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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

▶ Go to *www.irs.gov/Form990* for instructions and the latest information.

OMB No 1545-0047

2018

Open to Public Inspection

A For the 2019 calendar year, or tax year beginning 01-01-2018 , and ending 12-31-2018

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 $ 5,300,865

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 EMPOWER UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS TO MAKE SOUND FINANCIAL DECISIONS 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	8
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	7
5	Total number of individuals employed in calendar year 2018 (Part V, line 2a)	5	0
6	Total number of volunteers (estimate if necessary)	6	7
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	81,673	1,134,746
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	9,301,819	1,020,006
	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)	9,383,492	2,154,752
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	403,994	319,178
	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)	2,882,421	3,661,889
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	3,286,415	3,981,067
	19	Revenue less expenses Subtract line 18 from line 12	6,097,077	-1,826,315
Net Assets or Fund Balances			Beginning of Current Year	End of Year
	20	Total assets (Part X, line 16)	80,001,624	75,542,347
	21	Total liabilities (Part X, line 26)	219,561	318,500
	22	Net assets or fund balances Subtract line 21 from line 20	79,782,063	75,223,847

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 2019-11-14

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 P01268401
Firm's name ▶ ERNST & YOUNG US LLP			Firm's EIN ▶	
Firm's address ▶ 221 E 4TH STREET SUITE 2900 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 EMPOWER UNDERSERVED AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS TO MAKE SOUND FINANCIAL DECISIONS 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 $ 1,429,244 including grants of $) (Revenue $)

See Additional Data

4b (Code) (Expenses $ 957,537 including grants of $ 174,574) (Revenue $)

See Additional Data

4c (Code) (Expenses $ 679,389 including grants of $) (Revenue $)

See Additional Data

4d Other program services (Describe in Schedule O)

(Expenses $ 575,005 including grants of $ 132,249) (Revenue $)

4e **Total program service expenses ▶** 3,641,175

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	Yes	
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		No
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		No
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I*(see instructions)	17		No
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		No
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		No
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		No
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
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	Yes	

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

			Yes	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	13			
b	Enter the number of Forms W-2G included in line 1a *Enter -0-* if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	Yes	

2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return . . .	2a	0			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? **Note.** If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)			2b		
3a	Did the organization have unrelated business gross income of $1,000 or more during the year? . . .			3a		No
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation in Schedule O* . . .			3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? . .			4a		No
b	If "Yes," enter the name of the foreign country ▶ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)					
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . .			5a		No
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b		No
c	If "Yes," to line 5a or 5b, did the organization file Form 8886-T? . . .			5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions? . . .			6a		No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . .			6b		
7	**Organizations that may receive deductible contributions under section 170(c).**					
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor? . . .			7a		
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		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N . . .			15		No
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O . . .			16		No

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 8			
	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 7			
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-A 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	2,358,157	522,215
(2) JAYNE W BARNARD BOARD MEMBER	1 0 0 0	X						0	0	0
(3) MARI J BUECHNER BOARD MEMBER - AS OF 2/13/18	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) LAURA FISHER BOARD MEMBER - AS OF 2/13/18	1 0 0 0	X						0	0	0
(7) JOHN W THIEL BOARD MEMBER - AS OF 2/13/18	1 0 2 0	X						0	20,000	0
(8) ELISSE B WALTER BOARD MEMBER	3 0 5 0	X						0	91,530	0
(9) GERALDINE M WALSH PRESIDENT	48 0 12 0			X				0	521,247	103,321
(10) EILEEN M FAMIGLIETTI TREASURER	6 0 54 0			X				0	390,808	76,820
(11) JENNIFER P MITCHELL CORPORATE SECRETARY	3 0 57 0			X				0	329,399	81,213
(12) MARCIA E ASQUITH FMR CORPORATE SECRETARY	0 0 0 0						X	0	750,633	149,415

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position: Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations

	(D)	(E)	(F)
1b Sub-Total . . . . ▶			
c Total from continuation sheets to Part VII, **Section A** . . . . ▶			
d Total (add lines 1b and 1c) . . . . ▶	0	4,461,774	932,984

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	500,000
ASSOCIATION FOR FINANCIAL COUNSELIN, 79 S STATE STREET WESTERVILLE, OH 43081	SEE SCHEDULE O	275,000
APPLIED RESEARCH CONSULTING, 321 WEST 13TH STREET NEW YORK, NY 10014	SEE SCHEDULE O	215,000
AARP FOUNDATION, 601 EAST STREET NW WASHINGTON, DC 20049	SEE SCHEDULE O	215,000
NATIONAL CENTER FOR VICTIMS OF CRIM, 2000 M STREET NW WASHINGTON, DC 20036	SEE SCHEDULE O	145,000

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶ 12

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	772,946				
e Government grants (contributions) 1e					
f All other contributions, gifts, grants, and similar amounts not included above 1f	361,800				
g Noncash contributions included in lines 1a - 1f $					
h **Total.** Add lines 1a-1f . . . ▶		1,134,746			

