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

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
Consumer Federation of America

D  Employer identification number
52-0880625

E  Telephone number
(202) 387-6121

F  Name and address of principal officer
Jack Gillis
1620 I Street NW, No. 200
Washington, DC 20006

G  Gross receipts $ 5,324,710.

H  (a) Is this a group return for subordinates? □ Yes □ No
(b) Are all subordinates included? □ Yes □ No
If "No," attach a list (see instructions)

J  Website: ▶ www.consumerfed.org

K  Form of organization □ Corporation □ Trust □ Association □ Other ▶

L  Year of formation 1968
M  State of legal domicile NY

Part I  Summary

1  Briefly describe the organization’s mission or most significant activities
CFA is a research, advocacy, education, and service organization

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)

4  Number of independent voting members of the governing body (Part VI, line 1b)

5  Total number of individuals employed in calendar year 2018 (Part V, line 2a)

6  Total number of volunteers (estimate if necessary)

7  a Total unrelated business revenue from Part VIII, column (C), line 12
   □ 0

   b Net unrelated business taxable income from Form 990-T, line 34
   □ 0

8  Contributions and grants (Part VIII, line 1h)

9  Program service revenue (Part VIII, line 2g)

10  Investment income (Part VIII, column (A), lines 3, 4, and 7d)

11  Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)

12  Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)

13  Grants and similar amounts paid (Part IX, column (A), lines 1-3)

14  Benefits paid to or for members (Part IX, column (A), line 4)

15  Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)

16  a Professional fundraising fees (Part IX, column (A), line 11e)

   b Total fundraising expenses (Part IX, column (D), line 25) ▶ 37,297

17  Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)

18  Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)

19  Revenue less expenses Subtract line 18 from line 12

20  Total assets (Part X, line 16)

21  Total liabilities (Part X, line 26)

22  Net assets or fund balances Subtract line 21 from line 20

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.

Signature of officer
Jack Gillis, Executive Director

Paid Preparer Use Only

Print/Type preparer’s name ▶ Rogers & Company PLLC
Firm’s EIN ▶ 58-2676261
Firm’s address ▶ 8300 Boone Boulevard Suite 600, Virginia, VA 22182
Phone no (703) 893-0300

May the IRS discuss this return with the preparer shown above? (see instructions) □ Yes □ No

Cat No 11282Y Form 990 (2018)
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 Consumer Federation of America (CFA) is an association of non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. See Schedule O for continuation.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

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?

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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Expenses $</th>
<th>Including grants of $</th>
<th>Revenue $</th>
</tr>
</thead>
<tbody>
<tr>
<td>4a</td>
<td>2,007,236</td>
<td>295,000</td>
<td>727,598</td>
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</table>

See Additional Data

<table>
<thead>
<tr>
<th>Code</th>
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<th>Including grants of $</th>
<th>Revenue $</th>
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<tr>
<td>4b</td>
<td>986,987</td>
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See Additional Data

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<thead>
<tr>
<th>Code</th>
<th>Expenses $</th>
<th>Including grants of $</th>
<th>Revenue $</th>
</tr>
</thead>
<tbody>
<tr>
<td>4c</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4d Other program services (Describe in Schedule O)

(Expenses $ including grants of $)

4e Total program service expenses $2,994,223
### Checklist of Required Schedules

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part IV</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <em>If &quot;Yes,&quot; complete Schedule A.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <em>If &quot;Yes,&quot; complete Schedule C, Part I.</em></td>
<td>No</td>
</tr>
<tr>
<td>4</td>
<td><strong>Section 501(c)(3) organizations.</strong> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <em>If &quot;Yes,&quot; complete Schedule C, Part II.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule C, Part III.</em></td>
<td>No</td>
</tr>
<tr>
<td>6</td>
<td>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?</td>
<td>No</td>
</tr>
<tr>
<td>7</td>
<td>Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <em>If &quot;Yes,&quot; complete Schedule D, Part II.</em></td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>Did the organization maintain collections of works of art, historical treasures, or other similar assets? <em>If &quot;Yes,&quot; complete Schedule D, Part III.</em></td>
<td>No</td>
</tr>
<tr>
<td>9</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule D, Part IV.</em></td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? <em>If &quot;Yes,&quot; complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.</em></td>
<td>No</td>
</tr>
<tr>
<td>11a</td>
<td>Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <em>If &quot;Yes,&quot; complete Schedule D, Part VI.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>11b</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule D, Part VII.</em></td>
<td>No</td>
</tr>
<tr>
<td>11c</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule D, Part VIII.</em></td>
<td>No</td>
</tr>
<tr>
<td>11d</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule D, Part IX.</em></td>
<td>No</td>
</tr>
<tr>
<td>11e</td>
<td>Did the organization report an amount for other liabilities in Part X, line 25? <em>If &quot;Yes,&quot; complete Schedule D, Part X.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>11f</td>
<td>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)? <em>If &quot;Yes,&quot; complete Schedule D, Part X.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>12a</td>
<td>Did the organization obtain separate, independent audited financial statements for the tax year? <em>If &quot;Yes,&quot; complete Schedule D, Parts XI and XII.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>12b</td>
<td>Was the organization included in consolidated, independent audited financial statements for the tax year? <em>If &quot;Yes,&quot; and if the organization answered &quot;No&quot; to line 12a, then completing Schedule D, Parts XI and XII is optional.</em></td>
<td>No</td>
</tr>
<tr>
<td>13</td>
<td>Is the organization a school described in section 170(b)(1)(A)(ii)? <em>If &quot;Yes,&quot; complete Schedule E.</em></td>
<td>No</td>
</tr>
<tr>
<td>14a</td>
<td>Did the organization maintain an office, employees, or agents outside of the United States?</td>
<td>No</td>
</tr>
<tr>
<td>14b</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule F, Parts I and IV.</em></td>
<td>No</td>
</tr>
<tr>
<td>15</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule F, Parts II and IV.</em></td>
<td>No</td>
</tr>
<tr>
<td>16</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule F, Parts III and IV.</em></td>
<td>No</td>
</tr>
<tr>
<td>17</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule G, Part I (see instructions).</em></td>
<td>No</td>
</tr>
<tr>
<td>18</td>
<td>Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <em>If &quot;Yes,&quot; complete Schedule G, Part II.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>19</td>
<td>Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? <em>If &quot;Yes,&quot; complete Schedule G, Part III.</em></td>
<td>No</td>
</tr>
<tr>
<td>20a</td>
<td>Did the organization operate one or more hospital facilities? <em>If &quot;Yes,&quot; complete Schedule H.</em></td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule I, Parts I and II.</em></td>
<td>Yes</td>
</tr>
<tr>
<td>22</td>
<td>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? <em>If &quot;Yes,&quot; complete Schedule I, Parts I and III.</em></td>
<td>No</td>
</tr>
<tr>
<td>23</td>
<td>Did the organization answer &quot;Yes&quot; 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 &quot;Yes,&quot; complete Schedule J.</td>
<td>Yes</td>
</tr>
<tr>
<td>24a</td>
<td>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 &quot;Yes,&quot; answer lines 24b through 24d and complete Schedule K. If &quot;No,&quot; go to line 25a.</td>
<td>Yes</td>
</tr>
<tr>
<td>24b</td>
<td>Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?</td>
<td></td>
</tr>
<tr>
<td>24c</td>
<td>Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?</td>
<td></td>
</tr>
<tr>
<td>24d</td>
<td>Did the organization act as an &quot;on behalf of&quot; issuer for bonds outstanding at any time during the year?</td>
<td></td>
</tr>
<tr>
<td>25a</td>
<td>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 &quot;Yes,&quot; complete Schedule L, Part I.</td>
<td>Yes</td>
</tr>
<tr>
<td>25b</td>
<td>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 &quot;Yes,&quot; complete Schedule L, Part I.</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>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?</td>
<td>Yes</td>
</tr>
<tr>
<td>27</td>
<td>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 &quot;Yes,&quot; complete Schedule L, Part III.</td>
<td>Yes</td>
</tr>
<tr>
<td>28</td>
<td>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)</td>
<td></td>
</tr>
<tr>
<td>28a</td>
<td>A current or former officer, director, trustee, or key employee? If &quot;Yes,&quot; complete Schedule L, Part IV.</td>
<td>Yes</td>
</tr>
<tr>
<td>28b</td>
<td>A family member of a current or former officer, director, trustee, or key employee? If &quot;Yes,&quot; complete Schedule L, Part IV.</td>
<td>Yes</td>
</tr>
<tr>
<td>28c</td>
<td>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 &quot;Yes,&quot; complete Schedule L, Part IV.</td>
<td>Yes</td>
</tr>
<tr>
<td>29</td>
<td>Did the organization receive more than $25,000 in non-cash contributions? If &quot;Yes,&quot; complete Schedule M.</td>
<td>Yes</td>
</tr>
<tr>
<td>30</td>
<td>Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If &quot;Yes,&quot; complete Schedule M.</td>
<td>Yes</td>
</tr>
<tr>
<td>31</td>
<td>Did the organization liquidate, terminate, or dissolve and cease operations? If &quot;Yes,&quot; complete Schedule N, Part I.</td>
<td>Yes</td>
</tr>
<tr>
<td>32</td>
<td>Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If &quot;Yes,&quot; complete Schedule N, Part II.</td>
<td>Yes</td>
</tr>
<tr>
<td>33</td>
<td>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 &quot;Yes,&quot; complete Schedule R, Part I.</td>
<td>Yes</td>
</tr>
<tr>
<td>34</td>
<td>Was the organization related to any tax-exempt or taxable entity? If &quot;Yes,&quot; complete Schedule R, Part II, III, or IV, and Part V, line 1.</td>
<td>Yes</td>
</tr>
<tr>
<td>35a</td>
<td>Did the organization have a controlled entity within the meaning of section 512(b)(13)?</td>
<td>Yes</td>
</tr>
<tr>
<td>35b</td>
<td>If &quot;Yes&quot; 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 &quot;Yes,&quot; complete Schedule R, Part V, line 2.</td>
<td>Yes</td>
</tr>
<tr>
<td>36</td>
<td>Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If &quot;Yes,&quot; complete Schedule R, Part V, line 2.</td>
<td>Yes</td>
</tr>
<tr>
<td>37</td>
<td>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 &quot;Yes,&quot; complete Schedule R, Part VI.</td>
<td>Yes</td>
</tr>
<tr>
<td>38</td>
<td>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.</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**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.  

