

**FECConnect**  


# Year-End Reporting for Candidate Committees

January 22, 2025  
12:00pm Eastern



**Reporting Basics**  


**Forms & Schedules**  


**Reporting Scenarios**  


**RAD Review & RFAIs**  


## OBJECTIVES

## REPORTING BASICS

### I. 2024 Reporting Schedule


## Reporting Basics

House and Senate campaigns file on FEC Form 3;  
Presidential campaigns file on FEC Form 3P

Reports due quarterly\*

All campaign committees file with the FEC

- ▶ Over \$50,000 required to file electronically



\* Presidential campaigns that raise/spend >\$100k file monthly in election year.

#### A. Filing frequency

##### 1. House/Senate campaigns

**Quarterly filing is mandatory** for authorized campaign committees in all calendar years.

##### 2. Presidential campaigns

In the election year, Presidential campaign committees that raise/spend more than \$100,000 must file monthly; other presidential committees may file monthly or quarterly.

## 2024 Year-End Reporting Schedule

### 2024 General Election Candidates

Report Type	Coverage and Due Dates
Year-End	Covers 11/26/2024 - 12/31/2024; Due 1/31/2025

### Candidates NOT in the 2024 General Election

Report Type	Coverage and Due Dates
Year-End*	Covers 10/1/2024 - 12/31/2024; Due 1/31/2025

\* Use Post-Election Detailed Summary Page

- B. Year-End Report covering period**
- 1. Committees of candidates that ran in the 2024 general election:**  
11/26/2024 - 12/31/2024
  - 2. Committees of candidates that did not run in the 2024 general election:**  
10/01/2024 - 12/31/2024  
(Note: Post-Election Detailed Summary Page must be used on this report)

## Election Cycles

**New election cycle begins day after previous general election for office sought, and ends on date of next general election for that office**

### 2026 Election Cycle

- House: 11/06/2024 - 11/03/2026
- Senate: 11/04/2020 - 11/03/2026

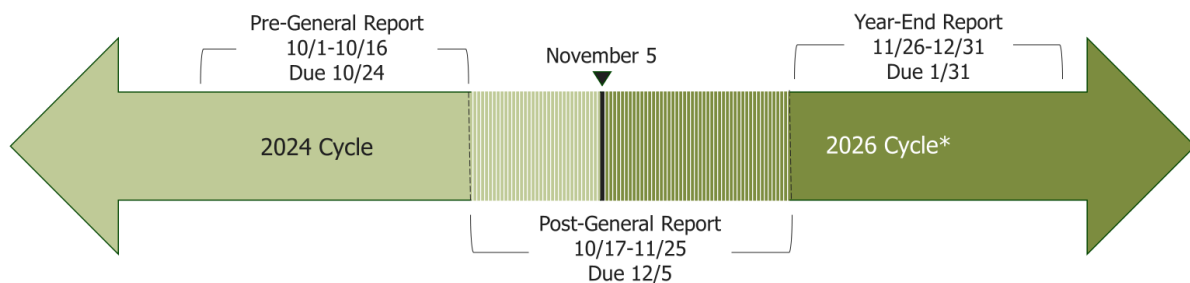
### 2028 Election Cycle

- President: 11/06/2024 - 11/07/2028



## End of Cycle Reporting

### For 2024 General Election Candidates



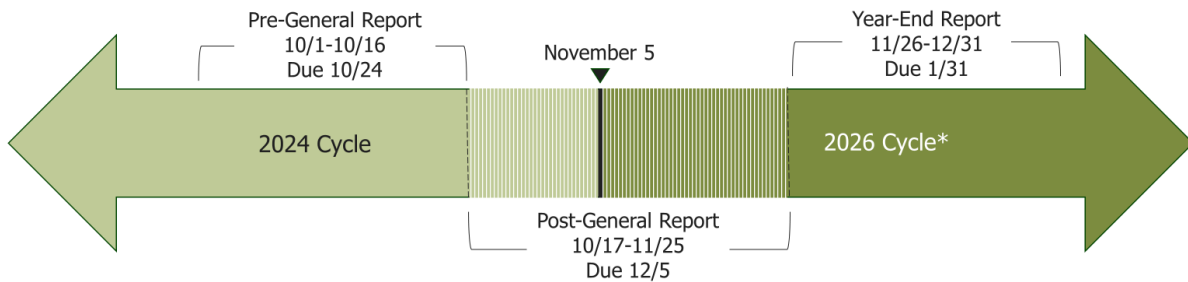
\* 2030 Cycle for Senate Candidates

\* 2028 Cycle for Presidential Candidates



## End of Cycle Reporting

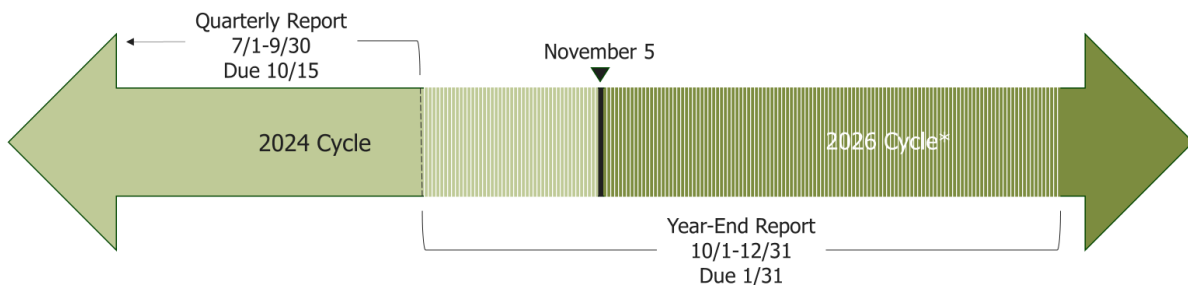
### For 2024 General Election Candidates



\* 2030 Cycle for Senate Candidates  
\* 2028 Cycle for Presidential Candidates

## End of Cycle Reporting

### For Candidates NOT in 2024 General Election



\* 2030 Cycle for Senate Candidates  
\* 2028 Cycle for Presidential Candidates

## Post-Election Detailed Summary Page

Splits activity from two election cycles on one report

Has three columns (A, B, and C):

- A = Activity this reporting period
- B = Activity from beginning of cycle through election day
- C = Activity from day after election through close of books of reporting period

Calculating column B can be tricky:

$$\mathbf{B^*}_{\text{(prior report)}} + \mathbf{A}_{\text{(this report)}} - \mathbf{C}_{\text{(this report)}} = \mathbf{B}_{\text{(this report)}}$$

### C. Post-Election Detailed Summary Page (PEDSP)

#### 1. When to file?

- a) **30-Day Post-General Report** (covering 10/17/2024 - 11/25/2024) for committees of federal candidates who participated in the 2024 general election, or
- b) **Year-End Report** (covering 10/1/2024 - 12/31/2024) for committees of federal candidates who did not participate in the 2022 general election.

#### 2. Purpose of the PEDSP?

The PEDSP splits election cycles apart and is needed for those reports that cover two election cycles, because the law requires reporting by authorized committees to be done on an election-cycle to date basis.

#### 3. PEDSP has three columns

**A = Activity from this reporting period**

The diagram illustrates the reporting cycles for candidate committees. A large green arrow points left for the 2024 Cycle and right for the 2026 Cycle\*. Above the arrow, a timeline shows the October Quarterly Report (7/1-9/30, Due 10/15), the November 5 election, and the Year-End Report (10/1-12/31, Due 1/31). Below the arrow, a sample report form is shown. The 'Report Covering the Period' is set from 10/01/2024 to 12/31/2024. The form includes sections for Receipts and Contributions. A green box highlights the 'I. RECEIPTS' section, specifically 'COLUMN A Total this Period' and '11. CONTRIBUTIONS (other than loans) FROM: (a) Individuals/Persons Other than Political Committees (i) Itemized (use Schedule A)'.

**B = Activity from beginning of election cycle through election day (this election cycle)**

This diagram is similar to the one above, but it highlights the election day. The 'Report Covering the Period' is still set from 10/01/2024 to 12/31/2024. In the 'I. RECEIPTS' section, 'COLUMN B Election Cycle Total as of' is highlighted with a green box and shows the date 11/05/2024 (date of general election). The 'COLUMN A Total this Period' and 'COLUMN C Total for' sections are also visible.

**C = Activity from day after election to end of reporting period (next election cycle)**

#### 4. How to calculate PEDSP Column B for Year-End (YE) Report:

**Column B from previous report (Q3) + Column A – Column C**

**SUMMARY PAGE**  
of Receipts and Disbursements  
FEC Form 3 (Revised 03/2016) Page 2

**October Quarterly (Q3) Report**

Report Covering the Period: From: 07 / 01 / 2024 To: 09 / 30 / 2024

	COLUMN A This Period	COLUMN B Election Cycle-to-Date	COLUMN C Total for
6. Net Contributions (other than loans)			
(a) Total Contributions (other than loans) (from Line 11(e)) ....		50,000.00	
(b) <b>Calculating Column B:</b>			
(c) Total Column B on Q3 + Column A - Column C = Column B	\$50,000 + \$15,000 - \$5,000 = \$60,000		
7. Net			
(a)		11 / 05 / 2024	11 / 06 / 2024
(b) 11. CONTRIBUTIONS (other than loans) FROM:			through 12 / 31 / 2024
(a) Individuals/Persons Other than Political Committees			(last day of reporting period)
(i) Itemized (use Schedule A)	15,000.00	60,000.00	5,000.00

## Post-Election Detailed Summary Page

### Common issues

- Use the correct election date
- Check your math
- Include the Post-Election Detailed Summary Page with the correct report:
  - ▶ **Post-General (30G)** for general election candidates
  - ▶ **Year-End (YE)** for candidates NOT in general election

5. **PEDSP common problems:**
- a) Use the correct election date
  - b) Be sure to check your math
  - c) Use the PEDSP on correct report – Post-General (30G) or Year-End (YE)

## Post-Election Detailed Summary Page

### Common issues for electronic filers

- Make sure to enter the new election cycle into the software
- Use the same file for the next election cycle as used in 2024

#### Example from FECFile:

Election cycle information

Date From 11/6/24

Date Thru 11/3/26

Enter 20% of the overall expenditure limit as published by the FEC

OK Cancel

- d) **Electronic filers:** Use the same e-file for new cycle that you did for 2024. **Put the new election cycle into your software:**
- House: 11/6/2024 - 11/3/2026
  - Senate: 11/6/2024 - 11/5/2030
  - President: 11/6/2024 - 11/7/2028

## Filing on Time

### No Extensions

- Filing dates not extended for weekends or holidays
- Must be received on business day preceding filing date



### Registered/Certified vs. Overnight Mail

- If using USPS registered/certified mail, keep receipt
- Overnight mail means next-day express or priority mail with delivery confirmation or overnight service with online tracking system. Same terms as registered/certified. Keep receipt/tracking number

#### D. Filing on time

##### 1. Paper filers – other reporting considerations

- a) **Statute prohibits extensions** (applicable to paper and electronic filers).
- b) **Weekends and holidays**  
Filing dates not extended for weekends or holidays. Must be filed on or before business day preceding filing date.
- c) **Registered/certified vs. first class mail**
  - (1) If filing using USPS registered/certified mail, report is considered filed on the date of the U.S. postmark; keep your receipt in the event of a delivery failure.
  - (2) Reports filed via priority or overnight mail with delivery confirmation or online tracking system will be considered timely filed if postmarked on or before the mailing deadline.
  - (3) If using first class mail or hand delivery, report is considered timely filed when it is received by the Commission; risk of timely delivery is on the filer.