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	(i)	(ii)	(A)	(B)	(C)	(D)
3 Investment income (including dividends, interest, and other similar amounts) . . . ▶			903,609			903,609
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	3,262,510					
b Less cost or other basis and sales expenses	3,146,113					
c Gain or (loss)	116,397					
d Net gain or (loss) . . . ▶			116,397			116,397
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 . . . ▶			2,154,752			1,020,006

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	306,823	306,823		
2 Grants and other assistance to domestic individuals See Part IV, line 22	12,355	12,355		
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	137		137	
b Legal	0			
c Accounting	50,865		50,865	
d Lobbying	0			
e Professional fundraising services See Part IV, line 17	0			
f Investment management fees	127,128		127,128	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	2,499,117	2,498,455	662	
12 Advertising and promotion	59,304	59,304		
13 Office expenses	410,426	350,781	59,645	
14 Information technology	62,005	62,005		
15 Royalties . .	0			
16 Occupancy	110,083	40,720	69,363	
17 Travel	91,027	69,775	21,252	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials .	0			
19 Conferences, conventions, and meetings	158,698	150,118	8,580	
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 DUES/MEMBERSHIP FEE	51,555	50,355	1,200	
b PUBLICATIONS/PRINTING	40,984	40,484	500	
c TAXES	560		560	
d				
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	3,981,067	3,641,175	339,892	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		731,651	1	689,299
	2	Savings and temporary cash investments		0	2	0
	3	Pledges and grants receivable, net		0	3	0
	4	Accounts receivable, net		1,430	4	611,870
	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		57,701	9	63,643
	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		51,514,288	11	46,417,125
	12	Investments—other securities See Part IV, line 11		27,696,554	12	27,760,410
	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)		80,001,624	16	75,542,347
Liabilities	17	Accounts payable and accrued expenses		189,897	17	315,958
	18	Grants payable		0	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		29,664	25	2,542
	26	**Total liabilities.** Add lines 17 through 25		219,561	26	318,500
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		79,686,435	27	75,131,685
	28	Temporarily restricted net assets		95,628	28	92,162
	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		79,782,063	33	75,223,847
	34	Total liabilities and net assets/fund balances		80,001,624	34	75,542,347

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	2,154,752
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,981,067
3	Revenue less expenses Subtract line 2 from line 1	3	-1,826,315
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	79,782,063
5	Net unrealized gains (losses) on investments	5	-2,781,353
6	Donated services and use of facilities	6	2,971,223
7	Investment expenses	7	127,128
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-3,048,899
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	75,223,847

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 (2018)

Form 990, Part III, Line 4a:

PROTECT CONSUMERS FROM FINANCIAL FRAUD - SEE SCHEDULE O

Form 990, Part III, Line 4b:

FOSTER SUSTAINABLE FINANCIAL EDUCATION - SEE SCHEDULE O

Form 990, Part III, Line 4c:

ADVANCE 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.
▶ Go to *www.irs.gov/Form990* for the latest information.

OMB No 1545-0047

2018

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 7/25/06, 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

			Amount
b	If "Yes," explain the arrangement in Part XIII and complete the following table		
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	95,628	100,000			
b Contributions			100,000		
c Net investment earnings, gains, and losses	1,533	628			
d Grants or scholarships	5,000	5,000			
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance	92,161	95,628	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) POOLED INVESTMENT FUND	27,760,410	F
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. *(Column (b) must equal Form 990, Part X, col (B) line 12)* ▶	27,760,410	

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	2,542
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	2,542

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	2,217,494
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains (losses) on investments	2a	-2,781,353		
b	Donated services and use of facilities	2b	2,971,223		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	189,870
3	Subtract line **2e** from line **1**			3	2,027,624
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	127,128		
b	Other (Describe in Part XIII)	4b			
c	Add lines **4a** and **4b**			4c	127,128
5	Total revenue Add lines **3** and **4c.** (This must equal Form 990, Part I, line 12)			5	2,154,752

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	6,775,712
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	2,971,223		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d	-49,450		
e	Add lines **2a** through **2d**			2e	2,921,773
3	Subtract line **2e** from line **1**			3	3,853,939
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	127,128		
b	Other (Describe in Part XIII)	4b			
c	Add lines **4a** and **4b**			4c	127,128
5	Total expenses Add lines **3** and **4c.** (This must equal Form 990, Part I, line 18)			5	3,981,067

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 FINRA INVESTOR EDUCATION FOUNDATION (THE FOUNDATION) IS A TAX-EXEMPT ORGANIZATION UNDER SECTION 501(C)(4)OF THE INTERNAL REVENUE CODE FOR YEARS ENDED DECEMBER 31, 2015 THROUGH DECEMBER 31, 2018, WHICH REPRESENT THE PERIODS MANAGEMENT CONSIDERS TO BE OPEN FOR EXAMINATION BY TAXING AUTHORITIES, MANAGEMENT DID NOT IDENTIFY THE EXISTENCE OF ANY UNCERTAIN TAX POSITIONS UNRELATED BUSINESS INCOME UNRELATED BUSINESS INCOME ACTIVITIES ARE TAXED AT NORMAL CORPORATE RATES TO THE EXTENT THAT THEY GENERATE TAXABLE NET INCOME SUCH UNRELATED BUSINESS INCOME MAY BE GENERATED BY CERTAIN ACTIVITIES WITHIN THE FOUNDATION'S LIMITED PARTNERSHIP INVESTMENT AS OF DECEMBER 31, 2017, THE FOUNDATION FULLY REDEEMED ITS INTEREST IN THE LIMITED PARTNERSHIP SCHEDULE D, PART XII, LINE 2D AMOUNTS INCLUDED ON LINE 1 BUT NOT ON FORM 990, PART IX, LINE 25 RELATE TO REFUNDS OF PRIOR YEAR'S UNUSED GRANTS