| 1a | Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable. | Yes | No |
| 1b | Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable. | Yes | No |
| 1c | Did the organization comply with withholding rules for reportable payments to vendors and reportable gambling (gambling) winnings to prize winners? | Yes |  |
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.

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)

3a Did the organization have unrelated business gross income of $1,000 or more during the year?

b If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O.

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)?

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?

b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?

c If "Yes," to line 5a or 5b, did the organization file Form 8886-T?

6a Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?

b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?

7 Organizations that may receive deductible contributions under section 170(c).

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?

b If "Yes," did the organization notify the donor of the value of the goods and services provided?

c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?

d If "Yes," indicate the number of Forms 8282 filed during the year.

e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?

h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?

8 Sponsoring organizations maintaining donor advised funds.

Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?

9a Did the sponsoring organization make any taxable distributions under section 4966?

b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?

10 Section 501(c)(7) organizations. Enter

a Initiation fees and capital contributions included on Part VIII, line 12

b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities

11 Section 501(c)(12) organizations. Enter

a Gross income from members or shareholders

b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)

12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?

b If "Yes," enter the amount of tax-exempt interest received or accrued during the year.

13 Section 501(c)(29) qualified nonprofit health insurance issuers.

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.

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.

c Enter the amount of reserves on hand.

14a Did the organization receive any payments for indoor tanning services during the tax year?

b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O.

15 Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or educational parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.

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.
### Section A. Governing Body and Management

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<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
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<tbody>
<tr>
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<tr>
<td>8a</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>8b</td>
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<td>Yes</td>
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</table>

### Section B. Policies

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

<table>
<thead>
<tr>
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<tr>
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<td></td>
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<tr>
<td>14</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>15a</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>15b</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>15c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16a</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>16b</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section C. Disclosure

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

- NY

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

- Tony Lucas CFA Administrative Dire 1620 I Street NW No 200 Washington, DC 20006 (202) 387-6121
### 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

<table>
<thead>
<tr>
<th>(A) Name and Title</th>
<th>(B) Average hours per week (list any hours for related organizations below dotted line)</th>
<th>(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)</th>
<th>(D) Reportable compensation from the organization (W-2/1099-MISC)</th>
<th>(E) Reportable compensation from related organizations (W-2/1099-MISC)</th>
<th>(F) Estimated amount of other compensation from the organization and related organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See Additional Data Table
## Part VII  | Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

<table>
<thead>
<tr>
<th>(A)</th>
<th>Name and Title</th>
<th>(B)</th>
<th>Average hours per week (list any hours for related organizations below dotted line)</th>
<th>(C)</th>
<th>Position (do not check more than one box, unless person is both an officer and a director/trustee)</th>
<th>(D)</th>
<th>Reportable compensation from the organization (W-2/1099-MISC)</th>
<th>(E)</th>
<th>Reportable compensation from related organizations (W-2/1099-MISC)</th>
<th>(F)</th>
<th>Estimated amount of other compensation from the organization and related organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See Additional Data Table

1b Sub-Total

c Total from continuation sheets to Part VII, Section A

d Total (add lines 1b and 1c)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>503,283</td>
</tr>
<tr>
<td></td>
<td>27,487</td>
</tr>
</tbody>
</table>

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

### 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

<table>
<thead>
<tr>
<th>(A)</th>
<th>Name and business address</th>
<th>(B)</th>
<th>Description of services</th>
<th>(C)</th>
<th>Compensation</th>
</tr>
</thead>
</table>

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>0</td>
</tr>
</tbody>
</table>

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

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

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>No</td>
</tr>
<tr>
<td>4</td>
<td>No</td>
</tr>
<tr>
<td>5</td>
<td>No</td>
</tr>
</tbody>
</table>
### Statement of Revenue

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

<table>
<thead>
<tr>
<th>Contributions, Gifts, Grants and Other Similar Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a. Federated campaigns ... 1a</td>
</tr>
<tr>
<td>b. Membership dues ... 1b 170,712</td>
</tr>
<tr>
<td>c. Fundraising events ... 1c 60,640</td>
</tr>
<tr>
<td>d. Related organizations 1d</td>
</tr>
<tr>
<td>e. Government grants (contributions) 1e</td>
</tr>
<tr>
<td>f. All other contributions, gifts, grants, and similar amounts not included above 1f 1,873,034</td>
</tr>
<tr>
<td>g. Noncash contributions included in lines 1a-1f 6 $</td>
</tr>
<tr>
<td>h. Total. Add lines 1a-1f 2,104,385</td>
</tr>
</tbody>
</table>

### Program Service Revenue

<table>
<thead>
<tr>
<th>Business Code</th>
<th>699,223</th>
<th>699,223</th>
</tr>
</thead>
<tbody>
<tr>
<td>2a. Conferences</td>
<td>611710</td>
<td>611710</td>
</tr>
<tr>
<td>2b. Homorana</td>
<td>27,613</td>
<td>27,613</td>
</tr>
<tr>
<td>2c. Publications</td>
<td>542</td>
<td>542</td>
</tr>
<tr>
<td>d.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. All other program service revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Total. Add lines 2a-2f 727,598</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Investment income (including dividends, interest, and other similar amounts) 3  |
| Income from investment of tax-exempt bond proceeds 4 |
| Royalties 5 |

### Net rental income or (loss) 6.

- (i) Real
- (ii) Personal

<table>
<thead>
<tr>
<th>Securities</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross amount from sales of assets other than inventory 7a</td>
<td>2,244,995</td>
</tr>
<tr>
<td>Less cost or other basis and sales expenses 7b</td>
<td>2,244,995</td>
</tr>
<tr>
<td>Gain or (loss) 7c</td>
<td>0</td>
</tr>
<tr>
<td>d. Net gain or (loss)</td>
<td></td>
</tr>
</tbody>
</table>

### Gross income from fundraising events 8a.

- (not including $60,640 of contributions reported on line 1c)
- See Part IV, line 18  a 31,700
- Less direct expenses  b 55,652
- Net income or (loss) from fundraising events  c 0

### Gross income from gaming activities 9a.

- See Part IV, line 19
- Less direct expenses
- Net income or (loss) from gaming activities

### Miscellaneous Revenue

<table>
<thead>
<tr>
<th>Business Code</th>
<th>3,938</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>3,938</td>
</tr>
<tr>
<td>b.</td>
<td>3,938</td>
</tr>
<tr>
<td>c.</td>
<td>3,938</td>
</tr>
<tr>
<td>All other revenue</td>
<td></td>
</tr>
<tr>
<td>e. Total. Add lines 11a-11d</td>
<td>92,079</td>
</tr>
<tr>
<td>12 Total revenue. See Instructions</td>
<td>2,924,063</td>
</tr>
<tr>
<td>727,598</td>
<td></td>
</tr>
</tbody>
</table>
## 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.