##### 2. Electronic filers – filed when received/validated by Commission

Electronic reports considered “filed” when it is received and validation by the Commission’s computer system on or before 11:59 p.m. (Eastern Time) on the filing date.

## How to File FEC Reports

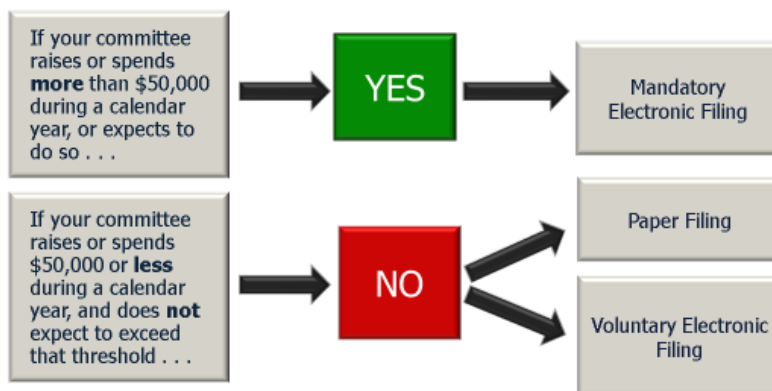
### On Paper



### Electronically



## Mandatory Electronic Filing



### E. Electronic vs. paper filing

#### 1. Who must file electronically?

All campaign committees that raise or spend more than \$50,000 in a calendar year, or that have reason to expect to do so.

#### 2. Who is exempt from mandatory electronic filing?

Campaign committees that do not meet the \$50,000 threshold above.

**F. Electronic filing**

**1. Passwords required**

You cannot file without one.

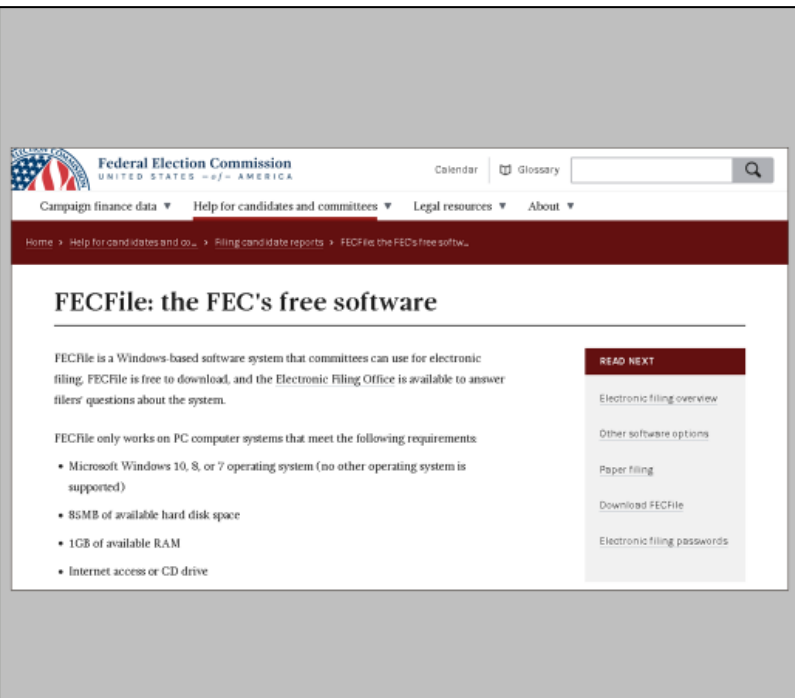
**2. How do you get a password?**

- a) Most committees may obtain or change their password online at [webforms.fec.gov/psa/newrequest.htm](https://webforms.fec.gov/psa/newrequest.htm)
- b) Existing committees that have not previously used the online system should contact the Electronic Filing Office for assistance at 202-694-1307 or 800-424-9530 (option 4).

**3. How long does it take?**

- a) Passwords can now be obtained in just a few minutes online.
- b) We recommend you request your password as early in the process as possible in case any issues arise.

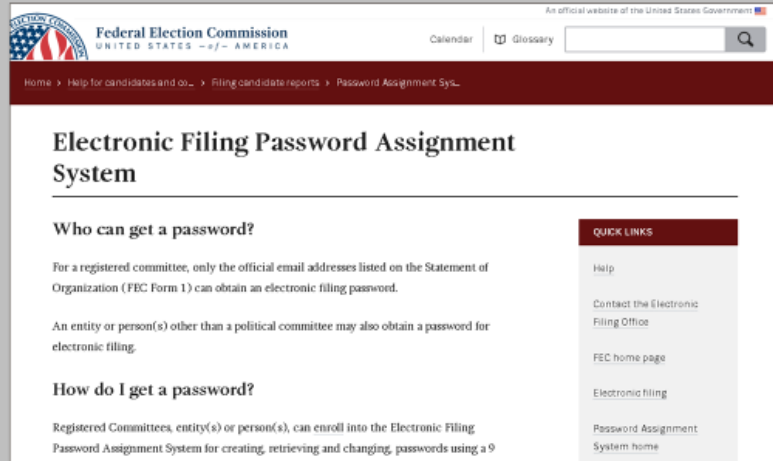
## Electronic Filing Software



[www.fec.gov/help-candidates-and-committees/filing-reports/electronic-filing/](https://www.fec.gov/help-candidates-and-committees/filing-reports/electronic-filing/)



## Electronic Filing Passwords



[webforms.fec.gov/psa/index.htm](https://webforms.fec.gov/psa/index.htm)

## II. Using Best Efforts/Timely Filing

### Best Efforts to File on Time

Committee prevented from filing  
report on time by reasonably  
unforeseen circumstances  
beyond its control

Filed the report no later  
than 24 hours after end  
of those circumstances



**A. Best efforts defense**

Not the same as “best efforts” for obtaining contributor information

**1. Reports required on time**

No extensions.

**2. If report not filed on time**

Committees may use “best efforts” defense if committee took normal precautions and trained staff, but failure to report was due to circumstances beyond committee’s control and the late report was filed within 24 hours after those circumstances ended (pursuant to April 2007 revisions to AFP regulations). [11 CFR 111.35\(b\)\(3\)](#)

**Committee may use best efforts defense if late filing is due to:**

- Severe weather or other disaster-related event
- FEC computer/software failure that tech support cannot resolve
- Widespread disruption of internet transmissions

**Best Efforts to  
File on Time**

**3. When can best efforts defense be used**

- a) Committee may use best efforts defense if failure to report is due to “reasonably unforeseen circumstances beyond the committee's control,” such as the failure of Commission computers or software, despite receiving Commission technical assistance; widespread disruption of information transmissions over the internet; or severe weather or other disaster-related event. [11 CFR 111.35\(c\)](#).

**Committee prevented from filing  
report on time by other factors,  
including:**

- Illness, inexperience or unavailability of treasurer or committee staff
- Committee computer, software or ISP failures
- Delays caused by committee vendors/contractors
- Failure to use filing software properly

**Not Considered  
Best Efforts**

- b) Committee may not use best efforts defense if failure to report is due to unavailability; inexperience or negligence of staff, counsel or organization; failure of committee's computer system; delays caused by vendors; failure to understand or know the law; or failure to use filing software properly.  
See [11 CFR 111.35\(d\)](#).

**4. For more information, review:**

[www.fec.gov/law/cfr/ej\\_compilation/2007/notice\\_2007-7.pdf](http://www.fec.gov/law/cfr/ej_compilation/2007/notice_2007-7.pdf) (rules)  
and

[www.fec.gov/law/cfr/ej\\_compilation/2007/notice\\_2007-13.pdf](http://www.fec.gov/law/cfr/ej_compilation/2007/notice_2007-13.pdf) (policy statement) and the May and July 2007 *Record* issues.

## Best Practices: Filing

- ✓ Ensure your staff and vendors understand filing rules and deadlines
- ✓ Update software regularly
- ✓ Have a current email address on FEC Form 1 to receive courtesy email reminders
- ✓ Filers can add two email addresses



### **B. Best practices for filing reports**

1. Ensure your staff and vendors understand filing rules and deadlines.
2. E-filers: update your software regularly.
3. Have a current email address on the Statement of Organization (FEC Form 1) to electronically receive Requests for Additional Information (RFAIs) and courtesy reminders about reports due. Up to two email addresses can be provided on a FEC Form 1 for receiving FEC communications.
4. Notify the Commission of address, email and treasurer changes by filing an amended FEC Form 1.
5. Provide timely and adequate responses to RFAIs.

## REPORTS ANALYSIS DIVISION (RAD) REVIEW PROCESS AND REQUESTS FOR ADDITIONAL INFORMATION (RFAIs)

### I. RAD Review of Reports & RFAIs

#### Review and Referral Policy

#### 30 categories of review:

- Mathematical discrepancies
- Failure to provide supporting schedules
- Failure to properly itemize contributions from individuals
- Prohibited excessive and impermissible contributions
- Improper itemization of disbursements

#### A. RAD review and referral policy

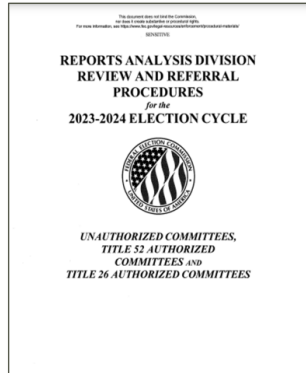
Policy is reassessed every election cycle and revisions/changes made based on input from RAD and other offices (such as the Office of General Counsel (OGC)) and Commissioners. A redacted version of the RAD review and referral policy can be found on the FEC website.

#### B. Categories of review

1. Internal policy contains categories of review the Analyst checks.
2. Policy has established thresholds for making determinations on whether to send a RFAI.
3. Thresholds are confidential.

## RFAI Thresholds

Thresholds are confidential;  
Policy is approved by Commission



## Review and Referral Policy

[www.fec.gov/documents/4676/Final-Redacted-2023-2024-RAD-Review-Referral-Procedures.pdf](https://www.fec.gov/documents/4676/Final-Redacted-2023-2024-RAD-Review-Referral-Procedures.pdf)

## Review of Reports



### Thresholds applied on per report basis

- If a reporting issue appears on multiple reports, committee may receive multiple RFAIs on same issue
- Analyst does not consider previous responses to RFAIs, except:
  - ▶ Best efforts procedures; and
  - ▶ Foreign address safe harbor guidelines

**It's possible to see an issue questioned on one report, but not on another**

**C. Review is conducted, and thresholds are applied, on a per report basis, meaning the thresholds are applied to each report reviewed.**

1. This means a committee may receive a RFAI identifying the same issue already addressed in response to a RFAI referencing a different report.
2. Exceptions include outlining best efforts procedures which would apply to the two-year cycle, and responses relating to foreign address inquiries that indicate safe harbor guidelines are followed for all contributions apply for the two-year election cycle.
3. There may be several issues that are aggregated together to meet a single threshold, so it's possible to see an issue questioned on one report that isn't included in an RFAI on for another report.