Supplemental Information

Return Reference	Explanation
SCHEDULE D, PART V, LINE 4	IN 2016, THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC (FINRA) CONTRIBUTED A ONE-TIME DONOR-RESTRICTED CONTRIBUTION OF $0 1 MILLION TO THE FOUNDATION THE DONOR-RESTRICTED CONT RIBUTION FUNDED THE KETCHUM PRIZE FUND, NAMED FOR FORMER FINRA CHAIRMAN AND CHIEF EXECUTIV E 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 T HE UNITED STATES

SCHEDULE F (Form 990)

Department of the Treasury
Internal Revenue Service

Statement of Activities Outside the United States

▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 14b, 15, or 16.

▶ Attach to Form 990.

▶ Go to *www.irs.gov/Form990* for instructions and the latest information.

OMB No 1545-0047

2018

Open to Public Inspection

Name of the organization
FINRA INVESTOR EDUCATION FOUNDATION

Employer identification number

20-0863779

Part I **General Information on Activities Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 14b.

1 **For grantmakers.** Does the organization maintain records to substantiate the amount of its grants and other assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ **Yes** ☐ **No**

2 **For grantmakers.** Describe in Part V the organization's procedures for monitoring the use of its grants and other assistance outside the United States

3 Activites per Region (The following Part I, line 3 table can be duplicated if additional space is needed)

	(a) Region	**(b)** Number of offices in the region	**(c)** Number of employees, agents, and independent contractors in region	**(d)** Activities conducted in region (by type) (e g , fundraising, program services, investments, grants to recipients located in the region)	**(e)** If activity listed in (d) is a program service, describe specific type of service(s) in region	**(f)** Total expenditures for and investments in region
(1)	Central America and the Caribbean	0	0	Investments		27,760,410
(2)						
(3)						
(4)						
(5)						
3a	Sub-total	0	0			27,760,410
b	Total from continuation sheets to Part I					
c	**Totals** (add lines 3a and 3b)	0	0			27,760,410

Part II **Grants and Other Assistance to Organizations or Entities Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 15, for any recipient who received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
(1)								
(2)								
(3)								
(4)								

2 Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as tax-exempt by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter . . . . ▶

3 Enter total number of other organizations or entities . . . . ▶

Part III **Grants and Other Assistance to Individuals Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 16. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	**(b)** Region	**(c)** Number of recipients	**(d)** Amount of cash grant	**(e)** Manner of cash disbursement	**(f)** Amount of non-cash assistance	**(g)** Description of non-cash assistance	**(h)** Method of valuation (book, FMV, appraisal, other)
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							

Part IV **Foreign Forms**

1 Was the organization a U S transferor of property to a foreign corporation during the tax year? *If "Yes,"the organization may be required to file Form 926, Return by a U S Transferor of Property to a Foreign Corporation (see Instructions for Form 926)* ☐ Yes ☑ No

2 Did the organization have an interest in a foreign trust during the tax year? *If "Yes," the organization may be required to separately file Form 3520, Annual Return to Report Transactions with Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A, Annual Information Return of Foreign Trust With a U S Owner (see Instructions for Forms 3520 and 3520-A, don't file with Form 990)* ☐ Yes ☑ No

3 Did the organization have an ownership interest in a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 5471, Information Return of U S Persons with Respect to Certain Foreign Corporations (see Instructions for Form 5471)* ☑ Yes ☐ No

4 Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If "Yes," the organization may be required to file Form 8621, Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund (see Instructions for Form 8621)* ☑ Yes ☐ No

5 Did the organization have an ownership interest in a foreign partnership during the tax year? *If "Yes," the organization may be required to file Form 8865, Return of U S Persons with Respect to Certain Foreign Partnerships (see Instructions for Form 8865)* ☑ Yes ☐ No

6 Did the organization have any operations in or related to any boycotting countries during the tax year? *If "Yes," the organization may be required to separately file Form 5713, International Boycott Report (see Instructions for Form 5713, don't file with Form 990)* ☐ Yes ☑ No

Part V Supplemental Information

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs. expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information (see instructions).

ReturnReference	Explanation

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

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.
▶ Go to *www.irs.gov/Form990* for the latest information.

