
	(ii)	290,643	232,000	174,582	46,798	17,775	761,798	93,516
4 EILEEN M FAMIGLIETTI TREASURER	(i)							
	(ii)	270,519	144,675	2,052	60,196	42,512	519,954	
5 JENNIFER P MITCHELL CORPORATE SECRETARY	(i)							
	(ii)	170,237	105,000	1,245	33,802	44,453	354,737	
6 MARCIA E ASQUITH FMR CORPORATE SECRETARY	(i)							
	(ii)	262,392	300,000	176,602	46,097	37,439	822,530	91,671

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 AND PAID BY THE PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC FOR FURTHER DETAILS REGARDING COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2016 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 OF THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC LINE 4B) 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 2016 INCLUDE MARCIA E ASQUITH - $152,376 RICHARD G KETCHUM - $300,020 GERALDINE M WALSH - $154,084

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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

2016

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number
20-0863779

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART I, LINES 4 & 6	SIX OF THE SEVEN MEMBERS OF THE BOARD OF DIRECTORS, ACTIVE ON DECEMBER 31, 2016, ARE CONSI DERED INDEPENDENT VOTING MEMBERS AND SERVE ON A VOLUNTEER BASIS AS DISCLOSED IN LINES (1) AND (9) OF FORM 990, PART VII, SECTION A, LINE 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 BOAR D MEMBER IS COMPENSATED FOR HER WORK AS A MEMBER OF THE BOARD OF FINRA AND IS CONSIDERED I NDEPENDENT AND COUNTED AS A VOLUNTEER THE BOARD OF DIRECTORS IS RESPONSIBLE FOR APPROVING GRANTS AND PROJECTS

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990,PART III, LINE 4	4A) EXPAND GRASSROOTS CAPACITY FOR FINANCIAL EDUCATION THE FOUNDATION SUPPORTS AND MANAGES PERSONAL FINANCE PROGRAMS, PROFESSIONAL TRAINING, RESEARCH AND SERVICES TO ASSIST A WIDE VARIETY OF AUDIENCES THESE EFFORTS COMPRISE WORKPLACE AND COMMUNITY-LEVEL INITIATIVES THA T IMPROVE FINANCIAL STABILITY, FINANCIAL PLANNING, AND INVESTING KNOWLEDGE AND DECISION-MA KING THE FOUNDATION'S GRANTS AND PROGRAMS ARE ADMINISTERED IN PARTNERSHIP WITH MISSION-DR IVEN ORGANIZATIONS SUCH AS UNITED WAY WORLDWIDE, THE AMERICAN LIBRARY ASSOCIATION AND OTHE RS COMMITTED TO THE FINANCIAL EMPOWERMENT OF AMERICANS 4B) PROTECT CONSUMERS FROM FINANCI AL FRAUD THE FOUNDATION EDUCATES AMERICANS ABOUT FINANCIAL FRAUD, HOW TO AVOID AND REPORT IT, AND THE STEPS TO TAKE IF VICTIMIZED THROUGH RESEARCH, EDUCATION AND OUTREACH, THE FOU NDATION INCREASES FRAUD PREVENTION AWARENESS, EMPOWERS CONSUMERS, AND TRAINS LAW ENFORCEME NT TO RECOGNIZE AND TAKE ACTION AGAINST FINANCIAL FRAUD 4C) ENSURE MILITARY FINANCIAL REA DINESS THE FOUNDATION DELIVERS HIGH-QUALITY INFORMATION AND TOOLS TO MILITARY SERVICE MEMB ERS AND THEIR FAMILIES THROUGH EDUCATION AND OUTREACH, THE FOUNDATION INCREASES PERSONAL FINANCE EXPERTISE AND SERVICES IN MILITARY COMMUNITIES, IMPROVES THE CREDIT MANAGEMENT OF SERVICE MEMBERS AND THEIR SPOUSES, AND PROVIDES OUTREACH SERVICES TO THE MILITARY COMMUNIT Y 4D) BENCHMARK, TRACK AND BETTER UNDERSTAND AMERICANS' FINANCIAL CAPABILITY THE FOUNDATI ON IS THE LEAD AGENCY FOR THE NATIONAL FINANCIAL CAPABILITY STUDY, A LARGE-SCALE, MULTI-YE AR PROJECT THAT ADVANCES COMPREHENSIVE UNDERSTANDING OF THE FINANCIAL CAPABILITY OF ADULTS IN THE UNITED STATES THE STUDY BENCHMARKS KEY INDICATORS OF FINANCIAL CAPABILITY AND EVA LUATES HOW THESE INDICATORS VARY OVER TIME AND WITH UNDERLYING DEMOGRAPHIC, BEHAVIORAL, AT TITUDINAL AND FINANCIAL LITERACY CHARACTERISTICS THE FOUNDATION ALSO PROVIDES RESEARCH GR ANTS THAT ENABLE EXPERIMENTS AND DATA ANALYSIS THAT FURTHER UNDERSTANDING OF THE RELATIONS HIPS AMONG FINANCIAL LITERACY, FINANCIAL CAPABILITY AND FINANCIAL WELL-BEING