If internal thresholds are met:

- Analyst sends RFAI with response due date in upper right corner

No extensions

Responses assessed by analysts and team leaders

Analysts do not reply to committee responses

## Request for Additional Info

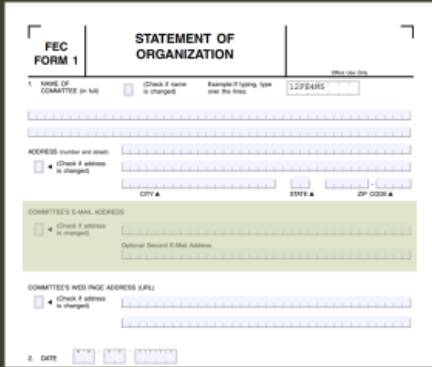


**D. Request for Additional Information (RFAI)**

1. **If internal thresholds are met, an RFAI is sent** with a “Response Due Date” in the upper right hand corner of the letter, extensions are not granted. The committee Analyst’s name and contact telephone number are also provided in the letter.

**Tip:** You can find out who your Analyst is by visiting: [www.fec.gov/help-candidates-and-committees/question-rad/](http://www.fec.gov/help-candidates-and-committees/question-rad/)

## RFAIs sent by email

The image shows a portion of the FEC Form 1, titled "STATEMENT OF ORGANIZATION". It includes fields for the committee's name, address, email address, and website address. There are checkboxes for "Check if name is changed" and "Check if address is changed" for each of these fields. The form is designed with a grid-like structure for data entry.

RAD emails RFAIs to email address(es)  
on Statement of Organization  
(FEC Form 1)

List up to two email addresses on  
FEC Form 1

Ensure current contact information  
appears on FEC Form 1

2. Committees should ensure that they have provided the most current mailing address, email address and phone numbers on their Statement of Organization (FEC Form 1).
3. RAD sends RFAIs via email to the committee's official email address, as disclosed on the FEC Form 1. Up to two email addresses can be provided (both will be used for emailing RFAIs). Committees will have the option to continue to receive RFAIs on paper through the mail.



## RFAIs sent by email

April 16, 2024

**Response Due Date: 5/21/24**

**Response Due**

www.fec.gov/help-candidates-and-committees/request-additional-information. Should you have any questions regarding this matter or wish to verify the adequacy of your response, please call our toll-free number (800) 424-9530 (at the prompt press 5 to Division) or my local number (202) 694-1172.

Sincerely,  
*Jack Baisden*  
Jack Baisden  
Sr. Campaign Finance & Reviewing Analyst

## Responding to RFAIs

Analysts do not always contact committees when a response is insufficient



Committee should contact its analyst before and/or after filing a response

## Responding to RFAIs


Analysts do not make legal conclusions

Analysts cannot categorize your activity

In some cases, RAD consults OGC before sending an RFAI and when assessing a committee's response

4. **Responses are assessed by the Analysts and in some cases, team leaders**
  - a) Analysts do not reply to responses.
  - b) Contact is not made with committees in every case when a response is not sufficient. Further explanation below.
  - c) Committees are encouraged to contact their assigned Analyst prior to responding if unsure about how to respond or after a response is filed to ensure an adequate response is received.
  - d) Keep in mind that Analysts can't make legal conclusions or give guidance on a legal conclusion being made by a committee. In addition, they cannot determine what category your activity falls under (e.g., independent expenditures or coordinated party expenditures).
  - e) In some cases, RAD consults with OGC before sending an RFAI and when making a response assessment.

IS THIS REPORT ☐ NEW (N) OR ☒ AMENDED (A)

**FEDERAL ELECTION COMMISSION**  
HOME / ELECTRONIC FILING / ONLINE FILING / ONLINE WEBFORMS / FORM 99  
**Miscellaneous Report To FEC (Form 99)**  
**Sign-In For Registered Committees**  
(Requires Committee ID and Electronic Filing Password)  
\* Indicates required fields  
Committee ID:   
Password:   
E-mail:   
(A receipt will be emailed to this address)

**Responding to RFAIs**

5. **Must amend report when changing information that affects entries on a report**  
This would include additions, changes or deletions.
6. **Miscellaneous text submission (FEC Form 99)**  
Used for narrative responses that do not affect actual entries within a report. (For example, when outlining procedures for “best efforts” in obtaining contributor information.)

## Audit Consideration Factors

Level of financial activity

Election results

Responses to RFAIs

- ✓ Late or no response
- ✓ Inadequate response



### E. Referrals to the Audit Division

#### 1. Factors for making referrals to the Audit Division

- a) Level of financial activity
- b) Election results
- c) Responses to RFAIs:
  - Late or no response
  - Inadequate response

#### 2. The number of amendments filed is not a factor

#### 3. The number of RFAIs is not a factor if responded to adequately and on time.

## OGC & ADRO Referrals



Policy includes referral thresholds

RAD calls committee before referring matter to explain RFAI and request response

Committee's adequate and timely response may prevent referral

- F. Referrals to Office of General Counsel (OGC) and Alternative Dispute Resolution Office (ADRO)**
1. Internal policy includes thresholds for determining whether a matter should be referred to OGC or ADRO.
  2. Committee will receive a phone call from RAD prior to a referral to ADRO or OGC to explain RFAI and request a response.
  3. An adequate response is required by the timeframe given to prevent the matter from being referred.

### Action initiated by:

- FEC Audit and review
- Sworn and notarized complaint
- Referral from another office

### Agency actions:

- Administrative Fines
- Alternative Dispute Resolution
- Matters Under Review (MURs)

## Enforcement

## Internal Controls

A process designed to ensure:

- Effective and efficient operations
- Reliable financial reporting
- Compliance with laws and regulations
- Protection of the organization's assets



Formalize in writing

Educate committee staff

Verify that professional compliance firms use internal controls and best practices

Most banks offer fraud prevention services

Check and ACH debit Positive Pay

- Verify that checks and ACH debits presented to the bank are authorized committee expenses

Contact your bank for more information on Positive Pay programs

- Some banks may charge a fee for these services, but others offer them for free

## Minimum Safeguards: Fraud Controls



### **G. Fraud controls**

1. Most banks offer services to prevent check and ACH fraud.
2. Fraud prevention programs (often referred to as Positive Pay systems) allow your bank to work more closely with your committee to verify that:
  - a) The checks presented to the bank for payment on your account are authorized; and
  - b) The ACH debits made against your committee's account are approved committee expenses.
3. Some banks may charge a fee for these services, but others offer them for free. Contact your financial institution for more information.

**More: Internal controls resources:** [www.fec.gov/help-candidates-and-committees/keeping-records/misappropriated-funds/](https://www.fec.gov/help-candidates-and-committees/keeping-records/misappropriated-funds/)

## FEC REPORTING FORMS, SCHEDULES & REPORTING FINANCIAL ACTIVITY

### I. Candidate and Committee Registration

## Candidate Registration

**FEC FORM 2**  
**STATEMENT OF CANDIDACY**

1. (a) Name of Candidate (in full)		2. FEC Candidate Identification Number	
(b) Address (number and street) <input type="checkbox"/> Check if address changed		3. Is This Statement <input type="checkbox"/> New (N) OR <input type="checkbox"/> Amended (A)	
(c) City, State, and ZIP Code		4. State & District of Candidate	
4. Party Affiliation	5. Office Sought		

**DESIGNATION OF PRINCIPAL CAMPAIGN COMMITTEE**

7. I hereby designate the following named political committee as my Principal Campaign Committee for the \_\_\_\_\_ election(s).  
(year of election)

**NOTE:** This designation should be filed with the appropriate office listed in the instructions.

(a) Name of Committee (in full)

(b) Address (number and street)

(c) City, State, and ZIP Code

**DESIGNATION OF OTHER AUTHORIZED COMMITTEES**  
(Including Joint Fundraising Representatives)

8. I hereby authorize the following named committee, which is NOT my principal campaign committee, to receive and expend funds on behalf of my candidacy.  
**NOTE:** This designation should be filed with the principal campaign committee.

Filed by candidate within  
15 days of reaching  
\$5k threshold

Candidate designates  
principal campaign committee

**Incumbents seeking re-election  
file amended FEC Form 2 each cycle**

- A. Candidate registration – FEC Form 2 ([11 CFR 101.1](#))**  
Individual files the Statement of Candidacy (FEC Form 2) within 15 days of triggering candidacy (i.e., raise/spend over \$5,000).



## Committee Registration

<b>FEC FORM 1</b>	<b>STATEMENT OF ORGANIZATION</b>	Office Use Only
1. NAME OF COMMITTEE (in full)	<input type="checkbox"/> (Check if name is changed)	Example: If typing, type over the lines. 1234567890
ADDRESS (number and street)		
<input type="checkbox"/> (Check if address is changed)		
CITY	STATE	ZIP CODE
COMMITTEES E-MAIL ADDRESS		
<input type="checkbox"/> (Check if address is changed)		
Optional Second E-Mail Address		
COMMITTEES WEB PAGE ADDRESS (URL)		
<input type="checkbox"/> (Check if address is changed)		

Principal campaign committee's name must include candidate's name

Unauthorized committee  
cannot use candidate's name  
in its name

**B. Committee registration ([11 CFR 102.1\(c\)](#) and [102.2](#))**

Principal Campaign Committees file Statement of Organization (FEC Form 1) within 10 days of designation by candidate on Statement of Candidacy (FEC Form 2).

## 1. Requirements

Committees that file electronically must include their email address. Others are encouraged to do so.

## 2. Amendments

Amend FEC Form 1 (and other filings) when necessary within 10 days of change.

### 3. Access to FEC Form 1

- Forms may be downloaded and printed from the FEC website:  
[www.fec.gov/help-candidates-and-committees/forms/](http://www.fec.gov/help-candidates-and-committees/forms/)
- Link to FEC Form 1 webform:  
[webforms.fec.gov/webforms/form1/index.htm](http://webforms.fec.gov/webforms/form1/index.htm)

## II. Campaign Finance Disclosure on FEC Form 3

### FEC Form 3

#### Used by House and Senate Filers

- **Cover Page:** Shows report type/coverage dates
- **Summary Page:** Overview of receipts and disbursements
- **Detailed Summary Page:** Overview of receipts and disbursements by category
- **Schedules:** Show detailed info by line number