OMB No 1545-0047

2018

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 noncash assistance	**(h)** Purpose of grant or assistance
(1) See Additional Data							
(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 . . . . ▶ 7

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

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 noncash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
(1) 2018 KETCHUM PRIZE FOR INVESTOR PROTECTION	1	10,000	230	COST	GIFT
(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 II, COLUMN (H)	GRANTS AND OTHER ASSISTANCE - PURPOSE OF GRANT OR ASSISTANCE CATHOLIC CHARITIES OF IDAHO - (82-0524367) CATHOLIC CHARITIES OF IDAHO IS COLLABORATING WITH EMPLOYERS TO LAUNCH A SUSTAINABLE PROGRAM TO PROVIDE WORKPLACE FINANCIAL WELLNESS SERVICES TARGETING LOW- TO MODERATE-INCOME EMPLOYEES CATHOLIC CHARITIES OF OREGON - (93-0386801) CATHOLIC CHARITIES OF Oregon IS COLLABORATING WITH EMPLOYERS TO LAUNCH A SUSTAINABLE PROGRAM TO PROVIDE WORKPLACE FINANCIAL WELLNESS SERVICES TARGETING LOW- TO MODERATE-INCOME EMPLOYEES FRIENDS OF LIBRARIES IN OKLAHOMA - (73-1053431) SMART INVESTING@YOUR LIBRARY FRIENDS OF LIBRARIES IN OKLAHOMA (FOLIO) IS EXPANDING A SUCCESSFUL FINANCIAL EDUCATION MODE TO LIBRARIES ACROSS THE STATE, GIVING PRIMARY ATTENTION TO MEETING THE NEEDS OF MILITARY PERSONNEL AND THEIR FAMILIES, SENIOR CITIZENS, YOUNG ADULTS, AND LOW-INCOME HOUSEHOLDS THIS FINANCIAL FITNESS SERIES, DELIVERED IN COLLABORATION WITH LOCAL AND STATE PARTNERS, PROMPTS PARTICIPANTS TO MAKE CONCRETE CHANGES TO THEIR PERSONAL FINANCE PRACTICES AND HELPS THEM GAIN CONTROL OF THEIR FINANCIAL FUNDAMENTALS WHILE POSITIONING THEM TO BEGIN INVESTING FOR LONGER-TERM GOALS IOWA STATE UNIVERSITY - (42-6004224) SMART INVESTING@YOUR LIBRARY IOWA STATE UNIVERSITY EXTENSION IS WORKING IN PARTNERSHIP WITH THE STATE LIBRARY OF IOWA TO BUILD THE FINANCIAL CAPABILITY OF IOWA'S LIBRARIANS AND OTHER PUBLIC EMPLOYEES THE PROJECT COMBINES ELEMENTS OF WORKPLACE FINANCIAL EDUCATION, PROFESSIONAL DEVELOPMENT, CAPACITY BUILDING, AND INCENTIVIZED GAME-BASED LEARNING IT TARGETS PUBLIC EMPLOYEES (INCLUDING PUBLIC LIBRARIANS, SCHOOL LIBRARIANS, TEACHERS, AND OTHER MUNICIPAL AND COUNTY EMPLOYEES) FOR THEIR OWN BENEFIT AND BECAUSE THEY ARE WELL-POSITIONED TO HELP OTHERS IMPROVE THEIR FINANCIAL SKILLS AND KNOWLEDGE THE LEARNING ADDRESSES FINANCIAL PLANNING, CREDIT, INSURANCE, SAVING, INVESTING, RETIREMENT, AND ESTATE PLANNING THE PROJECT BLENDS FACE-TO-FACE AND ONLINE LEARNING, WHILE LEVERAGING THE REACH OF COOPERATIVE EXTENSION EDUCATORS INTO ALL PARTS OF THE STATE NATIONAL DISABILITY INSTITUTE - (20-4205838) FINANCIAL CAPABILITY OF ADULTS WITH DISABILITIES USING DATA FROM THE FINRA FOUNDATION'S NATIONAL FINANCIAL CAPABILITY STUDY, INCLUDING SIX QUESTIONS DEVELOPED BY THE BUREAU OF LABOR STATISTICS, THE NATIONAL DISABILITY INSTITUTE (NDI) EXAMINED THE IMPACT OF DISABILITY ON FINANCIAL CAPACITY NDI ALSO STUDIED HOW FINANCIAL CAPABILITY VARIES BY DISABILITY TYPE AND SOCIOECONOMIC AND DEMOGRAPHIC CHARACTERISTICS THE FINDINGS PROVIDE INFORMATION CRITICAL FOR DEVELOPING AND IMPLEMENTING FINANCIAL EDUCATION PROGRAMS FOR PEOPLE WITH DISABILITIES NEW YORK UNIVERSITY - (13-5562308) TRANSFORMING DISCLOSURE THROUGH INTERACTION THE NEW YORK UNIVERSITY, IN PARTNERSHIP WITH THE UNIVERSITY OF SOUTHERN CALIFORNIA'S CENTER FOR ECONOMIC AND SOCIAL RESEARCH, USED ITS EXPERIMENTAL ONLINE SAVING PLATFORM TO STUDY THE EFFECTS OF INTERACTIVE ONLINE DISCLOSURES ON CONSUMERS' INVESTMENT BEHAVIOR, DISCLOSURE UNDERSTANDING, AND PERCEPTION OF MAKING INFORMED DECISIONS RESEARCHERS EXAMINED HOW INTERACTIVE DISCLOSURES IMPACT CONSUMERS' WILLINGNESS TO INVEST, CHOICE OF FUNDS, UNDERSTANDING OF INVESTMENT PRODUCTS, AND SUBJECTIVE PERCEPTIONS OF MAKING SOUND INVESTMENT DECISIONS URBAN INSTITUTE - (52-0880375) DELINQUENT DEBT DECISIONS AND THEIR CONSEQUENCES OVER TIME RESEARCHERS ARE USING A NATIONALLY REPRESENTATIVE CREDIT BUREAU DATABASE, ALONG WITH THE FINRA FOUNDATION'S NATIONAL FINANCIAL CAPABILITY STUDY STATE-BY-STATE DATA, TO INVESTIGATE WHICH BILLS FAMILIES DECIDE TO STOP PAYING FIRST WHEN IN FINANCIAL DISTRESS, AND WHETHER FAMILIES MAKE DELINQUENT-DEBT DECISIONS THAT MINIMIZE FINANCIAL HARM OVER TIME URBAN INSTITUTE IS ALSO STUDYING HOW THESE DELINQUENT-DEBT DECISIONS RELATE TO FAMILIES' CHARACTERISTICS AND WHETHER CONSUMERS WITH BETTER FINANCIAL KNOWLEDGE ARE MORE LIKELY TO MAKE LESS HARMFUL DEFAULT DECISIONS TO LEARN MORE ABOUT THE OTHER WAYS THE FOUNDATION IS FULFILLING THEIR MISSION OF EMPOWERING AMERICANS WITH THE KNOWLEDGE, SKILLS AND TOOLS TO MAKE SOUND DECISIONS THROUGHOUT LIFE THROUGH THEIR NETWORK OF PROGRAM SERVICES, PLEASE REFER TO SCHEDULE O
FORM 990, SCHEDULE 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 NARRATIVE AND FINANCIAL PROGRESS REPORTS AND ALL DELIVERABLES ARE REVIEWED BY THE FOUNDATION TO ENSURE QUALITY AND COMPLIANCE WITH THE GRANT AGREEMENT 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 FUNDS