<table>
<thead>
<tr>
<th></th>
<th>(A) Total expenses</th>
<th>(B) Program service expenses</th>
<th>(C) Management and general expenses</th>
<th>(D) Fundraising expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Grants and other assistance to domestic organizations and domestic governments  See Part IV, line 21</td>
<td>318,900</td>
<td>318,900</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Grants and other assistance to domestic individuals  See Part IV, line 22</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Grants and other assistance to foreign organizations, foreign governments, and foreign individuals  See Part IV, line 15 and 16</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Benefits paid to or for members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Compensation of current officers, directors, trustees, and key employees</td>
<td>173,174</td>
<td>173,174</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Other salaries and wages</td>
<td>1,517,837</td>
<td>1,336,923</td>
<td>162,011</td>
</tr>
<tr>
<td>8</td>
<td>Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)</td>
<td>71,944</td>
<td>60,501</td>
<td>10,590</td>
</tr>
<tr>
<td>9</td>
<td>Other employee benefits</td>
<td>98,947</td>
<td>75,625</td>
<td>22,320</td>
</tr>
<tr>
<td>10</td>
<td>Payroll taxes</td>
<td>134,063</td>
<td>100,743</td>
<td>31,880</td>
</tr>
<tr>
<td>11</td>
<td>Fees for services (non-employees)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Legal</td>
<td>19,753</td>
<td>19,751</td>
<td>2</td>
</tr>
<tr>
<td>c</td>
<td>Accounting</td>
<td>37,026</td>
<td></td>
<td>37,026</td>
</tr>
<tr>
<td>d</td>
<td>Lobbying</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e</td>
<td>Professional fundraising services  See Part IV, line 17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f</td>
<td>Investment management fees</td>
<td>180</td>
<td>180</td>
<td></td>
</tr>
<tr>
<td>g</td>
<td>Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)</td>
<td>450,627</td>
<td>428,194</td>
<td>21,509</td>
</tr>
<tr>
<td>12</td>
<td>Advertising and promotion</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Office expenses</td>
<td>89,557</td>
<td>56,801</td>
<td>24,762</td>
</tr>
<tr>
<td>14</td>
<td>Information technology</td>
<td>18,881</td>
<td></td>
<td>18,881</td>
</tr>
<tr>
<td>15</td>
<td>Royalties</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Occupancy</td>
<td>214,372</td>
<td>174,211</td>
<td>37,693</td>
</tr>
<tr>
<td>17</td>
<td>Travel</td>
<td>161,861</td>
<td>95,466</td>
<td>64,981</td>
</tr>
<tr>
<td>18</td>
<td>Payments of travel or entertainment expenses for any federal, state, or local public officials</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Conferences, conventions, and meetings</td>
<td>237,425</td>
<td>216,631</td>
<td>19,254</td>
</tr>
<tr>
<td>20</td>
<td>Interest</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Payments to affiliates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Depreciation, depletion, and amortization</td>
<td>33,027</td>
<td>26,835</td>
<td>5,812</td>
</tr>
<tr>
<td>23</td>
<td>Insurance</td>
<td>5,905</td>
<td>5,046</td>
<td>795</td>
</tr>
<tr>
<td>24</td>
<td>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)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>Subscriptions/Publicat</td>
<td>63,135</td>
<td>59,715</td>
<td>3,195</td>
</tr>
<tr>
<td>b</td>
<td>Taxes</td>
<td>355</td>
<td></td>
<td>355</td>
</tr>
<tr>
<td>c</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e</td>
<td>All other expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Total functional expenses. Add lines 1 through 24e</td>
<td>3,646,969</td>
<td>2,994,223</td>
<td>615,449</td>
</tr>
<tr>
<td>26</td>
<td>Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Check here □ if following SOP 98-2 (ASC 958-720)
### 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

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash—non-interest-bearing</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Savings and temporary cash investments</td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Pledges and grants receivable, net</td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Accounts receivable, net</td>
<td></td>
<td></td>
<td>4</td>
</tr>
</tbody>
</table>
| 5 | Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees  
  Complete Part II of Schedule L |   |   | 5 |
| 6 | Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions)  
  Complete Part II of Schedule L |   |   | 6 |
| 7 | Notes and loans receivable, net |   |   | 7 |
| 8 | Inventories for sale or use |   |   | 8 |
| 9 | Prepaid expenses and deferred charges |   |   | 9 |
| 10a | Land, buildings, and equipment cost or other basis  
  Complete Part VI of Schedule D |   | 235,614 | 10a |
| 10b | Less accumulated depreciation |   | 149,010 | 10b |
| 10c |   |   | 119,631 | 10c |
| 11 | Investments—publicly traded securities |   |   | 11 |
| 12 | Investments—other securities  
  See Part IV, line 11 |   |   | 12 |
| 13 | Investments—program-related  
  See Part IV, line 11 |   |   | 13 |
| 14 | Intangible assets |   |   | 14 |
| 15 | Other assets  
  See Part IV, line 11 |   |   | 15 |
| 16 | **Total assets**  
  Add lines 1 through 15 (must equal line 34) |   |   | 16 |

#### Liabilities

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Accounts payable and accrued expenses</td>
<td></td>
<td></td>
<td>17</td>
</tr>
<tr>
<td>18</td>
<td>Grants payable</td>
<td></td>
<td></td>
<td>18</td>
</tr>
<tr>
<td>19</td>
<td>Deferred revenue</td>
<td></td>
<td></td>
<td>19</td>
</tr>
<tr>
<td>20</td>
<td>Tax-exempt bond liabilities</td>
<td></td>
<td></td>
<td>20</td>
</tr>
</tbody>
</table>
| 21 | Escrow or custodial account liability  
  Complete Part IV of Schedule D |   |   | 21 |
| 22 | Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons  
  Complete Part II of Schedule L |   |   | 22 |
| 23 | Secured mortgages and notes payable to unrelated third parties |   |   | 23 |
| 24 | Unsecured notes and loans payable to unrelated third parties |   |   | 24 |
| 25 | Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17 - 24)  
  Complete Part X of Schedule D |   |   | 25 |
| 26 | **Total liabilities**  
  Add lines 17 through 25 |   |   | 26 |

#### Organizations that follow SFAS 117 (ASC 958), check here □ and complete lines 27 through 29, and lines 33 and 34.

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>Unrestricted net assets</td>
<td></td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>28</td>
<td>Temporarily restricted net assets</td>
<td></td>
<td></td>
<td>28</td>
</tr>
<tr>
<td>29</td>
<td>Permanently restricted net assets</td>
<td></td>
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#### Organizations that do not follow SFAS 117 (ASC 958), check here □ and complete lines 30 through 34.

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<tr>
<td>30</td>
<td>Capital stock or trust principal, or current funds</td>
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<tr>
<td>31</td>
<td>Paid-in or capital surplus, or land, building or equipment fund</td>
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<td>32</td>
<td>Retained earnings, endowment, accumulated income, or other funds</td>
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<tr>
<td>33</td>
<td>Total net assets or fund balances</td>
<td></td>
<td></td>
<td>33</td>
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<tr>
<td>34</td>
<td>Total liabilities and net assets/fund balances</td>
<td></td>
<td></td>
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#### Form 990 (2018)
### Part XI: Reconciliation of Net Assets

<table>
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<tr>
<th></th>
<th>Description</th>
<th>Line 1</th>
<th>Line 2</th>
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<tr>
<td>1</td>
<td>Total revenue (must equal Part VIII, column (A), line 12)</td>
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<td>2,924,063</td>
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<tr>
<td>2</td>
<td>Total expenses (must equal Part IX, column (A), line 25)</td>
<td></td>
<td>3,646,969</td>
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<tr>
<td>3</td>
<td>Revenue less expenses Subtracted line 1 from line 2</td>
<td></td>
<td>-722,906</td>
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<tr>
<td>4</td>
<td>Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))</td>
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<td>8,250,792</td>
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<tr>
<td>5</td>
<td>Net unrealized gains (losses) on investments</td>
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<td>-16,681</td>
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<td>6</td>
<td>Donated services and use of facilities</td>
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<tr>
<td>7</td>
<td>Investment expenses</td>
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<tr>
<td>8</td>
<td>Prior period adjustments</td>
<td></td>
<td></td>
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<tr>
<td>9</td>
<td>Other changes in net assets or fund balances (explain in Schedule O)</td>
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<td>0</td>
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<tr>
<td>10</td>
<td>Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))</td>
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<td>7,511,205</td>
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### Part XII: Financial Statements and Reporting

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<th>Question</th>
<th>Answer</th>
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<td>1</td>
<td>Accounting method used to prepare the Form 990</td>
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<td>Cash</td>
<td>Yes</td>
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<td></td>
<td>Accrual</td>
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<tr>
<td></td>
<td>Other</td>
<td>No</td>
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<tr>
<td>2a</td>
<td>Were the organization’s financial statements compiled or reviewed by an independent accountant?</td>
<td>No</td>
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<tr>
<td>b</td>
<td>Were the organization’s financial statements audited by an independent accountant?</td>
<td>Yes</td>
</tr>
<tr>
<td>c</td>
<td>If &quot;Yes,&quot; 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?</td>
<td>Yes</td>
</tr>
<tr>
<td>3a</td>
<td>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?</td>
<td>No</td>
</tr>
<tr>
<td>b</td>
<td>If &quot;Yes,&quot; 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</td>
<td></td>
</tr>
</tbody>
</table>
Form 990, Part III, Line 4a:

CFA Programs - CFA Programs advance the consumer interest through research, advocacy, and education. Education - CFA disseminates information on consumer issues to the public and the media as well as to policymakers and other public interest advocates. This is achieved by national social marketing campaigns, national education information and distribution, conferences, reports, news releases and by website. Research - CFA investigates consumer issues, behaviors and attitudes using surveys, polling, focus groups, and literature reviews. The findings assist consumer advocates and policymakers as well as individual consumers. This research also provides the basis for consumer information and education efforts. See Schedule O for continuation.
America Saves - America Saves is a campaign that motivates, encourages, and supports low- to moderate-income households to save money, reduce debt, and build wealth. The research-based campaign uses the principles of behavioral economics and social marketing to change behavior. Non-profit, government, and corporate groups participate in America Saves nationally and through local, regional, and statewide campaigns around the country. America Saves encourages individuals to take the America Saves pledge and organizations to promote savings year-round and during America Saves Week. See Schedule O for continuation.
<table>
<thead>
<tr>
<th>Name and Title</th>
<th><strong>(B) Average hours per week</strong></th>
<th><strong>(C) Position</strong></th>
<th><strong>(D) Reportable compensation from the organization (W-2/1099-MISC)</strong></th>
<th><strong>(E) Reportable compensation from related organizations (W-2/1099-MISC)</strong></th>
<th><strong>(F) Estimated amount of other compensation from the organization and related organizations</strong></th>
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<tbody>
<tr>
<td>Marceline White President</td>
<td>1.00</td>
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<tr>
<td>Larry Blanchard Secretary/Treasurer</td>
<td>1.00</td>
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<tr>
<td>James E Blau Vice President</td>
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<td>Name and Title</td>
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<td>(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)</td>
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<tr>
<td>(A) Name and Title</td>
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<tr>
<td>(A) Name and Title</td>
<td>(B) Average hours per week</td>
<td>(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)</td>
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<td>Tracey Steiner Director</td>
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<td>Steve Brobeck Executive Director</td>
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<tr>
<td>Rachel Weintraub Legislative Director</td>
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<td>Barbara Roper Director Investor Protection</td>
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<tr>
<td>(A) Name and Title</td>
<td>(B) Average hours per week</td>
<td>(C) Position</td>
<td>(D) Reportable compensation from the organization (W-2/1099-MISC)</td>
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<tr>
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</tr>
<tr>
<td>George Barany, Director of America Saves</td>
<td>40.00</td>
<td>🆑 Individual Trustee</td>
<td>101,001</td>
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</tr>
</tbody>
</table>
**Schedule A**  
**Public Charity Status and Public Support**  

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.  
Attach to Form 990 or Form 990-EZ.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

<table>
<thead>
<tr>
<th>Employer identification number</th>
<th>52-0880625</th>
</tr>
</thead>
</table>

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

The organization is not a private foundation because it is (For lines 1 through 12, check only one box)

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

2. A school described in section 170(b)(1)(A)(ii). (Attach Schedule E (Form 990 or 990-EZ))

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

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

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

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

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

8. A community trust described in section 170(b)(1)(A)(vi) (Complete Part II)

9. An agricultural research organization described in 170(b)(1)(A)(ix) operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture See instructions Enter the name, city, and state of the college or university

10. An organization that normally receives (1) more than 331/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 331/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2). (Complete Part III)

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

12. An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See section 509(a)(3). Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g

   a. Type I. A supporting organization operated, supervised, or controlled by its supported organization(s) typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization You must complete Part IV, Sections A and B.

   b. Type II. A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s) You must complete Part IV, Sections A and C.

   c. Type III functionally integrated. A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions) You must complete Part IV, Sections A, D, and E.

   d. Type III non-functionally integrated. A supporting organization operated in connection with its supported organization(s) that is not functionally integrated The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions) You must complete Part IV, Sections A and D, and Part V.

   e. Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization

   f. Enter the number of supported organizations

<table>
<thead>
<tr>
<th>(i) Name of supported organization</th>
<th>(ii) EIN</th>
<th>(iii) Type of organization (described on lines 1-10 above (see instructions))</th>
<th>(iv) Is the organization listed in your governing document?</th>
<th>(v) Amount of monetary support (see instructions)</th>
<th>(vi) Amount of other support (see instructions)</th>
</tr>
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<tr>
<td></td>
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Total

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.
### Section A. Public Support

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<thead>
<tr>
<th>Calendar year (or fiscal year beginning in)</th>
<th>(a) 2014</th>
<th>(b) 2015</th>
<th>(c) 2016</th>
<th>(d) 2017</th>
<th>(e) 2018</th>
<th>(f) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Gifts, grants, contributions, and membership fees received</td>
<td>4,291,242</td>
<td>2,652,113</td>
<td>3,534,076</td>
<td>2,666,549</td>
<td>2,104,386</td>
<td>15,448,366</td>
</tr>
<tr>
<td>2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 The value of services or facilities furnished by a governmental unit to the organization without charge</td>
<td>4,291,242</td>
<td>2,652,113</td>
<td>3,534,076</td>
<td>2,666,549</td>
<td>2,104,386</td>
<td>15,448,366</td>
</tr>
<tr>
<td>4 Total. Add lines 1 through 3</td>
<td>4,291,242</td>
<td>2,652,113</td>
<td>3,534,076</td>
<td>2,666,549</td>
<td>2,104,386</td>
<td>15,448,366</td>
</tr>
<tr>
<td>5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6,096,540</td>
</tr>
<tr>
<td>6 Public support. Subtract line 5 from line 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9,351,826</td>
</tr>
</tbody>
</table>

### Section B. Total Support

<table>
<thead>
<tr>
<th>Calendar year (or fiscal year beginning in)</th>
<th>(a) 2014</th>
<th>(b) 2015</th>
<th>(c) 2016</th>
<th>(d) 2017</th>
<th>(e) 2018</th>
<th>(f) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Amounts from line 4</td>
<td>4,291,242</td>
<td>2,652,113</td>
<td>3,534,076</td>
<td>2,666,549</td>
<td>2,104,386</td>
<td>15,448,366</td>
</tr>
<tr>
<td>8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources</td>
<td>33,945</td>
<td>66,538</td>
<td>86,301</td>
<td>103,116</td>
<td>112,093</td>
<td>401,993</td>
</tr>
<tr>
<td>9 Net income from unrelated business activities, whether or not the business is regularly carried on</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Total support. Add lines 7 through 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>15,850,359</td>
</tr>
<tr>
<td>12 Gross receipts from related activities, etc (see instructions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3,518,141</td>
</tr>
</tbody>
</table>

### Section C. Computation of Public Support Percentage

<table>
<thead>
<tr>
<th></th>
<th>(a) 2014</th>
<th>(b) 2015</th>
<th>(c) 2016</th>
<th>(d) 2017</th>
<th>(e) 2018</th>
<th>(f) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 Public support percentage for 2018 (line 6, column (f) divided by line 11, column (f))</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>59 000 %</td>
</tr>
<tr>
<td>15 Public support percentage for 2017 Schedule A, Part II, line 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>58 660 %</td>
</tr>
<tr>
<td>16a 33 1/3% support test—2018. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17a 10%-facts-and-circumstances test—2018. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the &quot;facts-and-circumstances&quot; test, check this box and stop here. Explain in Part VI how the organization meets the &quot;facts-and-circumstances&quot; test The organization qualifies as a publicly supported organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Part III  Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

<table>
<thead>
<tr>
<th>Calendar year (or fiscal year beginning in)</th>
<th>(a) 2014</th>
<th>(b) 2015</th>
<th>(c) 2016</th>
<th>(d) 2017</th>
<th>(e) 2018</th>
<th>(f) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Gifts, grants, contributions, and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>membership fees received (Do not</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>include any &quot;unusual grants&quot;)</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2 Gross receipts from admissions,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchandise sold or services performed,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or facilities furnished in any activity</td>
<td></td>
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</tr>
<tr>
<td>that is related to the organization's</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>tax-exempt purpose</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3 Gross receipts from activities that are</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>not an unrelated trade or business under</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>section 513</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Tax revenues levied for the</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>organization's benefit and either paid</td>
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<tr>
<td>to or expended on its behalf</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5 The value of services or facilities</td>
<td></td>
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</tr>
<tr>
<td>furnished by a governmental unit to</td>
<td></td>
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<tr>
<td>the organization without charge</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Total. Add lines 1 through 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7a Amounts included on lines 1, 2, and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 received from disqualified persons</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7b Amounts included on lines 2 and 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>received from other than disqualified</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>persons that exceed the greater of $5,000</td>
<td></td>
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</tr>
<tr>
<td>or 1% of the amount on line 13 for the</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>year</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>8 Public support. (Subtract line 7c from</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>line 6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section B. Total Support