### Common Itemization Schedules

The image displays two screenshots of the FEC Form 3 schedules. The top screenshot is Schedule A, titled 'ITEMIZED RECEIPTS', and the bottom screenshot is Schedule B, titled 'ITEMIZED DISBURSEMENTS'. Both forms include fields for committee name, address, date, and amount, along with checkboxes for various reporting options. Schedule A includes a 'Date of Receipt' field and a 'Memo Item' checkbox. Schedule B includes a 'Date of Disbursement' field and a 'Memo Item' checkbox. Both schedules also have a 'FOR LINE NUMBER' section with checkboxes for lines 11a, 11b, 11c, 11d, 11e, 11f, 11g, 11h, 11i, 11j, 11k, 11l, 11m, 11n, 11o, 11p, 11q, 11r, 11s, 11t, 11u, 11v, 11w, 11x, 11y, 11z, 11aa, 11ab, 11ac, 11ad, 11ae, 11af, 11ag, 11ah, 11ai, 11aj, 11ak, 11al, 11am, 11an, 11ao, 11ap, 11aq, 11ar, 11as, 11at, 11au, 11av, 11aw, 11ax, 11ay, 11az, 11ba, 11bb, 11bc, 11bd, 11be, 11bf, 11bg, 11bh, 11bi, 11bj, 11bk, 11bl, 11bm, 11bn, 11bo, 11bp, 11bq, 11br, 11bs, 11bt, 11bu, 11bv, 11bw, 11bx, 11by, 11bz, 11ca, 11cb, 11cc, 11cd, 11ce, 11cf, 11cg, 11ch, 11ci, 11cj, 11ck, 11cl, 11cm, 11cn, 11co, 11cp, 11cq, 11cr, 11cs, 11ct, 11cu, 11cv, 11cw, 11cx, 11cy, 11cz, 11da, 11db, 11dc, 11dd, 11de, 11df, 11dg, 11dh, 11di, 11dj, 11dk, 11dl, 11dm, 11dn, 11do, 11dp, 11dq, 11dr, 11ds, 11dt, 11du, 11dv, 11dw, 11dx, 11dy, 11dz, 11ea, 11eb, 11ec, 11ed, 11ee, 11ef, 11eg, 11eh, 11ei, 11ej, 11ek, 11el, 11em, 11en, 11eo, 11ep, 11eq, 11er, 11es, 11et, 11eu, 11ev, 11ew, 11ex, 11ey, 11ez, 11fa, 11fb, 11fc, 11fd, 11fe, 11ff, 11fg, 11fh, 11fi, 11fj, 11fk, 11fl, 11fm, 11fn, 11fo, 11fp, 11fq, 11fr, 11fs, 11ft, 11fu, 11fv, 11fw, 11fx, 11fy, 11fz, 11ga, 11gb, 11gc, 11gd, 11ge, 11gf, 11gg, 11gh, 11gi, 11gj, 11gk, 11gl, 11gm, 11gn, 11go, 11gp, 11gq, 11gr, 11gs, 11gt, 11gu, 11gv, 11gw, 11gx, 11gy, 11gz, 11ha, 11hb, 11hc, 11hd, 11he, 11hf, 11hg, 11hh, 11hi, 11hj, 11hk, 11hl, 11hm, 11hn, 11ho, 11hp, 11hq, 11hr, 11hs, 11ht, 11hu, 11hv, 11hw, 11hx, 11hy, 11hz, 11ia, 11ib, 11ic, 11id, 11ie, 11if, 11ig, 11ih, 11ii, 11ij, 11ik, 11il, 11im, 11in, 11io, 11ip, 11iq, 11ir, 11is, 11it, 11iu, 11iv, 11iw, 11ix, 11iy, 11iz, 11ja, 11jb, 11jc, 11jd, 11je, 11jf, 11jg, 11jh, 11ji, 11jj, 11jk, 11jl, 11jm, 11jn, 11jo, 11jp, 11jq, 11jr, 11js, 11jt, 11ju, 11jv, 11jw, 11jx, 11jy, 11jz, 11ka, 11kb, 11kc, 11kd, 11ke, 11kf, 11kg, 11kh, 11ki, 11kj, 11kk, 11kl, 11km, 11kn, 11ko, 11kp, 11kq, 11kr, 11ks, 11kt, 11ku, 11kv, 11kw, 11kx, 11ky, 11kz, 11la, 11lb, 11lc, 11ld, 11le, 11lf, 11lg, 11lh, 11li, 11lj, 11lk, 11ll, 11lm, 11ln, 11lo, 11lp, 11lq, 11lr, 11ls, 11lt, 11lu, 11lv, 11lw, 11lx, 11ly, 11lz, 11ma, 11mb, 11mc, 11md, 11me, 11mf, 11mg, 11mh, 11mi, 11mj, 11mk, 11ml, 11mm, 11mn, 11mo, 11mp, 11mq, 11mr, 11ms, 11mt, 11mu, 11mv, 11mw, 11mx, 11my, 11mz, 11na, 11nb, 11nc, 11nd, 11ne, 11nf, 11ng, 11nh, 11ni, 11nj, 11nk, 11nl, 11nm, 11nn, 11no, 11np, 11nq, 11nr, 11ns, 11nt, 11nu, 11nv, 11nw, 11nx, 11ny, 11nz, 11oa, 11ob, 11oc, 11od, 11oe, 11of, 11og, 11oh, 11oi, 11oj, 11ok, 11ol, 11om, 11on, 11oo, 11op, 11oq, 11or, 11os, 11ot, 11ou, 11ov, 11ow, 11ox, 11oy, 11oz, 11pa, 11pb, 11pc, 11pd, 11pe, 11pf, 11pg, 11ph, 11pi, 11pj, 11pk, 11pl, 11pm, 11pn, 11po, 11pp, 11pq, 11pr, 11ps, 11pt, 11pu, 11pv, 11pw, 11px, 11py, 11pz, 11qa, 11qb, 11qc, 11qd, 11qe, 11qf, 11qg, 11qh, 11qi, 11qj, 11qk, 11ql, 11qm, 11qn, 11qo, 11qp, 11qq, 11qr, 11qs, 11qt, 11qu, 11qv, 11qw, 11qx, 11qy, 11qz, 11ra, 11rb, 11rc, 11rd, 11re, 11rf, 11rg, 11rh, 11ri, 11rj, 11rk, 11rl, 11rm, 11rn, 11ro, 11rp, 11rq, 11rr, 11rs, 11rt, 11ru, 11rv, 11rw, 11rx, 11ry, 11rz, 11sa, 11sb, 11sc, 11sd, 11se, 11sf, 11sg, 11sh, 11si, 11sj, 11sk, 11sl, 11sm, 11sn, 11so, 11sp, 11sq, 11sr, 11ss, 11st, 11su, 11sv, 11sw, 11sx, 11sy, 11sz, 11ta, 11tb, 11tc, 11td, 11te, 11tf, 11tg, 11th, 11ti, 11tj, 11tk, 11tl, 11tm, 11tn, 11to, 11tp, 11tq, 11tr, 11ts, 11tt, 11tu, 11tv, 11tw, 11tx, 11ty, 11tz, 11ua, 11ub, 11uc, 11ud, 11ue, 11uf, 11ug, 11uh, 11ui, 11uj, 11uk, 11ul, 11um, 11un, 11uo, 11up, 11uq, 11ur, 11us, 11ut, 11uu, 11uv, 11uw, 11ux, 11uy, 11uz, 11va, 11vb, 11vc, 11vd, 11ve, 11vf, 11vg, 11vh, 11vi, 11vj, 11vk, 11vl, 11vm, 11vn, 11vo, 11vp, 11vq, 11vr, 11vs, 11vt, 11vu, 11vv, 11vw, 11vx, 11vy, 11vz, 11wa, 11wb, 11wc, 11wd, 11we, 11wf, 11wg, 11wh, 11wi, 11wj, 11wk, 11wl, 11wm, 11wn, 11wo, 11wp, 11wq, 11wr, 11ws, 11wt, 11wu, 11wv, 11ww, 11wx, 11wy, 11wz, 11xa, 11xb, 11xc, 11xd, 11xe, 11xf, 11xg, 11xh, 11xi, 11xj, 11xk, 11xl, 11xm, 11xn, 11xo, 11xp, 11xq, 11xr, 11xs, 11xt, 11xu, 11xv, 11xw, 11xx, 11xy, 11xz, 11ya, 11yb, 11yc, 11yd, 11ye, 11yf, 11yg, 11yh, 11yi, 11yj, 11yk, 11yl, 11ym, 11yn, 11yo, 11yp, 11yq, 11yr, 11ys, 11yt, 11yu, 11yv, 11yw, 11yx, 11yy, 11yz, 11za, 11zb, 11zc, 11zd, 11ze, 11zf, 11zg, 11zh, 11zi, 11zj, 11zk, 11zl, 11zm, 11zn, 11zo, 11zp, 11zq, 11zr, 11zs, 11zt, 11zu, 11zv, 11zw, 11zx, 11zy, 11zz.

#### Schedule A Itemized Receipts

#### Schedule B Itemized Disbursements

## Common Itemization Schedules

**SCHEDULE C (FEC Form 3)**  
**LOANS**

Use separate schedules for each category of this Detailed Summary Page

FOR LINE NUMBER: (check only one) ☐ 13a ☐ 13b

NAME OF COMMITTEE (in full)

LOAN SOURCE: Full Name (Last, First, Middle Initial) ☐ Memo Item Section: ☐ Primary ☐ General ☐ Other (specify) ☐ Personal Funds of the Candidate

Mailing Address

City State ZIP Code

Original Amount of Loan Cumulative Payment To Date Balance Outstanding at Close of This Period

TERMS Date Incurred Date Due Interest Rate (if new, enter %) Secured ☐ Yes ☐ No

### Schedule C Loans

**SCHEDULE D (FEC Form 3)**  
**DEBTS AND OBLIGATIONS**  
Excluding Loans

Use separate schedules for each category of this Detailed Summary Page

FOR LINE NUMBER: (check only one) ☐ 14 ☐ 15

NAME OF COMMITTEE (in full)

A. Full Name (Last, First, Middle Initial) of Debtor or Creditor Nature of Debt (Purpose)

Mailing Address

City State ZIP Code

Outstanding Balance Beginning This Period

Amount Incurred This Period Payment This Period Outstanding Balance at Close of This Period

### Schedule D Debts and Obligations

## Summary Page

Committee name,  
mailing address,  
FEC ID number

Type of report  
(e.g., Year-End)

Period covered

Treasurer's  
signature  
and date

**FEC FORM 3**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
For An Authorized Committee

1. NAME OF COMMITTEE (in full) TYPE OR PRINT Example if typing, type over the lines. 123456789

ADDRESS (number and street) CITY STATE ZIP CODE

2. FEC IDENTIFICATION NUMBER C 3. IS THIS REPORT NEW ☐ YES ☐ NO OR AMENDED ☐ YES ☐ NO STATE DISTRICT

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports: ☐ April 15 Quarterly Report (Q1) ☐ July 15 Quarterly Report (Q2) ☐ October 15 Quarterly Report (Q3) ☐ January 31 Year-End Report (Q4) ☐ Termination Report (TR)

(b) 10-Day PRE-Election Report for the: ☐ Primary (P) ☐ General (G) ☐ Runoff (R) ☐ Convention (C) ☐ Special (S) Election on In the State of

(c) 30-Day POST-Election Report for the: ☐ General (G) ☐ Runoff (R) ☐ Special (S) Election on In the State of

Covering Period through

I certify that I have examined this Report and in the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer Signature of Treasurer Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 52 U.S.C. §30108.

Official Use Only

**FEC FORM 3**  
(Revised 06/2018)

## Detailed Summary Page: Receipts

The image shows the 'DETAILED SUMMARY PAGE of Receipts' (FEC Form 3, Revised 05/2016), Page 3. A green arrow points to the 'I. RECEIPTS' section. The form includes fields for 'Report Covering the Period' (From: M/M / D/D / Y/Y / Y/Y, To: M/M / D/D / Y/Y / Y/Y). Below this, there are two columns: 'COLUMN A Total This Period' and 'COLUMN B Election Cycle-to-Date'. The 'I. RECEIPTS' section is divided into '11. CONTRIBUTIONS (other than loans) FROM:' and includes sub-sections (a) through (d) for itemizing contributions from various sources.

## Reporting Receipts

### Always itemize:

- ✓ Contributions from political committees and organizations
- ✓ Transfers
- ✓ Loans

### Itemize all other receipts when:

- ✓ Aggregate > \$200 from one source in an election cycle

The image shows the 'SCHEDULE A (FEC Form 3) ITEMIZED RECEIPTS' form. It includes fields for 'FOR LINE NUMBER: (Check only one)' (11a, 11b, 11c, 11d, 12, 13a, 13b, 13c, 13d, 14, 15). Below this, there are three sections (A, B, C) for itemizing receipts. Each section includes fields for 'Full Name (Last, First, Middle Initial)', 'Mailing Address', 'City', 'State', 'Zip Code', 'FEC ID number of contributing federal political committee', 'Name of Employer', 'Occupation', 'Receipt For: Primary General Other (specify)', 'Election Cycle-to-Date', 'Date of Receipt', 'Amount of Each Receipt this Period', and 'Memo Item'.