Additional Data

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

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

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
CATHOLIC CHARITIES OF IDAHO PO BOX 190123 BOISE, ID 83719	82-0524367	501(C)(3)	20,000				SCHEDULE I, PART IV
CATHOLIC CHARITIES OF OREGON 2740 SE POWELL BLVD PORTLAND, OR 97202	93-0386801	501(C)(3)	20,000				SCHEDULE I, 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 LIBRARIES IN OKLAHOMA PO BOX 702585 TULSA, OK 74170	73-1053431	501(C)(3)	45,770				SCHEDULE I, PART IV
IOWA STATE UNIVERSITY 505 MORRILL ROAD AMES, IA 50011	42-6004224	501(C)(3)	59,739				SCHEDULE I, 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
NATIONAL DISABILITY INSTITUTE 1667 K STREET NW WASHINGTON, DC 20006	20-4205838	501(C)(3)	50,000				SCHEDULE I, PART IV
NEW YORK UNIVERSITY 105 EAST 17TH ST NEW YORK, NY 10003	13-5562308	501(C)(3)	30,349				SCHEDULE I, 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 500 LENFANT PLAZA SW WASHINGTON, DC 20024	52-0880375	501(C)(3)	51,900				SCHEDULE I, PART IV

Schedule J (Form 990)

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.

▶ Go to *www.irs.gov/Form990* for instructions and the latest information.

Department of the Treasury
Internal Revenue Service

OMB No 1545-0047

2018

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 nonfixed 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)**	0	0	0	0	0	0	0
	(ii)	981,342	1,350,000	26,815	520,268	1,947	2,880,372	
2 GERALDINE M WALSH PRESIDENT	**(i)**	0	0	0	0	0	0	0
	(ii)	292,101	191,000	38,146	83,441	19,880	624,568	
3 EILEEN M FAMIGLIETTI TREASURER	**(i)**	0	0	0	0	0	0	0
	(ii)	269,401	119,300	2,107	30,660	46,160	467,628	
4 JENNIFER P MITCHELL CORPORATE SECRETARY	**(i)**	0	0	0	0	0	0	0
	(ii)	200,996	121,600	6,803	36,500	44,713	410,612	
5 MARCIA E ASQUITH FMR CORPORATE SECRETARY	**(i)**	0	0	0	0	0	0	0
	(ii)	340,953	370,000	39,680	115,437	33,978	900,048	

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 2018 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 IT IS A FINRA FUNDED PLAN WITH A THREE YEAR VESTING CYCLE WITH ANNUAL VESTING BEGINNING AT AGE 62 NO PARTICIPANTS IN THE SUPPLEMENTAL NON-QUALIFIED DEFINED CONTRIBUTION PLAN HAD A VESTING EVENT OR RECEIVED A PAYOUT DURING TAX YEAR 2018 DECREASES IN ACTUARIAL VALUE OF CERTAIN EMPLOYEES' BENEFIT PLANS ARE REPORTED BELOW THESE AMOUNTS ARE EXCLUDED FROM SCHEDULE J, COLUMN C IN ORDER TO AVOID DISTORTION OF TOTAL COMPENSATION PARTICIPANTS IN THE FOUNDATION'S EMPLOYEE RETIREMENT PLAN WHO HAD A DECREASE IN ACTUARIAL VALUE IN 2018 INCLUDE MARCIA E ASQUITH - ($62,142) EILEEN M FAMIGLIETTI - ($32,258) JENNIFER PIORKO-MITCHELL - ($36,540) GERALDINE M WALSH - ($47,546)

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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.
▶ Go to *www.irs.gov/Form990* for the latest information.