<table>
<thead>
<tr>
<th>Calendar year (or fiscal year beginning in)</th>
<th>(a) 2014</th>
<th>(b) 2015</th>
<th>(c) 2016</th>
<th>(d) 2017</th>
<th>(e) 2018</th>
<th>(f) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Amounts from line 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10a Gross income from interest,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>dividends, payments received on</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>securities loans, rents, royalties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and income from similar sources</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10b Unrelated business taxable income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(less section 511 taxes) from</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>businesses acquired after June 30, 1975</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10c Add lines 10a and 10b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Net income from unrelated business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>activities not included in line 10b,</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>whether or not the business is</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>regularly carried on</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Other income. Do not include gain or</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>loss from the sale of capital assets (</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explain in Part VI )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 Total support. (Add lines 9, 10c, 11,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and 12 )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 First five years. If the Form 990 is the</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>organization's first, second, third,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section C. Computation of Public Support Percentage

| Public support percentage for 2018 (line 6, column (f) divided by line 13, column (f)) | 15 |
| Public support percentage from 2017 Schedule A, Part III, line 15 | 16 |

Section D. Computation of Investment Income Percentage

| Investment income percentage for 2018 (line 10c, column (f) divided by line 13, column (f)) | 17 |
| Investment income percentage from 2017 Schedule A, Part III, line 17 | 18 |
| 331/3% support tests—2018. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization |  | |
| 33 1/3% support tests—2017. If the organization did not check the box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization |  | |
| Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions |  | |
## Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

### Section A. All Supporting Organizations

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are all of the organization’s supported organizations listed by name in the organization’s governing documents? If “No,” describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If “Yes,” explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2)</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If “Yes,” answer (b) and (c) below</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If “Yes,” describe in Part VI when and how the organization made the determination</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If “Yes,” explain in Part VI what controls the organization put in place to ensure such use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was any supported organization not organized in the United States (“foreign supported organization”)? If “Yes” and if you checked 12a or 12b in Part I, answer (b) and (c) below</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If “Yes,” describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If “Yes,” explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization add, substitute, or remove any supported organizations during the tax year? If “Yes,” answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed, (ii) the reasons for each such action, (iii) the authority under the organization’s organizing document authorizing such action, and (iv) how the action was accomplished (such as by amendment to the organizing document)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization’s organizing document?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substitutions only. Was the substitution the result of an event beyond the organization’s control?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization’s supported organizations? If “Yes,” provide detail in Part VI.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (defined in section 4956(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If “Yes,” complete Part I of Schedule L (Form 990 or 990-EZ)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If “Yes,” complete Part I of Schedule L (Form 990 or 990-EZ)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If “Yes,” provide detail in Part VI.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If “Yes,” provide detail in Part VI.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If “Yes,” provide detail in Part VI.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If “Yes,” answer line 10b below</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Part IV  Supporting Organizations (continued)

11 Has the organization accepted a gift or contribution from any of the following persons?
   a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization?
   b A family member of a person described in (a) above?
   c A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI

Section B. Type I Supporting Organizations

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section C. Type II Supporting Organizations

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section D. All Type III Supporting Organizations

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section E. Type III Functionally-Integrated Supporting Organizations

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activities Test  Answer (a) and (b) below.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>2a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2b</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Parent of Supported Organizations  Answer (a) and (b) below.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>3a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3b</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Part V  Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov 20, 1970 (explain in Part VI) **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

#### Section A - Adjusted Net Income

<table>
<thead>
<tr>
<th></th>
<th>(A) Prior Year</th>
<th>(B) Current Year (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Net short-term capital gain</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Recoveries of prior-year distributions</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Other gross income (see instructions)</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Add lines 1 through 3</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>Depreciation and depletion</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>Other expenses (see instructions)</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td><strong>Adjusted Net Income</strong> (subtract lines 5, 6 and 7 from line 4)</td>
<td>8</td>
</tr>
</tbody>
</table>

#### Section B - Minimum Asset Amount

<table>
<thead>
<tr>
<th></th>
<th>(A) Prior Year</th>
<th>(B) Current Year (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year)</td>
<td>1</td>
</tr>
<tr>
<td>a</td>
<td>Average monthly value of securities</td>
<td>1a</td>
</tr>
<tr>
<td>b</td>
<td>Average monthly cash balances</td>
<td>1b</td>
</tr>
<tr>
<td>c</td>
<td>Fair market value of other non-exempt-use assets</td>
<td>1c</td>
</tr>
<tr>
<td>d</td>
<td><strong>Total</strong> (add lines 1a, 1b, and 1c)</td>
<td>1d</td>
</tr>
<tr>
<td>e</td>
<td><strong>Discount</strong> claimed for blockage or other factors (explain in detail in Part VI)</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Acquisition indebtedness applicable to non-exempt use assets</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Subtract line 2 from line 1d</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions)</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td><strong>Net value of non-exempt-use assets</strong> (subtract line 4 from line 3)</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Multiply line 5 by 0.05</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>Recoveries of prior-year distributions</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td><strong>Minimum Asset Amount</strong> (add line 7 to line 6)</td>
<td>8</td>
</tr>
</tbody>
</table>

#### Section C - Distributable Amount

<table>
<thead>
<tr>
<th></th>
<th>Current Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adjusted net income for prior year (from Section A, line 8, Column A)</td>
</tr>
<tr>
<td>2</td>
<td>Enter 85% of line 1</td>
</tr>
<tr>
<td>3</td>
<td><strong>Minimum asset amount for prior year</strong> (from Section B, line 8, Column A)</td>
</tr>
<tr>
<td>4</td>
<td>Enter greater of line 2 or line 3</td>
</tr>
<tr>
<td>5</td>
<td>Income tax imposed in prior year</td>
</tr>
<tr>
<td>6</td>
<td><strong>Distributable Amount.</strong> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions)</td>
</tr>
</tbody>
</table>

Check here if the current year is the organization's first as a non-functionally-integrated Type III supporting organization (see instructions).
### Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

#### Section D - Distributions

<table>
<thead>
<tr>
<th></th>
<th>Current Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amounts paid to supported organizations to accomplish exempt purposes</td>
</tr>
<tr>
<td>2</td>
<td>Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity</td>
</tr>
<tr>
<td>3</td>
<td>Administrative expenses paid to accomplish exempt purposes of supported organizations</td>
</tr>
<tr>
<td>4</td>
<td>Amounts paid to acquire exempt-use assets</td>
</tr>
<tr>
<td>5</td>
<td>Qualified set-aside amounts (prior IRS approval required)</td>
</tr>
<tr>
<td>6</td>
<td>Other distributions (describe in Part VI). See instructions</td>
</tr>
</tbody>
</table>

#### Total annual distributions. Add lines 1 through 6

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions</td>
</tr>
<tr>
<td>9</td>
<td>Distributable amount for 2018 from Section C, line 6</td>
</tr>
</tbody>
</table>

#### Line 8 amount divided by Line 9 amount

### Section E - Distribution Allocations (see instructions)

<table>
<thead>
<tr>
<th></th>
<th>(i) Excess Distributions</th>
<th>(ii) Underdistributions Pre-2018</th>
<th>(iii) Distributable Amount for 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Distributable amount for 2018 from Section C, line 6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Underdistributions, if any, for years prior to 2018 (reasonable cause required-- explain in Part VI). See instructions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Excess distributions carryover, if any, to 2018</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>From 2013. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>From 2014. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>From 2015. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d</td>
<td>From 2016. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e</td>
<td>From 2017. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f</td>
<td>Total of lines 3a through e</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g</td>
<td>Applied to underdistributions of prior years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h</td>
<td>Applied to 2018 distributable amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i</td>
<td>Carryover from 2013 not applied (see instructions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j</td>
<td>Remainder Subtract lines 3g, 3h, and 3i from 3f</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Distributions for 2018 from Section D, line 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>Applied to underdistributions of prior years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Applied to 2018 distributable amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>Remainder Subtract lines 4a and 4b from 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Remaining underdistributions for years prior to 2018, if any Subtract lines 3g and 4a from line 2 If the amount is greater than zero, explain in Part VI See instructions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Remaining underdistributions for 2018. Subtract lines 3h and 4b from line 1. If the amount is greater than zero, explain in Part VI See instructions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Excess distributions carryover to 2019. Add lines 3j and 4c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>Breakdown of line 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Excess from 2014. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>Excess from 2015. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d</td>
<td>Excess from 2016. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e</td>
<td>Excess from 2017. . . . . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f</td>
<td>Excess from 2018. . . . . .</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Software ID:
Software Version:

**EIN:** 52-0880625

**Name:** Consumer Federation of America

**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10, Part II, line 17a or 17b, Part III, line 12, Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c, Part IV, Section B, lines 1 and 2, Part IV, Section C, line 1, Part IV, Section D, lines 2 and 3, Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b, Part V, line 1, Part V, Section B, line 1e, Part V Section D, lines 5, 6, and 8, and Part V, Section E, lines 2, 5, and 6 Also complete this part for any additional information (See instructions)

<table>
<thead>
<tr>
<th>Facts And Circumstances Test</th>
</tr>
</thead>
</table>

| Return Reference | Explanation |
SCHEDULE C
(Form 990 or 990-EZ)

Political Campaign and Lobbying Activities
For Organizations Exempt From Income Tax Under section 501(c) and section 527

Complete if the organization is described below. Attach to Form 990 or Form 990-EZ. Go to www.irs.gov/Form990 for instructions and the latest information.