### A. Report receipts on the appropriate line number

#### 1. Itemize regardless of amount:

- a) Contributions from political committees – Line 11b or 11c
- b) Transfers from affiliated authorized committees – Line 12
- c) Loans received – Line 13a or 13b

**2. Threshold for other categories**

Itemize all other receipts once they exceed \$200 when aggregated with other receipts from that same source during the election cycle.

## Making Best Efforts

- ✓ Request contributor info when soliciting contribution
- ✓ If info missing, make follow-up request within 30 days
- ✓ Amend report to disclose missing information once received



**B. Best efforts ([11 CFR 104.7](#))**

Required to make “best efforts” to obtain, maintain and report required information.

**1. To show “best efforts,” committee must:**

- a) Request information in solicitation, along with applicable disclaimer informing contributors that information is required under federal law; and

## Report Individual Contribution Year-End (YE) Report – Schedule A, Line 11(a)(i)

**SCHEDULE A (FEC Form 3)**  
**ITEMIZED RECEIPTS**

Use separate schedule(s) for each category of the Detailed Summary Page

LINE NUMBER: PAGE OF  
(check only one)  
☒ 11a ☐ 11b ☐ 11c ☐ 11d  
☐ 12 ☐ 13a ☐ 13b ☐ 14 ☐ 15

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)  
**Cappuccino for Congress**

Full Name (Last, First, Middle Initial)  
**Bruno Bulldog**

A. Mailing Address  
**33 Chew Toy Circle**  
City **Roanoke** State **VA** Zip Code **25700**

FEC ID number of contributing federal political committee.  
**G**

Name of Employer  
**Bruno & Hound Assoc.** Occupation **Best Efforts**

Receipt For:  
☒ Primary ☐ General  
☐ Other (specify) **2026**

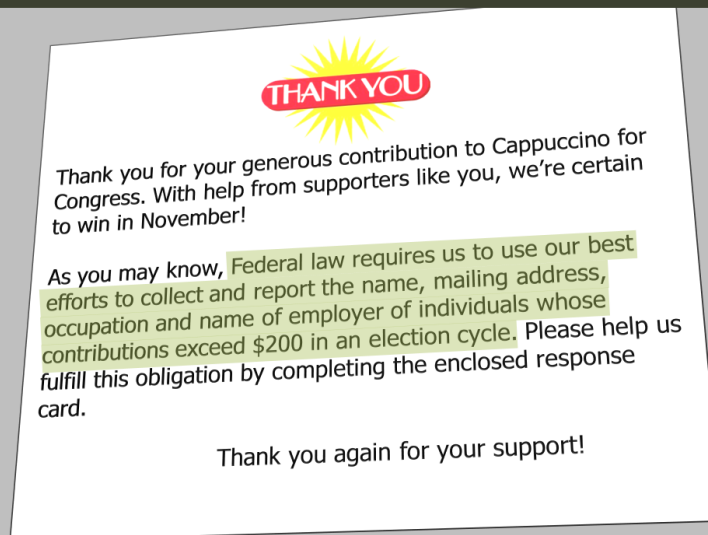
Election Cycle-to-Date  
**3,300.00**

Date of Receipt  
**11 / 30 / 2024**

Amount of Each Receipt this Period  
**3,300.00**

☐ Memo Item

## Making Best Efforts (Follow-Up)



- b) Make follow-up request within 30 days of receipt of contributions lacking required information, keep written documentation of follow-up request (with no additional solicitation made).

2. **Amend reports** to disclose information received but not previously disclosed (or include information in memo reports on the next report filed).

## How to Amend Form 3

### Amendments:

- Earlier report contained erroneous information
- Missing required information for a particular transaction in time to include it in the appropriate report
- E-filers submit a complete FEC Form 3
- Paper filers only complete portions requiring changes

3. **Amending FEC Form 3**
  - a) **File an amendment when:**
    - Campaign discovers that an earlier report contained erroneous information.
    - Committee does not obtain all the required information concerning a particular transaction in time to include it in the appropriate report.

## Amended Disclosure of Individual Contribution April Quarterly (Q1) Report – Schedule A, Line 11(a)(i)

SCHEDULE A (FEC Form 3) ITEMIZED RECEIPTS		Use separate schedule(s) for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)	PAGE	OF
			<input checked="" type="checkbox"/> 11a	<input type="checkbox"/> 11b	<input type="checkbox"/> 11c
			<input type="checkbox"/> 12	<input type="checkbox"/> 13a	<input type="checkbox"/> 13b
			<input type="checkbox"/> 14	<input type="checkbox"/> 15	
Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.					
NAME OF COMMITTEE (In Full) <b>Cappuccino for Congress</b>					
Full Name (Last, First, Middle Initial) <b>Bruno Bulldog</b>					
A. Mailing Address <b>33 Chew Toy Circle</b>					
City <b>Roanoke</b>		State <b>VA</b>	Zip Code <b>25700</b>		
FEC ID number of contributing federal political committee. <b>C</b>					
Name of Employer <b>Bruno &amp; Hound Assoc.</b>		Occupation <b>Accountant</b>			
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) <b>2026</b>		Election Cycle-to-Date <b>3,300.00</b>			
		Date of Receipt <b>11 / 30 / 2024</b>			
		Amount of Each Receipt this Period <b>3,300.00</b>			
		<input checked="" type="checkbox"/> Memo Item			

- b) **Amended disclosure for receipt of best efforts information:**  
If committee receives contributor information after the contribution has been reported, it should either file an amendment to the report originally disclosing the contribution or file an amended memo Schedule A listing all the contributions for which additional information was received with its next regularly scheduled report.



## Detailed Summary Page: Disbursements

**DETAILED SUMMARY PAGE of Disbursements** Page 4  
FEC Form 3 (Revised 05/2018)

**II. DISBURSEMENTS**

	COLUMN A Total This Period	COLUMN B Election Cycle-to-Date
17. OPERATING EXPENDITURES		
18. TRANSFERS TO OTHER AUTHORIZED COMMITTEES		
19. LOAN REPAYMENTS:		
(a) Of Loans Made or Guaranteed by the Candidate		
(b) Of All Other Loans		
(c) TOTAL LOAN REPAYMENTS (add Lines 19(a) and (b))		
20. REFUNDS OF CONTRIBUTIONS TO:		
(a) Individuals/Persons Other Than Political Committees		
(b) Political Party Committees		
(c) Other Political Committees (such as PACs)		

## Reporting Disbursements

### Always itemize:

- ✓ Transfers to affiliated committees
- ✓ Loans made and repaid
- ✓ Contributions to other candidates
- ✓ Refunds of contributions to political committees

### Itemize all other disbursements when:

- ✓ Aggregate > \$200 to same payee in an election cycle

**SCHEDULE B (FEC Form 3) ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page

FOR LINE NUMBER: (check only one) ☐ 17 ☐ 18 ☐ 19a ☐ 19b

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (in full)

Full Name (Last, First, Middle Initial)

Date of Disbursement

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Category/Type

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) \_\_\_\_\_

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) \_\_\_\_\_

State: \_\_\_\_\_

FEC Identification Number

Amount of Each Disbursement This Period

Memo Item

Full Name (Last, First, Middle Initial)

Date of Disbursement

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Category/Type

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) \_\_\_\_\_

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) \_\_\_\_\_

State: \_\_\_\_\_

FEC Identification Number

Amount of Each Disbursement This Period

Memo Item

Full Name (Last, First, Middle Initial)

Date of Disbursement

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Category/Type

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) \_\_\_\_\_

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) \_\_\_\_\_

State: \_\_\_\_\_

FEC Identification Number

Amount of Each Disbursement This Period

Memo Item

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

### C. Report disbursements on the appropriate line number

#### 1. Itemize regardless of amount:

- a) Transfers to affiliated authorized committees – Line 18
- b) Loan repayments – Line 19

- c) Refunds of contributions to political committees – Line 20
- d) Contributions made to other federal candidates/other political committees – Line 21

**2. Threshold for other disbursement categories**

Itemize all other disbursements once they exceed \$200 when aggregated with other disbursements to the same payee during the election cycle.

## Purpose of Disbursement



### **Rule of thumb:**

Could a reader discern why a payment was made by reading the description?

### **Non-exhaustive list available online:**

*[www.fec.gov/help-candidates-and-committees/purposes-disbursement/](http://www.fec.gov/help-candidates-and-committees/purposes-disbursement/)*

[www.fec.gov/help-candidates-and-committees/purposes-disbursement/](http://www.fec.gov/help-candidates-and-committees/purposes-disbursement/)

## Purpose of Disbursement

Entry must be sufficiently specific, when considered with the identity of the recipient, to provide a clear reason for the payment

Full Name (Last, First, Middle Initial) <b>A. ABC Group</b>		Date of Disbursement <b>12 / 15 / 2024</b>	
Mailing Address <b>123 Money Lane</b>		FEC Identification Number <b>C</b>	
City <b>City</b>	State <b>ST</b>	Zip Code <b>00000</b>	Amount of Each Disbursement this Period <b>10,000.00</b>
Purpose of Disbursement <b>FEC Compliance Consulting</b>			
Candidate Name		Category/Type	Memo Item <input type="checkbox"/>
Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		
State:	District:		

### D. Purpose of disbursement

1. FEC regulations require that the “purpose of disbursement” entry for each disbursement be sufficiently specific, when considered with the identity of the recipient, to provide a clear reason for the payment. 11 CFR [104.3\(b\)\(3\)](#) and [\(4\)](#).
2. Policy statement includes non-exhaustive lists of acceptable and unacceptable “purpose of disbursement” descriptions intended to provide additional guidance to the regulated community and to foster consistency among filers.
3. As a general guideline, the statement suggests that filers consider whether a person unaffiliated with the campaign/committee could discern why a payment was made by reading the description they have provided.
4. List is updated periodically and available online: [www.fec.gov/help-candidates-and-committees/purposes-disbursement/](http://www.fec.gov/help-candidates-and-committees/purposes-disbursement/)

### E. Disbursements requiring additional itemization

Certain disbursements require supporting information that can be reported as a memo entry. The supporting memo entry must include the original vendor, date, amount, address, and purpose.