OMB No 1545-0047

2018

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	SEVEN OF THE EIGHT MEMBERS OF THE BOARD OF DIRECTORS, ACTIVE ON DECEMBER 31, 2018, ARE CONSIDERED INDEPENDENT VOTING MEMBERS AND SERVE ON A VOLUNTEER BASIS AS DISCLOSED IN LINES (1), (7) AND (8) OF FORM 990, PART VII, SECTION A, LINE 1A, THREE BOARD MEMBERS RECEIVED 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 TWO BOARD MEMBERS ARE COMPENSATED FOR THEIR WORK AS MEMBERS OF THE BOARD OF FINRA AND ARE CONSIDERED INDEPENDENT AND COUNTED AS VOLUNTEERS THE BOARD OF DIRECTORS IS RESPONSIBLE FOR APPROVING PROJECTS AND GRANTS

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART III, LINE 4	THE FOUNDATION HELPS AMERICANS BUILD FINANCIAL CAPABILITY, INVEST FOR LIFE GOALS, AND GUAR D AGAINST FRAUD THE FOUNDATION'S RESEARCH, MOREOVER, FURTHERS DIVERSE EFFORTS TO ADDRESS THE NEEDS OF INVESTORS, MILITARY SERVICE MEMBERS, AND LOWER-INCOME WORKING AMERICANS AND T HEIR FAMILIES MUCH OF THIS WORK IS ACCOMPLISHED IN PARTNERSHIP WITH ORGANIZATIONS THAT SH ARE A DEEP COMMITMENT TO THE FOUNDATION'S MISSION THE FOUNDATION EMPOWERS ITS GRANTEES AN D PROGRAMMING PARTNERS TO REACH PEOPLE WHERE THEY LIVE, WORK AND LEARN IT FOCUSES ON BUIL DING CAPACITY AND NURTURING SUPPORTIVE NETWORKS THAT STAND READY AND WELL EQUIPPED TO GUID E AMERICANS THROUGH LIFE'S FINANCIAL DECISIONS AND CHALLENGES 4A) PROTECT CONSUMERS FROM FINANCIAL FRAUD (2018 ALLOCATION $1,429,244) THE FOUNDATION EDUCATES AMERICANS ABOUT FINA NCIAL FRAUD, HOW TO AVOID AND REPORT IT, AND THE STEPS TO TAKE IF VICTIMIZED THROUGH RESE ARCH (ON FRAUD SUSCEPTIBILITY AND OTHER CRITICALLY IMPORTANT TOPICS), EDUCATION, AND OUTRE ACH, THE FOUNDATION INCREASES FRAUD PREVENTION AND AWARENESS, EMPOWERS CONSUMERS, AND TRAI NS LAW ENFORCEMENT TO RECOGNIZE AND TAKE ACTION AGAINST FINANCIAL FRAUD NONPROFIT ORGANIZ ATIONS AND ACADEMIC INSTITUTIONS THAT HAVE ENTERED INTO PARTNERSHIP AGREEMENTS WITH THE FO UNDATION AS PART OF ITS INVESTOR PROTECTION CAMPAIGN INCLUDE THE FOLLOWING AARP FOUNDATIO N, ALLIANCE FOR RETIRED AMERICANS, COMMONWEALTH, COUNCIL OF BETTER BUSINESS BUREAUS AND TH E BBB INSTITUTE, FIRST NATIONS DEVELOPMENT INSTITUTE, NATIONAL CENTER FOR VICTIMS OF CRIME , NATIONAL TELEMARKETING VICTIM CALL CENTER, NATIONAL WHITE COLLAR CRIME CENTER, AND STANF ORD UNIVERSITY (THE STANFORD CENTER ON LONGEVITY) 4B) FOSTER SUSTAINABLE FINANCIAL EDUCAT ION (2018 ALLOCATION - $957,537) THE FOUNDATION SUPPORTS AND MANAGES PERSONAL FINANCE PRO GRAMS, PROFESSIONAL TRAINING, RESEARCH, AND SERVICES TO ASSIST A WIDE VARIETY OF AUDIENCES THESE EFFORTS COMPRISE WORKPLACE AND COMMUNITY-LEVEL INITIATIVES THAT IMPROVE FINANCIAL STABILITY, FINANCIAL PLANNING, AND INVESTING KNOWLEDGE AND DECISION-MAKING THE FOUNDATION 'S FINANCIAL WELLNESS AT WORK PROJECT-ADMINISTERED IN COLLABORATION WITH UNITED WAY WORLDW IDE (UWW)-HELPS NONPROFITS IN THE COMMUNITY PROVIDE WORKPLACE FINANCIAL WELLNESS SERVICES FOR LOWER-INCOME EMPLOYEES TOGETHER, THE FOUNDATION AND UWW MAINTAIN A NATIONAL NETWORK O F NONPROFIT ORGANIZATIONS THAT HELP EMPLOYERS IN ALL SECTORS OF THE ECONOMY MAKE FINANCIAL WELLNESS A SEAMLESS PART OF THE WORKDAY THROUGH PROFESSIONAL DEVELOPMENT INSTITUTES, MOD EL PROGRAMS AND SERVICES, GRANT FUNDING, AND OPPORTUNITIES TO SHARE BEST PRACTICES, THIS G ROWING NETWORK IS RETHINKING OUR APPROACH TO FINANCIAL CAPABILITY IN WAYS THAT FIT WORKERS ' DAILY LIVES AND MAKE SENSE FOR HOW, WHERE, AND WHEN PEOPLE MAKE DECISIONS ABOUT MONEY O THER PARTNERS INCLUDE CATHOLIC CHARITIES USA AND THE FILENE RESEARCH INSTITUTE IN ADDITIO N, THE FOUNDATION AND THE AMERICAN LIBRARY ASSOCIATION HAVE WORKED TOGETHER SINCE 2007 TO BUILD THE CAPACITY OF PUBLIC L