If the organization answered "Yes" on Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then
1. Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
2. Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
3. Section 527 organizations Complete Part I-A only

If the organization answered "Yes" on Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then
1. Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
2. Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B

If the organization answered "Yes" on Form 990, Part IV, Line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then
3. Section 501(c)(4), (5), or (6) organizations Complete Part III

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.
1. Provide a description of the organization's direct and indirect political campaign activities in Part IV (see instructions for definition of "political campaign activities")
2. Political campaign activity expenditures (see instructions) ▶ $ 
3. Volunteer hours for political campaign activities (see instructions)

Part I-B Complete if the organization is exempt under section 501(c)(3).
1. Enter the amount of any excise tax incurred by the organization under section 4955 ▶ $ 
2. Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ $ 
3. If the organization incurred a section 4955 tax, did it file Form 4720 for this year?
   □ Yes □ No
4a. Was a correction made?
   □ Yes □ No

b. If "Yes," describe in Part IV

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).
1. Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ $ 
2. Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities ▶ $ 
3. Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b ▶ $ 
4. Did the filing organization file Form 1120-POL for this year?
   □ Yes □ No

5. Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV

<table>
<thead>
<tr>
<th>(a) Name</th>
<th>(b) Address</th>
<th>(c) EIN</th>
<th>(d) Amount paid from filing organization's funds If none, enter -0-</th>
<th>(e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For Paperwork Reduction Act Notice, see the instructions for Form 990 or 990-EZ. Cat No. 50084S Schedule C (Form 990 or 990-EZ) 2018
Part II-A  Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

Limits on Lobbying Expenditures
(The term "expenditures" means amounts paid or incurred.)

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a</td>
<td>Total lobbying expenditures to influence public opinion (grass roots lobbying)</td>
<td>68,395</td>
</tr>
<tr>
<td>1b</td>
<td>Total lobbying expenditures to influence a legislative body (direct lobbying)</td>
<td>60,197</td>
</tr>
<tr>
<td>1c</td>
<td>Total lobbying expenditures (add lines 1a and 1b)</td>
<td>128,592</td>
</tr>
<tr>
<td>1d</td>
<td>Other exempt purpose expenditures</td>
<td>3,573,849</td>
</tr>
<tr>
<td>1e</td>
<td>Total exempt purpose expenditures (add lines 1c and 1d)</td>
<td>3,702,441</td>
</tr>
<tr>
<td>1f</td>
<td>Lobbying nontaxable amount</td>
<td>335,122</td>
</tr>
</tbody>
</table>

If the amount on line 1e, column (a) or (b) is:

<table>
<thead>
<tr>
<th>Range</th>
<th>The lobbying nontaxable amount is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not over $500,000</td>
<td>20% of the amount on line 1e</td>
</tr>
<tr>
<td>Over $500,000 but not over $1,000,000</td>
<td>$100,000 plus 15% of the excess over $500,000</td>
</tr>
<tr>
<td>Over $1,000,000 but not over $1,500,000</td>
<td>$175,000 plus 10% of the excess over $1,000,000</td>
</tr>
<tr>
<td>Over $1,500,000 but not over $17,000,000</td>
<td>$225,000 plus 5% of the excess over $1,500,000</td>
</tr>
<tr>
<td>Over $17,000,000</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>g</td>
<td>Grassroots nontaxable amount (enter 25% of line 1f)</td>
<td>83,781</td>
</tr>
<tr>
<td>h</td>
<td>Subtract line 1g from line 1a If zero or less, enter -0-</td>
<td>0</td>
</tr>
<tr>
<td>i</td>
<td>Subtract line 1f from line 1c If zero or less, enter -0-</td>
<td>0</td>
</tr>
<tr>
<td>j</td>
<td>If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?</td>
<td>Yes No</td>
</tr>
</tbody>
</table>

4-Year Averaging Period Under section 501(h)
(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period

<table>
<thead>
<tr>
<th>Calendar year (or fiscal year beginning in)</th>
<th>(a) 2015</th>
<th>(b) 2016</th>
<th>(c) 2017</th>
<th>(d) 2018</th>
<th>(e) Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2a  Lobbying nontaxable amount</td>
<td>339,129</td>
<td>345,231</td>
<td>345,784</td>
<td>335,122</td>
<td>1,365,266</td>
</tr>
<tr>
<td>b  Lobbying ceiling amount (150% of line 2a, column(e))</td>
<td>2,047,899</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c  Total lobbying expenditures</td>
<td>67,086</td>
<td>69,212</td>
<td>125,455</td>
<td>128,592</td>
<td>390,345</td>
</tr>
<tr>
<td>d  Grassroots nontaxable amount</td>
<td>84,782</td>
<td>86,308</td>
<td>86,446</td>
<td>83,781</td>
<td>341,317</td>
</tr>
<tr>
<td>e  Grassroots ceiling amount (150% of line 2d, column(e))</td>
<td>511,976</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f  Grassroots lobbying expenditures</td>
<td>5,103</td>
<td>8,500</td>
<td>3,281</td>
<td>68,395</td>
<td>85,279</td>
</tr>
</tbody>
</table>
### Part II-B
Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

<table>
<thead>
<tr>
<th></th>
<th>(a)</th>
<th>(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

1. During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:

   a. Volunteers?

   b. Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?

   c. Media advertisements?

   d. Mailings to members, legislators, or the public?

   e. Publications, or published or broadcast statements?

   f. Grants to other organizations for lobbying purposes?

   g. Direct contact with legislators, their staffs, government officials, or a legislative body?

   h. Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?

   i. Other activities?

   j. Total: Add lines 1c through 1i

2a. Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?

   b. If "Yes," enter the amount of any tax incurred under section 4912.

   c. If "Yes," enter the amount of any tax incurred by organization managers under section 4912.

   d. If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?

### Part III-A
Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>3</td>
</tr>
</tbody>
</table>

1. Were substantially all (90% or more) dues received nondeductible by members?

2. Did the organization make only in-house lobbying expenditures of $2,000 or less?

3. Did the organization agree to carry over lobbying and political expenditures from the prior year?

### Part III-B
Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

<table>
<thead>
<tr>
<th></th>
<th>1</th>
</tr>
</thead>
</table>

1. Dues, assessments and similar amounts from members.

2. Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).

   a. Current year

   b. Carryover from last year

   c. Total

3. Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues

4. If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?

5. Taxable amount of lobbying and political expenditures (see instructions)

### Part IV
Supplemental Information

Provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-A, lines 1 and 2 (see instructions), and Part II-B, line 1. Also, complete this part for any additional information.

| Return Reference | Explanation |
## SCHEDULE D (Form 990)

### Financial Statements

**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](http://www.irs.gov/Form990) for the latest information.

### 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.

<table>
<thead>
<tr>
<th></th>
<th>(a) Donor advised funds</th>
<th>(b) Funds and other accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total number at end of year</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Aggregate value of contributions to (during year)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Aggregate value of grants from (during year)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Aggregate value at end of year</td>
<td></td>
</tr>
</tbody>
</table>

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)
   - Protection of natural habitat
   - Preservation of open space
   - Preservation of an historically important land area
   - Preservation of a certified historic structure

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
   - Total number of conservation easements
   - Total acreage restricted by conservation easements
   - Number of conservation easements on a certified historic structure included in (a)
   - Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register

3. Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year

4. Number of states where property subject to conservation easement is located

5. Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?  
   - Yes  
   - No

6. Staff and volunteer hours devoted to monitoring, inspecting, 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 III, 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 III, the text of the footnote to its financial statements that describes these items

1b. 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

For Paperwork Reduction Act Notice, see the Instructions for Form 990.  
Cat No 52238D  
Schedule D (Form 990) 2018
Part III  Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization’s acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)
   a  ☐ Public exhibition  d  ☐ Loan or exchange programs
   b  ☐ Scholarly research  e  ☐ Other
   c  ☐ Preservation for future generations

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

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

Part IV  Escrow and Custodial Arrangements.

Complete if the organization answered “Yes” 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

   If “Yes,” explain the arrangement in Part XIII and complete the following table

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1c</td>
</tr>
<tr>
<td>1d</td>
</tr>
<tr>
<td>1e</td>
</tr>
<tr>
<td>1f</td>
</tr>
</tbody>
</table>

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  ☐ Yes  ☐ No

   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.