1. Staff reimbursements
2. In-kind contributions from the candidate
3. Credit card payments



### **Poll Question**

**Which of these purposes of disbursement entries do you think would be adequate?**

- ☐ A: Consulting
- ☐ B: Campaign Materials
- ☐ C: Technology
- ☐ D: Printed Door Hangers

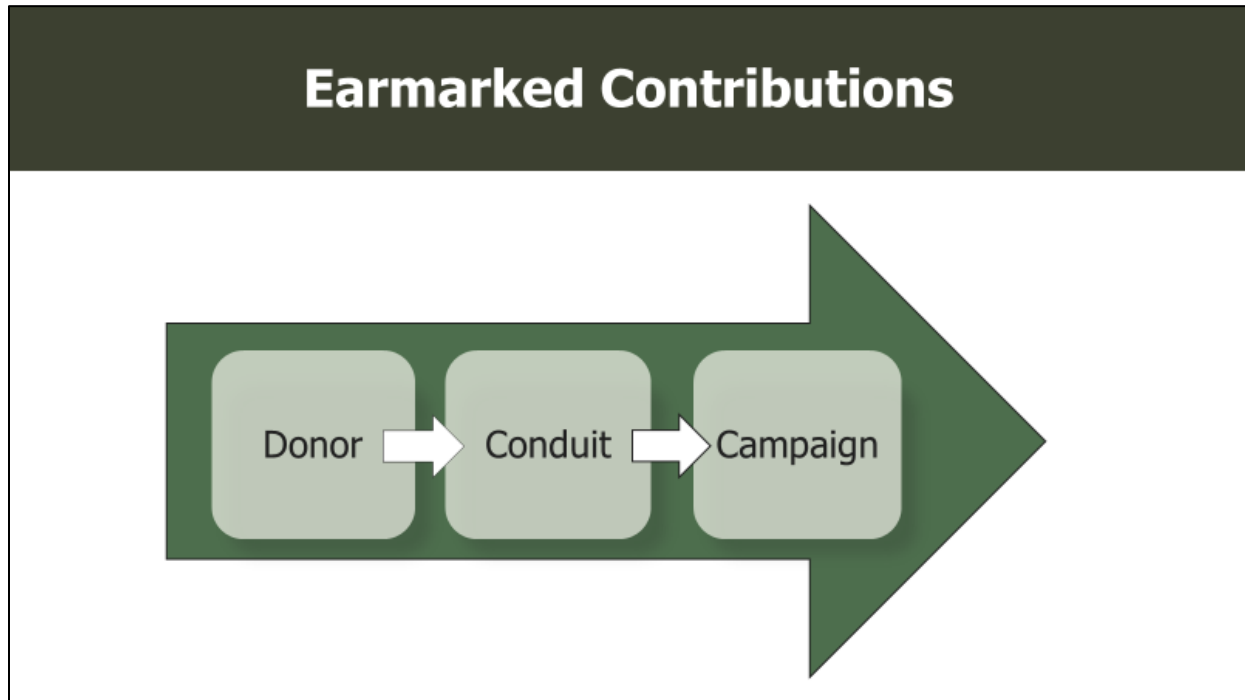
**Poll Answer**

**Which of these purposes of disbursement entries do you think would be adequate?**

- ☐ A: Consulting
- ☐ B: Campaign Materials
- ☐ C: Technology
- ☒ **D: Printed Door Hangers**

## EXAMINE REPORTING SCENARIOS

### SCENARIO #1 Earmarked Contributions ([11 CFR 110.6](#)); (*Guide*, Appendix A, pp. 143-146)



### Earmarked Contributions

```
graph LR; Donor --> Conduit --> Campaign
```

**Conduit:** Anyone who receives an earmarked contribution to a candidate. **Except:**

- Campaign employees and full-time volunteers
- Authorized fundraisers
- Affiliated committees
- Commercial fundraising firms

A small image of a dog wearing a brown cap and holding a cardboard sign that says 'Earmarked Contributions'.

### **Earmarked contributions**

A contribution to a candidate which the contributor directs (either orally or in writing) through an intermediary or conduit.

### **Conduit/intermediary**


Anyone who receives and forwards an earmarked contribution to a candidate. This includes individuals, political committees, unregistered committees and partnerships.

### **Persons NOT considered conduits include:**

- Corporations, unions and other prohibited sources;
- Employees or full time volunteers working for campaign;
- Individuals expressly authorized to raise money on behalf of candidate;
- Committees affiliated with campaign committee; and
- Commercial fundraising firms retained by campaign.

## Earmarked Contributions

### Procedures for conduits to follow



**Contribution must be:**

- Forwarded to campaign within 10 days of conduit's receipt

**Conduit must:**

- Provide campaign with contributor information for FEC reports

### **Effect on contribution limits**

- An earmarked contribution counts against the contributor's limit for the recipient candidate.
- Conduit limit is affected when the conduit exercises direction or control over the contributor's choice of recipient candidate.

### Transmittal to campaign

- The conduit must forward an earmarked contribution to the recipient campaign committee within 10 days of receiving the contribution.
- Campaign should receive transmittal report from conduit containing the contributor information needed to disclose on FEC report.

## Reporting Earmarked Contributions Received

- Disclose the contributions with a notation "earmarked through [conduit's name]" and the date of receipt by the conduit
- Use a memo entry to disclose the conduit including the date of receipt by the committee and total amount received by the conduit
- Indicate the conduit's contribution limit not affected if it did not exercise direction or control over the contributions



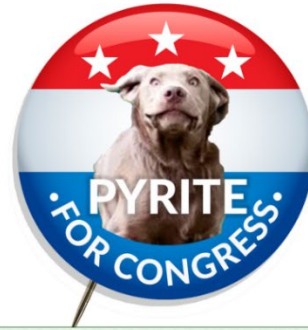


## SCENARIO #1

On December 10, 2024, the Pyrite for Congress campaign receives a check from Bark Action PAC.

The accompanying letter notes a total of \$5,000 in contributions made on December 8, 2024 – including 44 contributions of \$100 apiece, while Amber Grufferson and Jade Jack Russell each contributed \$300.

After transaction fees, Bark Action PAC forwards the net amount \$4,780.



Bark Action PAC – Multicandidate PAC 600 Dog Treat Way Gnaw Bone, IN 47448		836
DATE		Dec. 10, 2024
PAY TO THE ORDER OF	Pyrite for Congress	\$ 4,780.00
Four thousand, seven hundred eighty and 00/100 ---		DOLLARS
FOR		Dec. 8 <sup>th</sup> contributions
		Amber Barkerson
⑆000000186⑆		000000529⑆ 1000

*On December 10, 2024, the Pyrite for Congress campaign receives a check from Bark Action PAC (Bark PAC) comprising individual contributions earmarked through the PAC. The letter accompanying the check notes that on December 8, 2024, Bark PAC collected a total of \$5,000 in contributions from a total of 44 individuals. In the letter, the PAC provides contributor information and contribution amounts. Almost all the contributions are for \$100, but Amber Grufferson and Jade Jack Russell each contributed \$300. Bark PAC deducts transaction fees before forwarding the net amount of \$4,780 to the Pyrite for Congress campaign.*

## Poll Question ...



### Poll Question

1. For this receipt, what should the committee disclose on its report?

- ☐ A: Contributions forwarded by the conduit
- ☐ B: Memo entry with conduit information including amount forwarded
- ☐ C: Both

## Poll Answer

### 1. For this receipt what should the committee disclose on its report?

- ☐ A: Contributions forwarded by the conduit
- ☐ B: Memo entry with conduit information including amount forwarded
- ☒ C: Both

The earmarked contributions collected in this scenario count as contributions from the individuals, since the decision to make the contribution to the candidate was independently made by the individual contributors, not under the PAC's direction or control in its report, the campaign discloses information about the conduit, and includes memo entries to itemize those contributions aggregating more than \$200 per election cycle. The campaign also notes that the PAC's limit was not affected.

### 2. How does the committee disclose the receipt of earmarked contributions?

When disclosing earmarked contributions, the committee reports both any itemized contributions from individual(s) and the receipt from the conduit.

- **Report itemized contributions from individual(s)** on Schedule A for Line 11(a)(i). The Date of Receipt for these entries is the **date the conduit received the money from the contributors**. The itemization should also include a notation in the Receipt This Period box indicating, "Earmarked through Bark PAC." Note that each of the \$100 contributions do not require itemization, but the value should be included in the total amount of unitemized contributions reported on Line 11(a)(ii).
- **Report the receipt from conduit** on Schedule A for Line 11(a)(i) as a MEMO entry (check "Memo Item" box). The Date of Receipt is the **date the campaign received the funds from the conduit**. Itemization should also include a notation in the Receipt This Period box indicating "Conduit: limit not affected; unitemized on Line 11(a)(ii)"

*Reporting example continues on next page*

## PART 1 of 2: Report Receipt, Contributions and Conduit Information

### Year-End (YE) Report Schedule A, Line 11(a)(i)

**\*All entries related  
to a single receipt**

SCHEDULE A (FEC Form 3) ITEMIZED RECEIPTS		FOR LINE NUMBER: (check only one)	PAGE OF
Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.		<input checked="" type="checkbox"/> 11a	11b 11c 11d 11e 11f 11g 11h 11i 11j 11k 11l 11m 11n 11o 11p 11q 11r 11s 11t 11u 11v 11w 11x 11y 11z
NAME OF COMMITTEE (in Full) <b>Pyrite for Congress</b>			
Full Name (Last, First, Middle Initial) <b>A. Amber Grufferson</b>		Date of Receipt <b>12 / 08 / 2024</b>	
Mailing Address <b>100 McGruff Way</b>		Amount of Each Receipt this Period <b>300.00</b>	
City <b>Indianapolis</b>	State <b>IN</b>	Zip Code <b>46200</b>	<input type="checkbox"/> Memo Item <b>Earmarked through Bark Action PAC 12/10</b>
FEC ID number of contributing federal political committee. <b>C</b>			
Name of Employer <b>Gemstone Inc.</b>		Occupation <b>Geologist</b>	
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		Election Cycle-to-Date <b>300.00</b>	
Full Name (Last, First, Middle Initial) <b>B. Jade Jack Russell</b>		Date of Receipt <b>12 / 08 / 2024</b>	
Mailing Address <b>200 Terrier Street</b>		Amount of Each Receipt this Period <b>300.00</b>	
City <b>Indianapolis</b>	State <b>IN</b>	Zip Code <b>46200</b>	<input type="checkbox"/> Memo Item <b>Earmarked through Bark Action PAC 12/10</b>
FEC ID number of contributing federal political committee. <b>C</b>			
Name of Employer <b>Terrier Treats, Inc</b>		Occupation <b>Baker</b>	
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		Election Cycle-to-Date <b>300.00</b>	
Full Name (Last, First, Middle Initial) <b>C. Bark Action PAC</b>		Date of Receipt <b>12 / 10 / 2024</b>	
Mailing Address <b>600 Dog Treat Way</b>		Amount of Each Receipt this Period <b>5,000.00</b>	
City <b>Gnaw Bone</b>	State <b>IN</b>	Zip Code <b>47448</b>	<input checked="" type="checkbox"/> Memo Item Conduit: limit not affected; unitemized on Line 11(a)(ii)
FEC ID number of contributing federal political committee. <b>C 00222222</b>			
Name of Employer		Occupation	
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		Election Cycle-to-Date <b>5,000.00</b>	

- **Report the Conduit PAC transaction fees as a disbursement** on Schedule B for Line 17. The Date of Disbursement is the date the conduit received and processed the contributions. Include a brief but complete Purpose of Disbursement noting “Transaction fees – earmarked contributions.”

## Part 2 of 2: Report Transaction Fees as Disbursement Year-End (YE) Report – Schedule B, Line 17

SCHEDULE B (FEC Form 3) ITEMIZED DISBURSEMENTS		FOR LINE NUMBER: (check only one)	PAGE	OF
Use separate schedule(s) for each category of the Detailed Summary Page		<input checked="" type="checkbox"/> 17		
		<input type="checkbox"/> 18	<input type="checkbox"/> 19a	<input type="checkbox"/> 19b
		<input type="checkbox"/> 20a	<input type="checkbox"/> 20b	<input type="checkbox"/> 20c
				<input type="checkbox"/> 21
Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.				
NAME OF COMMITTEE (In Full) <b>Pyrite for Congress</b>				
Full Name (Last, First, Middle Initial) <b>A. Bark Action PAC</b>		Date of Disbursement MM / DD / YYYY <b>12 / 08 / 2024</b>		
Mailing Address <b>600 Dog Treat Way</b>		FEC Identification Number <b>C 00222222</b>		
City <b>Gnaw Bone</b>	State <b>IN</b>	Zip Code <b>47448</b>		
Purpose of Disbursement <b>Transaction fees – earmarked contributions</b>		Category/ Type	Amount of Each Disbursement this Period <b>220.00</b>	
Candidate Name				
Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼			
State:	District:	Memo Item <input type="checkbox"/>		

### Key issues:

- The date of receipt may be different for the conduit and the contributor(s).
- Use MEMO entry (check the “Memo Item” box) for conduit if the amount of earmarked contributions passed on by the conduit exceeds \$200 in the election cycle.
- The conduit’s contribution limit is affected if the conduit exercises direction or control over the choice of candidate. Please note that if the conduit’s limit is affected, the conduit must tell the campaign.
- If earmarked contributions are received by the conduit during one reporting period, but the conduit transmits the contributions to the campaign during the next reporting period, call the Reports Analysis Division (800-424-9530, option 5) for reporting guidance.