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART III, LINE 4	IBRARIES TO HELP PATRONS, YOUNG AND ADULT, LEARN ABOUT MONEY AND ACHIEVE FINANCIAL GOALS THIS SUPPORT HAS ENCOMPASSED THE DEVELOPMENT OF MODEL FINANCIAL EDUCATION PROGRAMS AND EXH IBITS AT LIBRARIES, COLLECTION DEVELOPMENT, ASSISTANCE FOR LIBRARIES HELPING FAMILIES RECO VER FINANCIALLY FROM MAJOR NATURAL DISASTERS, THE PROVISION OF JUST-IN-TIME INFORMATION MA TERIALS, AND GRANT FUNDING THE FOUNDATION ALSO HOSTS A FULL PLATFORM OF ONLINE STAFF DEVE LOPMENT COURSES CREATED BY AND FOR LIBRARY PROFESSIONALS 4C) ADVANCE MILITARY FINANCIAL R EADINESS (2018 ALLOCATION $679,389) THE FOUNDATION'S MILITARY FINANCIAL READINESS PROJECT DELIVERS FREE, HIGH-QUALITY, UNBIASED INFORMATION AND TOOLS TO MILITARY SERVICE MEMBERS AN D THEIR FAMILIES THROUGH TRAINING, EDUCATION, AND OUTREACH, THE FOUNDATION INCREASES PERS ONAL FINANCIAL EXPERTISE AND SERVICES IN MILITARY COMMUNITIES, IMPROVES THE CREDIT MANAGEM ENT OF SERVICE MEMBERS AND THEIR SPOUSES, AND PROVIDES OUTREACH SERVICES TO THE MILITARY C OMMUNITY NONPROFIT ORGANIZATIONS THAT HAVE ENTERED INTO PARTNERSHIP AGREEMENTS WITH THE F OUNDATION AS PART OF THIS PROJECT INCLUDE THE FOLLOWING ASSOCIATION FOR FINANCIAL COUNSEL ING AND PLANNING EDUCATION, CONSUMER FEDERATION OF AMERICA, AND THE MILITARY FAMILY ADVISO RY NETWORK 4D) TRACK AND COMMUNICATE FINANCIAL CAPABILITY (2018 ALLOCATION $575,005) THE FOUNDATION CONDUCTS THE NATIONAL FINANCIAL CAPABILITY STUDY (NFCS), A LARGE-SCALE, MULTI-Y EAR PROJECT THAT ADVANCES COMPREHENSIVE UNDERSTANDING OF THE FINANCIAL CAPABILITY OF ADULT S IN THE UNITED STATES THE STUDY TRACKS KEY INDICATORS OF FINANCIAL CAPABILITY AND EVALUA TES HOW THESE INDICATORS VARY OVER TIME WITH UNDERLYING DEMOGRAPHIC, BEHAVIORAL, ATTITUDIN AL, AND FINANCIAL LITERACY CHARACTERISTICS THE NFCS, IN TURN, INSPIRES ADDITIONAL STUDIES ON MAJOR FINANCIAL CAPABILITY ISSUES AFFECTING AMERICANS IN 2018, FOR EXAMPLE, THE FOUND ATION PUBLISHED "GENDER, GENERATION, AND FINANCIAL KNOWLEDGE A SIX YEAR PERSPECTIVE," WHI CH WAS BASED ON NFCS DATA IN ADDITION TO PROVIDING RESEARCH GRANTS AS IDENTIFIED ON SCHED ULE I, THE FOUNDATION ENABLES STUDIES TO HELP DECISION-MAKERS AND PRACTITIONERS ADVANCE FI NANCIAL WELL-BEING IN COMMUNITIES NATIONWIDE THE FOUNDATION ALSO PURSUES AN ACTIVE RESEAR CH AGENDA FOCUSING ON FINANCIAL FRAUD IN AMERICA, AND IT COLLABORATES ON A VARIETY OF STUD IES TO HELP DECISION-MAKERS UNDERSTAND WHAT WORKS WHEN IT COMES TO FINANCIAL EDUCATION AND PROTECTION FOR EXAMPLE, THE FOUNDATION COLLABORATED WITH CFA INSTITUTE ON A 2018 STUDY D ETAILING THE INVESTING KNOWLEDGE, ATTITUDES, AND BEHAVIORS OF MILLENNIALS AND COMPARING TH EM TO OTHER GENERATIONS OF AMERICANS FORM 990, PART VI, LINE 15 EXCISE TAX FOR ROBERT W COOK, A COVERED EMPLOYEE OF THE FOUNDATION'S PARENT, THE FINANCIAL INDUSTRY REGULATORY AUT HORITY, WAS REPORTED AND PAID BY FINRA WHERE HE SERVES AS THE PRESIDENT & CEO