1a Beginning of year balance
   b Contributions
   c Net investment earnings, gains, and losses
   d Grants or scholarships
   e Other expenditures for facilities and programs
   f Administrative expenses
   g End of year balance

<table>
<thead>
<tr>
<th>(a) Current year</th>
<th>(b) Prior year</th>
<th>(c) Two years back</th>
<th>(d) Three years back</th>
<th>(e) Four years back</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as
   a Board designated or quasi-endowment
   b Permanent endowment
   c Temporarily restricted endowment

   The percentages on lines 2a, 2b, and 2c should equal 100%

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by
   (i) unrelated organizations
   (ii) related organizations

   If “Yes” on 3a(ii), are the related organizations listed as required on Schedule R?  ☐ Yes  ☐ No

3b 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.

<table>
<thead>
<tr>
<th>Description of property</th>
<th>(a) Cost or other basis (investment)</th>
<th>(b) Cost or other basis (other)</th>
<th>(c) Accumulated depreciation</th>
<th>(d) Book value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a Land</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1b Buildings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1c Leasehold improvements</td>
<td>76,518</td>
<td>27,134</td>
<td>49,384</td>
<td></td>
</tr>
<tr>
<td>1d Equipment</td>
<td>79,224</td>
<td>42,004</td>
<td>37,220</td>
<td></td>
</tr>
<tr>
<td>1e Other</td>
<td>79,872</td>
<td>79,872</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c))  86,604
### 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.

<table>
<thead>
<tr>
<th>(a) Description of security or category (including name of security)</th>
<th>(b) Book value</th>
<th>(c) Method of valuation Cost or end-of-year market value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Financial derivatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Closely-held equity interests</td>
<td></td>
<td></td>
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<tr>
<td>(3) Other</td>
<td></td>
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<tr>
<td><strong>Total.</strong> (Column (b) must equal Form 990, Part X, col (B) line 12 )</td>
<td></td>
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</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>(a) Description of investment</th>
<th>(b) Book value</th>
<th>(c) Method of valuation Cost or end-of-year market value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
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<td>(9)</td>
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</tr>
<tr>
<td><strong>Total.</strong> (Column (b) must equal Form 990, Part X, col (B) line 13)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Part IX Other Assets
Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

<table>
<thead>
<tr>
<th>(a) Description</th>
<th>(b) Book value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
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</tr>
<tr>
<td><strong>Total.</strong> (Column (b) must equal Form 990, Part X, col (B) line 15)</td>
<td></td>
</tr>
</tbody>
</table>

### 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. **Federal income taxes**
<table>
<thead>
<tr>
<th>(a) Description of liability</th>
<th>(b) Book value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Deferred rent and lease incentives</td>
<td>162,597</td>
</tr>
<tr>
<td>(2)</td>
<td></td>
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<tr>
<td>(3)</td>
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<td>(9)</td>
<td></td>
</tr>
<tr>
<td><strong>Total.</strong> (Column (b) must equal Form 990, Part X, col (B) line 25)</td>
<td>162,597</td>
</tr>
</tbody>
</table>

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
   
2. Amounts included on line 1 but not on Form 990, Part VIII, line 12
   - a. Net unrealized gains (losses) on investments
   - b. Donated services and use of facilities
   - c. Recoveries of prior year grants
   - d. Other (Describe in Part XIII)
   - e. Add lines 2a through 2d

3. Subtract line 2e from line 1

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
   - b. Other (Describe in Part XIII)
   - c. Add lines 4a and 4b

5. Total revenue  Add lines 3 and 4c. (This must equal Form 990, Part I, line 12 )

### 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

2. Amounts included on line 1 but not on Form 990, Part IX, line 25
   - a. Donated services and use of facilities
   - b. Prior year adjustments
   - c. Other losses
   - d. Other (Describe in Part XIII)
   - e. Add lines 2a through 2d

3. Subtract line 2e from line 1

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
   - b. Other (Describe in Part XIII)
   - c. Add lines 4a and 4b

5. Total expenses  Add lines 3 and 4c. (This must equal Form 990, Part I, line 18 )

### 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.

<table>
<thead>
<tr>
<th>Return Reference</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>See Additional Data Table</td>
<td></td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
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</table>
### Supplemental Information

<table>
<thead>
<tr>
<th>Return Reference</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part X, Line 2</td>
<td>Management has evaluated CFA’s tax positions and has determined that CFA has taken no uncertain tax positions that require either recognition or disclosure in the accompanying financial statements</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Part XI, Line 2d - Other Adjustments</td>
<td>Fundraising Events- Direct Expenses 55,652</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>Part XII, Line 2d - Other Adjustments</td>
<td>Fundraising Events- Direct Expenses 55,652</td>
</tr>
</tbody>
</table>
**Part I  Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17.

Form 990-EZ filers are not required to complete this part.

1. Indicate whether the organization raised funds through any of the following activities. Check all that apply.
   - [ ] Mail solicitations
   - [ ] Internet and email solicitations
   - [ ] Phone solicitations
   - [ ] In-person solicitations
   - [ ] Solicitation of non-government grants
   - [ ] Solicitation of government grants
   - [ ] Special fundraising events

2a. Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?  
   - [ ] Yes  [ ] No

   If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

<table>
<thead>
<tr>
<th>(i) Name and address of individual or entity (fundraiser)</th>
<th>(ii) Activity</th>
<th>(iii) Did fundraiser have custody or control of contributions?</th>
<th>(iv) Gross receipts from activity</th>
<th>(v) Amount paid to (or retained by) fundraiser listed in (i)</th>
<th>(vi) Amount paid to (or retained by) organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
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<tr>
<td>2</td>
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<td>10</td>
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</tbody>
</table>

Total

3. List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.
**Part II  Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6a. List events with gross receipts greater than $5,000.

<table>
<thead>
<tr>
<th>Revenue</th>
<th>(a) Event #1 Awards Dinner (event type)</th>
<th>(b) Event #2 (event type)</th>
<th>(c) Other events (total number)</th>
<th>(d) Total events (add col (a) through col (c))</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gross receipts</td>
<td>92,340</td>
<td></td>
<td>92,340</td>
</tr>
<tr>
<td>2</td>
<td>Less Contributions</td>
<td>60,640</td>
<td></td>
<td>60,640</td>
</tr>
<tr>
<td>3</td>
<td>Gross income (line 1 minus line 2)</td>
<td>31,700</td>
<td></td>
<td>31,700</td>
</tr>
</tbody>
</table>

| Direct Expenses | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| 4                | Cash prizes     |                 |                 |                 |
| 5                | Noncash prizes  |                 |                 |                 |
| 6                | Rent/facility costs |             |                 |                 |
| 7                | Food and beverages |            |                 |                 |
| 8                | Entertainment   |                 |                 |                 |
| 9                | Other direct expenses |         |                 |                 |

<table>
<thead>
<tr>
<th></th>
<th>(a) Bingo</th>
<th>(b) Pull tabs/Instant bingo прогрессивный лото</th>
<th>(c) Other gaming</th>
<th>(d) Total gaming (add col (a) through col (c))</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Gross revenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Cash prizes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Noncash prizes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Rent/facility costs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Other direct expenses</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Yes %</th>
<th>Yes %</th>
<th>Yes %</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Volunteer labor</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Add lines 2 through 5 in column (d)</th>
<th>Subtract line 7 from line 1, column (d)</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Revenue</th>
<th>(a) Bingo</th>
<th>(b) Pull tabs/Instant bingo прогрессивный лото</th>
<th>(c) Other gaming</th>
<th>(d) Total gaming (add col (a) through col (c))</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Gross revenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Cash prizes</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3 Noncash prizes</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>4 Rent/facility costs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Other direct expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Yes %</th>
<th>Yes %</th>
<th>Yes %</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Volunteer labor</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Add lines 2 through 5 in column (d)</th>
<th>Subtract line 7 from line 1, column (d)</th>
</tr>
</thead>
</table>

9. Enter the state(s) in which the organization conducts gaming activities ____________________________________________

a. Is the organization licensed to conduct gaming activities in each of these states? □ Yes □ No

b. If "No," explain ____________________________________________________________________________________________

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

b. If "Yes," explain ____________________________________________________________________________________________
11 Does the organization conduct gaming activities with nonmembers? □ Yes □ No

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

13 Indicate the percentage of gaming activity conducted in
   a The organization's facility
   b An outside facility

13a %

13b %

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

Name □

Address □

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

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

15c If "Yes," enter name and address of the third party

Name □

Address □

16 Gaming manager information

Name □

Gaming manager compensation □ $

Description of services provided □

□ Director/officer □ Employee □ Independent contractor

17 Mandatory distributions
   a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? □ Yes □ No
   b Enter the amount of distributions required under state law distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year □ $

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.
Schedule I
(Form 990)

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.