**SCENARIO #2**      **Net Debts Outstanding** (*Guide*, Chapter 4, “Contributions to Retire Debts, pp. 30-31)

**Net Debts  
Outstanding  
Calculation**

$$\text{Receipts} - \text{Disbursements} = \text{Cash on Hand}$$
$$\text{Debts} - \text{Cash on Hand} = \text{Net Debts}$$



**Debts – Net Debts Outstanding**

**Calculation compares what a campaign raised and spent in a particular election to the debts outstanding for that election**

**To do this you need your committee's:**

- Total receipts for a particular election
- Total disbursements for that election
- Outstanding obligations owed for that election
- Estimated costs of winding down



### Retiring debts through contributions

If a campaign committee has *Net Debts Outstanding* after an election is over, the committee may, under limited circumstances, accept contributions after the election to retire those debts.

- The campaign must have *Net Debts Outstanding* on the day it receives the contribution.
- Debt retirement contributions:
  - Must be designated for that election; and
  - Cannot exceed the contributor's limit for the designated election.
- Contributions to retire debt are still subject to the limitations and prohibitions of the Act. Contributions cannot exceed *Net Debts Outstanding* amount.

[11 CFR 110.1\(b\)\(3\)ii](#)

## SCENARIO #2

After the general election, Sirius for Senate has a \$50,000 outstanding debt from a last-minute media buy. They raised \$400,000 in general election contributions and spent \$375,000 on the general election campaign.

Can they raise additional contributions to retire their outstanding debt from the media buy?



## Calculating Net Debts Outstanding

*After the November 5 general election, Senate candidate Sirius has a \$50,000 outstanding debt from a last-minute media buy. The campaign raised \$400,000 in general election contributions and spent \$375,000 on the general election campaign.*

**1. Can the Sirius for Senate campaign raise contributions to retire the 2024 general election debt?**

Net debts outstanding is the amount the committee can raise to retire debt; an amount that is adjusted continuously. To determine the amount of net debts outstanding, the committee makes the following calculations:

$$\begin{aligned}\text{Receipts } (\$400,000) - \text{Disbursements } (\$375,000) &= \text{Cash on Hand } (\$25,000) \\ \text{Debts } (\$50,000) - \text{Cash on Hand } (\$25,000) &= \text{Net Debts Outstanding } (\$25,000)\end{aligned}$$

## Calculating Net Debts Outstanding

After the general election, Sirius for Senate has a **\$50,000** outstanding debt from a last-minute media buy. They raised **\$400,000** in general election contributions and spent **\$375,000** on the general election campaign.



$$\begin{aligned}\$400,000 - \$375,000 &= \$25,000 \\ \$50,000 - \$25,000 &= \$25,000\end{aligned}$$

Because the Sirius for Senate campaign has \$25,000 in net debts outstanding for the 2024 general election, the campaign can raise up to \$25,000 in general election contributions to retire that debt.

**Key issues:**

- Contributions to retire debt are designated for that election (since an undesignated contribution made after an election count toward the limit for the candidate's upcoming election)
- Contributions to retire debt cannot exceed the contributor's limit for the designated election
- A campaign calculates its net debts outstanding as of the day of the election. Thereafter, the campaign continually recalculates its total net debts outstanding as additional funds are received for, or spent on, the election for which the debt remains.
- More information: [www.fec.gov/help-candidates-and-committees/handling-loans-debts-and-advances/retiring-debts-candidate/](https://www.fec.gov/help-candidates-and-committees/handling-loans-debts-and-advances/retiring-debts-candidate/)

**SCENARIO #3**      **Terminating a Committee** (*Guide*, pp. 137-142)

## Onto the Next Election Cycle

### Are you stopping, going or uncertain?

- Continue to file regularly scheduled reports
- Statement of Organization (FEC Form 1): Amend if necessary, e.g., within 10 days of any change
- Statement of Candidacy (FEC Form 2): Update form for next election cycle within 15 days of raising/spending >\$5,000



## Terminate the Committee

### Committee is eligible to terminate if it:

- No longer makes or intends to make contributions or expenditures
- Has no outstanding debts or obligations
- Is not involved in an ongoing audit, enforcement action, or litigation





### Eligibility to terminate

- Committee must not intend to receive contributions, make expenditures or make any disbursements that would otherwise qualify it as a political committee.  
[11 CFR 102.3\(a\)\(1\)](#).
- Committee involved in an FEC enforcement action, FEC audit or litigation with the FEC cannot terminate. Must continue to file regularly-scheduled reports until the matter is resolved.

## Termination Report

If eligible, a committee may file a Termination Report at any time or in lieu of a regularly-scheduled report

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports:

☐ April 15 Quarterly Report (Q1)

☐ July 15 Quarterly Report (Q2)

☐ October 15 Quarterly Report (Q3)

☐ January 31 Year-End Report (YE)

☒ Termination Report (TER)

### How to file a termination report:

Committees file a termination report by selecting the “Termination Report” box on FEC Form 3/3P, Line 4 of the Summary Page.

## Termination Report

### Must include:

- All receipts and disbursements not previously reported
- An accounting of debt retirement, if the committee has outstanding debts
- The purpose for which any leftover campaign funds will be used



## Termination Report

### Tips for terminating committees:

- Reduce cash on hand to \$0
- Remedy any outstanding excessive contributions
- Pay or resolve any outstanding debts
- Send signed letter forgiving any candidate loans
- Correct outstanding issues cited in any RFAIs



**What to file**

- Previously unreported receipts and disbursements.
- An accounting of debt retirement or settlement.
- Purpose for which any remaining committee funds will be used.
- Signed candidate loan forgiveness letter for any outstanding loans from the candidate.



**Poll Question**

**When can a committee stop filing reports with the FEC?**

- ☐ A: After filing a Termination Report
- ☐ B: Once the candidate is no longer in office
- ☐ C: After receiving a letter from the FEC approving their termination request
- ☐ D: When there is no activity to report

## Poll Answer

### When can a committee stop filing reports with the FEC?

- ☐ A: After filing a Termination Report
- ☐ B: Once the candidate is no longer in office
- ☒ C: After receiving a letter from the FEC approving their termination request
- ☐ D: When there is no activity to report

## Terminating Committees

### File until terminated

- Remember to continue filing reports until you receive notification from the FEC stating that your request to terminate has been accepted
- Failure to file until terminated could result in administrative fines

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports:

☐ April 15 Quarterly Report (Q1)

☐ July 15 Quarterly Report (Q2)

☐ October 15 Quarterly Report (Q3)

☐ January 31 Year-End Report (YE)

☒ Termination Report (TER)

## Example A

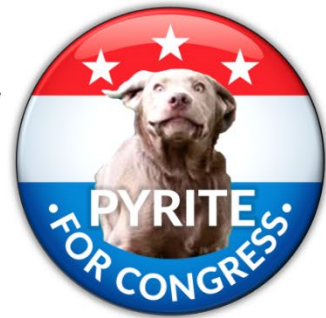
*After an unsuccessful 2024 campaign, U.S. House candidate Pyrite is looking to terminate her campaign committee. The Committee:*

- ☐ *Has no outstanding debts or loans*
- ☐ *Donated all its cash on hand to a charitable organization*
- ☐ *Is no longer receiving contributions or making expenditures*
- ☐ *Is involved in an ongoing audit from the prior election cycle*

*Is the Pyrite for Congress committee eligible to terminate?*

### Scenario #3: Example A

- ☒ No outstanding debts or loans
- ☒ Donated all remaining cash on hand to charity
- ☒ No longer receiving contributions or making expenditures
- ☒ Involved in ongoing audit from previous election cycle



Because the committee is still involved in an ongoing audit, it is not eligible to terminate at this time. The committee must continue to file reports until the issue is resolved

## Example B

*U.S. Senate candidate Sirius wants to terminate his campaign before filing the Year-End Report. His campaign:*

- ☐ *Has submitted a signed letter from the candidate forgiving an outstanding \$50,000 loan*
- ☐ *Responded adequately to all requests for additional information (RFAs)*
- ☐ *Has \$15,000 cash on hand and has not included information on how funds will be disbursed*
- ☐ *Has an \$18,000 outstanding debt to a vendor*

***Is the Sirius for Senate campaign eligible to terminate?***

### Scenario #3: Example B




- ☒ Submitted signed letter forgiving a \$50,000 candidate loan
- ☒ Responded adequately to all RFAs
- ☒ \$15,000 cash on hand, no accompanying report of how funds will be disbursed
- ☒ Outstanding debt to vendor for \$18,000

The campaign is not eligible to terminate at this time because it has:

- (1) Cash on hand and no reporting of how funds will be disbursed; and
- (2) An outstanding \$18,000 debt to a vendor.

The committee must continue to file reports until the issue is resolved.

**SCENARIO #4: Candidate Loans** (*Guide*, pp. 101-102; 119-121)

 <p><b>Candidate Loans</b></p>	<p><b>SCENARIO #4A</b></p> <p>Candidate Cappuccino loaned her campaign \$50,000 in personal funds on September 23, 2024, as a last-minute push toward the general election. The loan was disclosed on the October Quarterly Report.</p> <p>On November 30, 2024, the campaign repays Cappuccino \$5,000 toward her loan.</p>
-----------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

*Background: On September 23, 2024, Candidate Cappuccino dipped into her savings account and loaned \$50,000 to her campaign committee as a last push before the November 5, 2024, general election. The receipt of the loan was previously disclosed on the committee's October Quarterly Report.*

*On November 30, 2024, the campaign repays Cappuccino \$5,000 of her loan.*

**1. How is the committee's loan repayment to the candidate disclosed?**

If payment is applied to the principal AND interest balances, the committee may use one check but must break out each part and disclose them separately. Payment towards the principal balance is shown as a loan repayment, and payments toward interest are reported as operating expenditures.

- **Report principal payment** on Schedule B for Line 19(a); itemization should include notation in Purpose of Disbursement box indicating, "Candidate Loan Payment."
- **Report interest payment** on Schedule B for Line 17; itemization should include a notation in Purpose of Disbursement box indicating, "Interest Payment on Loan." In this scenario, Cappuccino did not charge the committee interest.