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 THE 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 CERTIFICATE OF INCORPORATION OF THE CORPORATION MAY BE AMENDED OR REPEALED IN WHOLE OR IN PART ONLY WITH THE AFFIRMATIVE APPROVAL OF THE MEMBER, FINRA

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 OCTOBER 3, 2019

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, PART VI, LINE 12C THE FOUNDATION HAS A WRITTEN CONFLICT OF INTEREST POLICY THAT GOVERNS THE PROFESSIONAL AND ETHICAL CONDUCT OF BOARD MEMBERS, OFFICERS AND STAFF AMONG OTHER THINGS, MEMBERS, OFFICERS, AND STAFF ARE PROHIBITED FROM DERIVING ANY PERSONAL PROFIT OR GAIN, DIRECTLY OR INDIRECTLY, BY REASON OF THEIR SERVICE TO THE FOUNDATION MOREOVER, THE POLICY EXPRESSLY PROHIBITS SELF-DEALING THE WRITTEN CONFLICT OF INTEREST POLICY REQUIRES BOARD MEMBERS AND OFFICERS TO MAKE INITIAL DISCLOSURE OF INTERESTS THAT COULD GIVE RISE TO CONFLICTS AS WELL AS ANNUAL DISCLOSURE BY THE SAME BOARD MEMBERS AND OFFICERS ADDITIONALLY, THE WRITTEN POLICY CONTAINS AN ONGOING OBLIGATION OF BOARD MEMBERS, OFFICERS AND STAFF TO DISCLOSE POTENTIAL CONFLICTS OF INTEREST AS THEY ARISE THE ORGANIZATION'S OFFICERS AND STAFF ARE EMPLOYEES OF FINRA, AND, AS SUCH, ARE ALSO REQUIRED TO CERTIFY ANNUALLY AS TO THEIR COMPLIANCE WITH FINRA'S WRITTEN CONFLICT OF INTEREST POLICY FOR FURTHER INFORMATION REGARDING FINRA'S WRITTEN CONFLICT OF INTEREST POLICY, PLEASE REFER TO THE 2018 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, 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) OPERATIONAL 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 MARCH 7, 2018 MEETING WERE REVIEWED AND APPROVED AS ACCURATE AND COMPLETE THE FULL BOARD FURTHER APPROVED THE 2017 INCENTIVE COMPENSATION OF THE CEO AT ITS MEETING ON MARCH 8, 2018 FOR FURTHER INFORMATION REGARDING THE COMPENSATION OF OFFICERS, PLEASE REFER TO THE 2018 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 ASSOCIATION FOR FINANCIAL COUNSELING AND PLANNING EDUCATION - DEVELOPED AND MANAGED TRAINING AND CERTIFICATION PROGRAM FOR THE FOUNDATION MILITARY SPOUSE FELLOWSHIP PROGRAM, CREATED AND DELIVERED CONTENT FOR MILITARY FINANCIAL COUNSELOR CONTINUING EDUCATION PROGRAM APPLIED RESEARCH & CONSULTING - PROVIDED RESEARCH SERVICES FOR THE NATIONAL FINANCIAL CAPABILITY STUDY AS WELL AS CONSULTING SERVICES REGARDING STRATEGIC PLANNING AARP FOUNDATION - CONDUCTED PROACTIVE PEER COUNSELING TO VULNERABLE CONSUMERS AND VICTIMS OF FINANCIAL FRAUD NATIONAL CENTER FOR VICTIMS OF CRIME - DESIGNED, DEVELOPED AND IMPLEMENTED PLAN TO HELP ASSIST VICTIMS OF FINANCIAL FRAUD AND COUNSEL THEM ON HOW TO AVOID BECOMING TARGETS IN THE FUTURE

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 $2,971,223, INVESTMENT EXPENSES $127,128, AND THE REVERSAL OF GRANT EXPENSES RELATING TO PRIOR PERIODS ($49,450)

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990 PART IX LINE 11G	DESCRIPTION PARTNERSHIP SUPPORT/CONSULTING TOTAL FEES 2499117

SCHEDULE R (Form 990)

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.
▶ Go to *www.irs.gov/Form990* for instructions and the latest information.

Department of the Treasury
Internal Revenue Service

OMB No 1545-0047

2018

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? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership
(1) HIGHVISTA II LP 200 CLARENDON ST BOSTON, MA 02116 26-0125223	INVESTMENT	DE	NA	N/A	0	0		No	0		No	0 %

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity? Yes	(i) No

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

		Yes	No
Note. Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule			
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		No
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