990 Schedule O, Supplemental Information

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 T HE FOUNDATION LINE 7A - FINRA, AS SOLE MEMBER, ELECTS ALL MEMBERS OF THE GOVERNING BODY LINE 7B - THE BYLAWS OF THE CORPORATION MAY BE AMENDED BY THE SOLE MEMBER, FINRA THE CERT IFICATE OF INCORPORATION OF THE CORPORATION MAY BE AMENDED OR REPEALED IN WHOLE OR IN PART ONLY WITH THE AFFIRMATIVE APPROVAL OF THE MEMBER, FINRA

990 Schedule O, Supplemental Information

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 13, 2017

990 Schedule O, Supplemental Information

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, PAR T 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 ST AFF AMONG OTHER THINGS, MEMBERS, OFFICERS, AND STAFF ARE PROHIBITED FROM DERIVING ANY PER SONAL 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 CO ULD GIVE RISE TO CONFLICTS AS WELL AS ANNUAL DISCLOSURE BY THE SAME BOARD MEMBERS AND OFFI CERS ADDITIONALLY, THE WRITTEN POLICY CONTAINS AN ONGOING OBLIGATION OF BOARD MEMBERS, OF FICERS AND STAFF TO DISCLOSE POTENTIAL CONFLICTS OF INTEREST AS THEY ARISE THE ORGANIZATI ON'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 FUR THER INFORMATION REGARDING FINRA'S WRITTEN CONFLICT OF INTEREST POLICY, PLEASE REFER TO TH E 2016 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PAREN T ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

990 Schedule O, Supplemental Information

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 NOVEMBER 12, 2015 AND DECEMBER 14, 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 2015 INCENTIVE COMPENSATION OF THE CEO AT ITS MEETING ON DECEMBER 14, 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 2016 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX - FORM 990 FOR THE FOUNDATION'S PARENT ORGANIZATION, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC

990 Schedule O, Supplemental Information

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

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VII, SECTION B	AMERICAN LIBRARY ASSOCIATION - DEVELOPED AND CONDUCTED A COMPREHENSIVE FINANCIAL EDUCATION INITIATIVE SERVING U S LIBRARIES UNITED WAY WORLDWIDE - ADMINISTERED AND MAINTAINED FIN ANCIAL CAPABILITY INITIATIVES SERVING COMMUNITY-BASED NON-PROFIT ORGANIZATIONS APPLIED RE SEARCH & CONSULTING - PROVIDED RESEARCH SERVICES FOR THE NATIONAL FINANCIAL CAPABILITY STU DY AS WELL AS CONSULTING SERVICES REGARDING STRATEGIC PLANNING AARP FOUNDATION - CONDUCTE D PROACTIVE PEER COUNSELING TO VULNERABLE CONSUMERS AND VICTIMS OF FINANCIAL FRAUD ASSOCI ATION FOR FINANCIAL COUNSELING AND PLANNING EDUCATION - DEVELOPED CONTENT FOR MILITARY SPO USE FINANCIAL COUNSELOR TRAINING

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART XI, LINE 9	OTHER CHANGES IN NET ASSETS OR FUND BALANCES PRIMARILY RELATE TO CONTRIBUTED SERVICES $3,328,245, INVESTMENT EXPENSES $115,214 AND THE REVERSAL OF GRANT EXPENSES RELATING TO PRIOR PERIODS ($64,270), AND REALIZED GAIN/LOSS ON ASSETS ($279,844)

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

2016

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

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	
(1) HIGHVISTA II LP 200 CLARENDON STREET BOSTON, MA 02116 26-0125223	INVESTMENT	DE	NA	EXCLUDED	1,483,466	23,237,760		No	14,193		No	20 593 %

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