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

<table>
<thead>
<tr>
<th>(a) Name and address of organization or government</th>
<th>(b) EIN</th>
<th>(c) IRC section (if applicable)</th>
<th>(d) Amount of cash grant</th>
<th>(e) Amount of non-cash assistance</th>
<th>(f) Method of valuation (book, FMV, appraisal, other)</th>
<th>(g) Description of noncash assistance</th>
<th>(h) Purpose of grant or assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) See Additional Data</td>
<td></td>
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</tr>
</tbody>
</table>

2. Enter total number of section 501(c)(3) and government organizations listed in the line 1 table: 5

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

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

<table>
<thead>
<tr>
<th></th>
<th>(a) Type of grant or assistance</th>
<th>(b) Number of recipients</th>
<th>(c) Amount of cash grant</th>
<th>(d) Amount of noncash assistance</th>
<th>(e) Method of valuation (book, FMV, appraisal, other)</th>
<th>(f) Description of noncash assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tbody>
</table>

### 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**

Part I, Line 2

Grant requests are submitted in writing to CFA and include the dollar amount being requested, a brief background of the organization applying for funding, a description of the project for which the organization is seeking funds, and a copy of the organization’s determination letter. Grants awarded support CFA’s exempt purpose of research, advocacy, and education.
# Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments

<table>
<thead>
<tr>
<th>(a) Name and address of organization or government</th>
<th>(b) EIN</th>
<th>(c) IRC section if applicable</th>
<th>(d) Amount of cash grant</th>
<th>(e) Amount of non-cash assistance</th>
<th>(f) Method of valuation (book, FMV, appraisal, other)</th>
<th>(g) Description of non-cash assistance</th>
<th>(h) Purpose of grant or assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Center for Economic Justice</td>
<td>74-2791395</td>
<td>501(c)(3)</td>
<td>10,000</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>Auto insurance grassroots advocacy grant</td>
</tr>
<tr>
<td>1701A S 2nd Street Austin, TX 78704</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumers for Auto Reliability and Safety Foundation</td>
<td>95-3826782</td>
<td>501(c)(3)</td>
<td>195,000</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>Grassroot advocacy grant</td>
</tr>
<tr>
<td>1107 9th Street Suite 625 Sacramento, CA 95814</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>(a) Name and address of organization or government</td>
<td>(b) EIN</td>
<td>(c) IRC section if applicable</td>
<td>(d) Amount of cash grant</td>
<td>(e) Amount of non-cash assistance</td>
<td>(f) Method of valuation</td>
<td>(g) Description of non-cash assistance</td>
<td>(h) Purpose of grant or assistance</td>
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</tr>
<tr>
<td>Maryland Consumer Rights Coalition Inc</td>
<td>52-2266235</td>
<td>501(c)(3)</td>
<td>20,000</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>Fair access to auto insurance and fair treatment LMI</td>
</tr>
<tr>
<td>2209 Maryland Ave</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baltimore, MD 21218</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Montana Organizing Project</td>
<td>27-5517516</td>
<td>501(c)(3)</td>
<td>5,000</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>Fair access to auto insurance and fair treatment LMI</td>
</tr>
<tr>
<td>1109 N 23rd Street</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billings, MT 59101</td>
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<td></td>
</tr>
<tr>
<td>(a) Name and address of organization or government</td>
<td>(b) EIN</td>
<td>(c) IRC section if applicable</td>
<td>(d) Amount of cash grant</td>
<td>(e) Amount of non-cash assistance</td>
<td>(f) Method of valuation (book, FMV, appraisal, other)</td>
<td>(g) Description of non-cash assistance</td>
<td>(h) Purpose of grant or assistance</td>
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</tr>
<tr>
<td>Veterans Education Success</td>
<td>46-2070196</td>
<td>501(c)(3)</td>
<td>7,000</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>Military family advocacy grant</td>
</tr>
</tbody>
</table>
### 990 Schedule O, Supplemental Information

<table>
<thead>
<tr>
<th>Return Reference</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form 990, Part III, Line 1, Description of Organization Mission</td>
<td>CFA is a research, advocacy, education, and service organization. As a research organization, CFA investigates consumer issues, behavior, and attitudes through surveys, focus groups, investigative reports, economic analysis, and policy analysis. The findings of such research are published in reports that assist consumer advocates and policymakers as well as individual consumers. They provide an important basis for the policy positions and work of the organization. As an advocacy organization, CFA works to advance pro-consumer policies on a variety of issues before Congress, the White House, federal and state regulatory agencies, state legislatures, and the courts. We communicate and work with public officials to promote beneficial policies, oppose harmful ones, and ensure a balance debate on issues important to consumers. As an education organization, CFA disseminates information on consumer issues to the public and news media, as well as to policymakers and other public interest advocates. To do so, we utilize reports, books, brochures, news releases, press conferences, a newsletter, conferences, forums, and this website. Of special importance are the on-line newsletter CFAnews Update, three annual conferences Consumer Assembly, Financial Services Conference, and Food Policy Conference. As a service organization, CFA assists individuals and organizations. Our principal service to individuals is through the America SAVES campaign which we organized in 2000 and have managed since then. Our services to organizations, with a special focus on CFA member groups, includes CFAnews Update, our three annual conferences, our State and Local Resource Center, our Consumer Cooperative Advisory Group, and our annual Awards Dinner that recognizes distinguished public, consumer, and media service</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part III, Line 4a, CFA Programs (continued)</td>
<td>Advocacy - CFA works to advance pro-consumer policy on a variety of issues before Congress, the White House, federal and state regulatory agencies, state legislatures, and the courts. CFA's staff works with public officials to promote beneficial policies and to ensure a balanced debate on important consumer issues.</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part III, Line 4b, America Saves (continued)</td>
<td>We provide free financial tools, savings services, advice, and resources that help Americans from every income level take the steps needed to take charge of their finances and manage money more effectively. By inspiring a strong savings ethic in people, we can improve the financial health of our schools and businesses, our communities, and our nation. America Saves also targets two populations with unique savings needs through Military Saves A component of America Saves and a partner in the Department of Defense's Financial Readiness Campaign, which seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth. America Saves for Young Workers A program to support and motivate young workers to use direct deposit to save part of their pay through their first-time work experience.</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part VI, Section A, line 6</td>
<td>CFA membership is limited to non-profit organizations that promote the consumer interest. CFA’s over 250 members include about 100 state and local advocacy and education groups, about 50 national advocacy and education groups, about 100 consumer cooperative groups (credit unions, rural electric, and other cooperatives), public power groups, and state and local consumer protection agencies</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part VI, Section A, line 7a</td>
<td>CFA membership entitles member organizations to elect the Board of Directors</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Form 990, Part VI, Section B, line 11b</td>
<td>A draft of the 990 is reviewed by the organization prior to finalizing the return. The completed 990 form is available to Board members prior to filing</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part VI, Section B, line 12c</td>
<td>Once a year Board Members and key employees are asked to disclose for the record any perceived conflict of interest, in a signed written statement identifying to the best of their knowledge (1) any entity of which the director or key employee is an officer, director, trustee, member, owner or employee with which CFA has a relationship, (2) any transaction in which CFA is a participant and in which the director or key employee might have a conflicting interest, and (3) any transactions your organization entered into with another Board Member or Board Member’s organization. Copies of all such statements are provided to the chair of CFA’s Board. Exclusion of Conflicted Person From Decision-Making: The disinterested members of the Board, or in the absence of a Board meeting, the disinterested members of the Executive Committee of the Board, may determine whether the disclosed conflict is such that the Board Member is excluded from decision-making related to or giving rise to the conflict. Any person who is found to be conflicted shall not be present or participate in Board or committee deliberations or vote on the matter from which the conflict arises. The conflicted person is prohibited from attempting to improperly influence the deliberation or voting on the matter. CFA Board members periodically review the conflict of interest policy and address specific questions when they arise.</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part VI, Section B, line 15a</td>
<td>CFA uses outside comparability data for review of Executive Director compensation and the current salary of the Executive Director is set by the Executive Committee of the Board of Directors</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part VI, Section C, line 19</td>
<td>The organization’s governing documents, conflict of interest policy, and financial statements are made available to the public upon request</td>
</tr>
</tbody>
</table>
### 990 Schedule O, Supplemental Information

<table>
<thead>
<tr>
<th>Return Reference</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form 990, Part IX, line 11g</td>
<td>Consultants, contractors, and payroll fees  Program service expenses 428,194  Management and general expenses 21,509  Fundraising expenses 924  Total expenses 450,627</td>
</tr>
<tr>
<td>Return Reference</td>
<td>Explanation</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Form 990, Part XII, Line 2c, Oversight of the audit</td>
<td>The Organization’s Executive Committee assumes responsibility for oversight of the audit of its financial statements. The process is consistent with previous years.</td>
</tr>
</tbody>
</table>