**NOTE:** principal repayments must be continuously reported on Schedule C for each reporting period.



## Part 1 of 2: Report Loan Disbursement Year-End (YE) Report – Schedule B, Line 19(a)

<b>SCHEDULE B (FEC Form 3)</b>		Use separate schedule(s) for each category of the Detailed Summary Page		FOR LINE NUMBER: (check only one)		PAGE OF	
<b>ITEMIZED DISBURSEMENTS</b>				<input type="checkbox"/> 17 <input type="checkbox"/> 20a		<input type="checkbox"/> 18 <input type="checkbox"/> 20b	
				<input checked="" type="checkbox"/> 19a		<input type="checkbox"/> 19b <input type="checkbox"/> 21	
Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.							
NAME OF COMMITTEE (In Full) <b>Cappuccino for Congress</b>							
Full Name (Last, First, Middle Initial) <b>A. Cappuccino Hound</b>				Date of Disbursement MM / DD / YYYY <b>11 / 30 / 2024</b>			
Mailing Address <b>120 Bark Street</b>				FEC Identification Number C			
City <b>Shenandoah</b>		State <b>VA</b>		Zip Code <b>22800</b>			
Purpose of Disbursement <b>Payment – Candidate personal funds loan</b>				Category/Type		Amount of Each Disbursement this Period <b>5,000.00</b>	
Candidate Name							
Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President		Disbursement For: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼				Memo Item <input type="checkbox"/>	
State:		District:					

## Part 2 of 2: Report Loan Payment Year-End (YE) Report – Schedule C, Line 13(a)

<b>SCHEDULE C (FEC Form 3)</b>		Use separate schedule(s) for each category of the Detailed Summary Page		PAGE OF	
<b>LOANS</b>				FOR LINE NUMBER: (check only one)	
				<input checked="" type="checkbox"/> 13a <input type="checkbox"/> 13b	
NAME OF COMMITTEE (In Full) <b>Cappuccino for Congress</b>					
LOAN SOURCE Full Name (Last, First, Middle Initial) <b>Cappuccino Hound</b>				Election: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼	
Mailing Address <b>120 Bark Street</b>					
City <b>Shenandoah</b>		State <b>VA</b>		ZIP Code <b>22800</b>	
				<input checked="" type="checkbox"/> Personal Funds of the Candidate	
Original Amount of Loan <b>50,000.00</b>		Cumulative Payment To Date <b>5,000.00</b>		Balance Outstanding at Close of This Period <b>45,000.00</b>	
TERMS		Date Incurred		Date Due	
		MM / DD / YYYY <b>09 / 23 / 2024</b>		MM / DD / YYYY <b>None</b>	
		Interest Rate (if none, enter 0) <b>None</b> % (apr)		Secured: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	



## SCENARIO #4B

After the campaign, Treasurer Mocha Brewer is working to close out the books on the 2024 election.

The only outstanding debt is the \$45,000 balance left on Cappuccino's personal funds loan. The candidate decides to forgive the loan balance and convert it to a contribution.



### Candidate Loan Forgiveness

*After a successful election campaign, Treasurer Mocha Brewer is working to close out the books on the 2024 election. Wishing to start the new year without any debt, Cappuccino decides to forgive the balance of the loan on December 21, 2024.*

## 2. How should the committee show the forgiveness of a personal funds loan by the candidate?

**Report candidate forgiveness of the loan:** Show reporting on Schedule C for Line 13(a). The "Balance Outstanding at Close of This Period" should be \$0. (Do not include the forgiven loan balance into the total of "Cumulative Payment To Date," since the money was not actually repaid.)

**For electronic filers:** Please include Memo Text with your report stating that the candidate forgave the loan.

**For all filers:** When the candidate forgives a loan, the committee should file a letter signed by the candidate stating that the loan is forgiven. (Please note that this requirement applies to paper and electronic filers alike. Memo text at the end of an electronically filed report stating that the candidate forgave the loan will not be accepted in lieu of the letter.)

**NOTE:** Do not include the forgiven loan balance in the "Cumulative Payment To Date," total since the money was not actually repaid.

## Candidate Loan Forgiveness

- ⇒ Written, signed letter from candidate
- ⇒ Schedules B and C do not show payments
- ⇒ Ensure loan ending balance is correct



## Candidate Loan Forgiveness

December 21, 2024



To: Treasurer Mocha Brewer

I hereby forgive the \$45,000  
outstanding balance of my personal  
funds loan to my campaign  
committee.

Sincerely,

*Cappuccino Hound*

## Report Loan Forgiveness Year-End (YE) Report – Schedule C, Line 13(a)

SCHEDULE C (FEC Form 3) LOANS			Use separate schedule(s) for each category of the Detailed Summary Page	PAGE OF FOR LINE NUMBER: (check only one) <input checked="" type="checkbox"/> 13a <input type="checkbox"/> 13b
NAME OF COMMITTEE (In Full) <b>Cappuccino for Congress</b>				
LOAN SOURCE Full Name (Last, First, Middle Initial) <b>Cappuccino Hound</b>			<input type="checkbox"/> Memo Item	Election: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼
Mailing Address <b>120 Bark Street</b>				
City <b>Shenandoah</b>	State <b>VA</b>	ZIP Code <b>22800</b>	<input checked="" type="checkbox"/> Personal Funds of the Candidate	
Original Amount of Loan <b>50,000.00</b>		Cumulative Payment To Date <b>5,000.00</b>	Balance Outstanding at Close of This Period <b>0.00</b>	
TERMS Date Incurred <b>06 / 04 / 2024</b>		Date Due <b>None</b>	Interest Rate (If none, enter 0) <b>None</b> % (apr)	Secured: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

### Key issues:

#### Candidate loan repayments

- Use both Schedules B for Line 19(a) and Schedule C for Line 13(a).
- When the candidate forgives a loan, the committee should file a letter signed by the candidate stating that the loan is forgiven – for both paper and electronic filers.

## Personal Funds Loan vs. Bank Loan

Candidates may loan their personal funds for campaign purposes or loan funds derived from a bank. The disclosure differs for each type of loan.

- **Personal funds loan**  
Report receipt as a contribution (Schedule A) and loan (Schedule C)
- **Bank loan**  
Report receipt as a contribution (Schedule A), loan (Schedule C), and include disclosure of bank loan terms (Schedule C-1)

## More Reporting Help

Guides for campaigns and committees

[\*www.fec.gov/help-candidates-and-committees/guides/\*](https://www.fec.gov/help-candidates-and-committees/guides/)

FECTube YouTube channel (including "Help with FECFile")

[\*www.youtube.com/user/FECTube\*](https://www.youtube.com/user/FECTube)

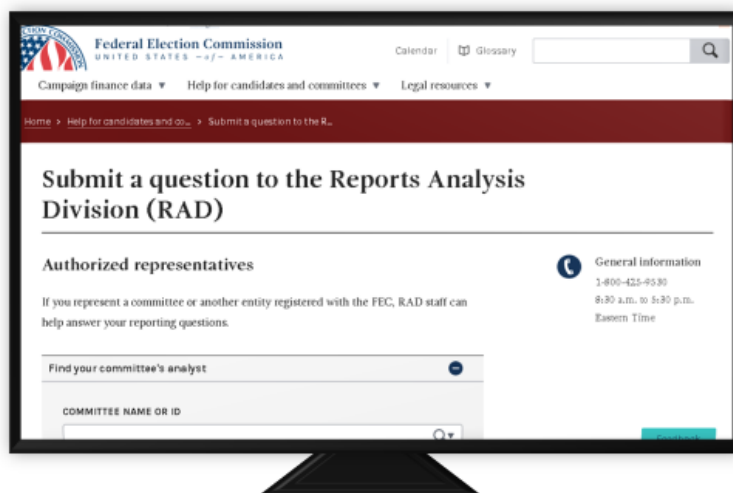
Extended phone coverage

Call your analyst! 800-424-9530, press 5

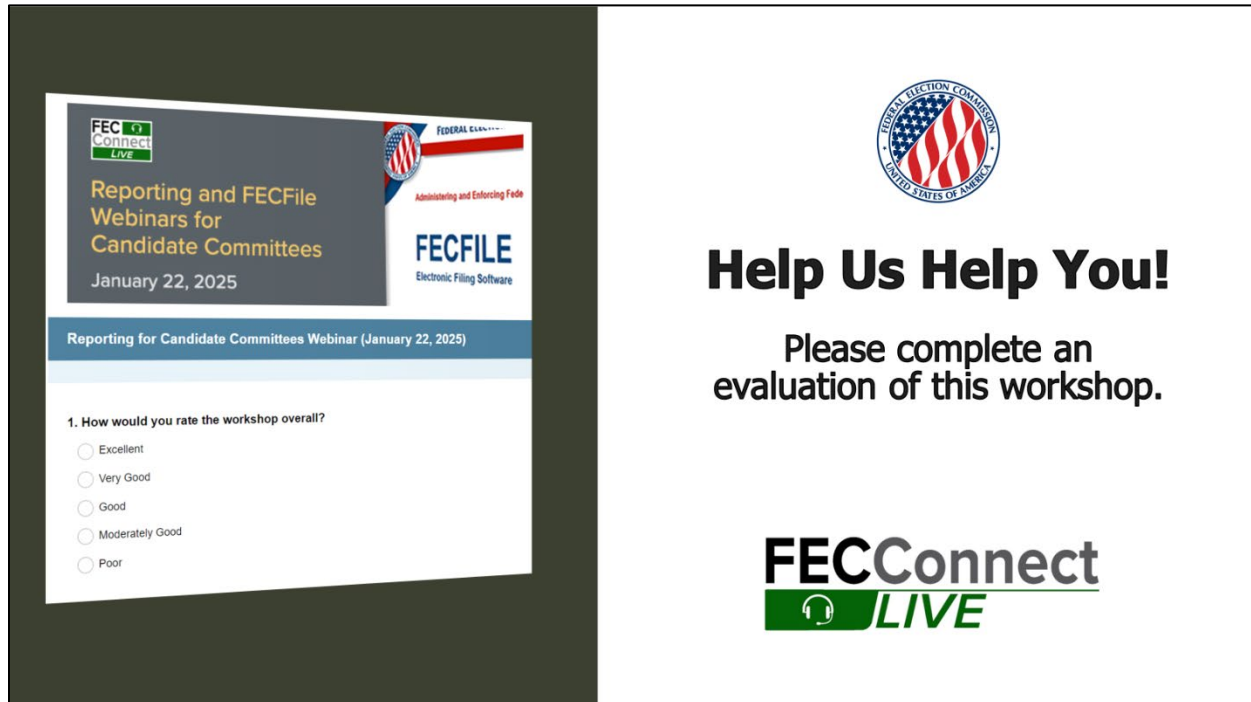
[www.fec.gov/help-candidates-and-committees/guides/](https://www.fec.gov/help-candidates-and-committees/guides/)

[www.youtube.com/user/FECTube](https://www.youtube.com/user/FECTube)

## Compliance Help



[www.fec.gov/help-candidates-and-committees/question-rad/](https://www.fec.gov/help-candidates-and-committees/question-rad/)



The image shows a composite of two parts. On the left is a screenshot of a webinar slide titled "Reporting and FECFile Webinars for Candidate Committees" dated January 22, 2025. The slide includes the FECConnect LIVE logo, the Federal Election Commission seal, and the FECFILE Electronic Filing Software logo. Below the title, it says "Reporting for Candidate Committees Webinar (January 22, 2025)". A survey question is visible: "1. How would you rate the workshop overall?" with five radio button options: Excellent, Very Good, Good, Moderately Good, and Poor. On the right is a white background with the FEC seal at the top. Below it, the text reads "Help Us Help You!" followed by "Please complete an evaluation of this workshop." At the bottom right is the FECConnect LIVE logo.

**Help Us Help You!**

Please complete an evaluation of this workshop.

**FECConnect**  
**LIVE**

Evaluation link: <https://www.surveymonkey.com/r/VZP8LVB>