

**FECConnect**  
 **LIVE**

# October Quarterly Reporting for Campaign Committees

October 1, 2025  
12:00pm Eastern



**Reporting Basics**  


**RAD Review & RFAIs**  


**OBJECTIVES**

**Forms & Schedules**  


**Reporting Scenarios**  


## REPORTING BASICS

### I. Filing Schedule and Report Deadlines


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

## 2025 Filing Schedule

Report Type	Coverage and Due Dates
April Quarterly	Covers 1/1 - 3/31/25; Due 4/15/25
July Quarterly	Covers 4/1 - 6/30/25; Due 7/15/25
October Quarterly	Covers 7/1 - 9/30/25; Due 10/15/25
Year-End	Covers 10/1 - 12/31/25; Due 1/31/26

Reporting dates always up-to-date on:  
[www.fec.gov/help-candidates-and-committees/dates-and-deadlines/](http://www.fec.gov/help-candidates-and-committees/dates-and-deadlines/)

### B. October Quarterly Report covering period

- 7/1/25 – 9/30/25; Due 10/15/25

## Looking Ahead...

## 2026 Filing Schedule

Report Type	Coverage and Due Dates
April Quarterly	Covers 1/1 - 3/31/26; Due 4/15/26
Pre-Primary and Pre-Runoff reports - see next slide	
July Quarterly	Covers 4/1 - 6/30/26; Due 7/15/26
October Quarterly	Covers 7/1 - 9/30/26; Due 10/15/26
Pre-General (12G)	Due 12 days before election 12G covers 10/1 - 10/14/26; Due 10/22/26
Post-General (30G)	Due 30 days after election 30G covers 10/15 - 11/23/26; Due 12/3/26
Year-End	Covers 11/24 - 12/31/26; Due 1/31/27
Year-End (candidate not in General)	Covers 10/1 - 12/31/26; Due 1/31/27

## Pre-Election Reporting

### Pre-Election Reports

- Due 12 days before candidate's election – includes primary, general and/or runoff (if applicable)
- Covers period from close of books on last report through 20 days before the election

### 48-Hour Notices

- Reports of "last minute" contributions and/or loans of \$1,000 or more received < 20 days but > 48 hours before election
- Due within 48 hours of receipt of \$

**2. Pre-election reports in election year (2026)**

- a) File Pre-Primary (or Pre-Convention/Runoff if applicable) Report, due 12 days before election.
- b) If participating in general election, file Pre-General Report, due 12 days before general.

**3. File Post-General Report, due 30 days after general**

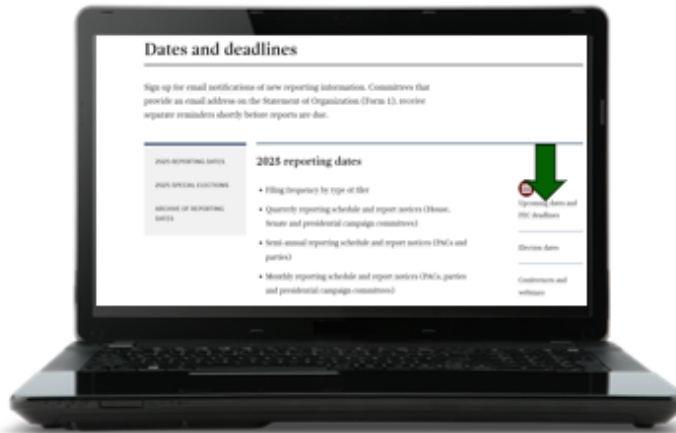
**4. 48-Hour Notices**

- a) Principal campaign committees must file for contributions of \$1,000 or more received less than 20 days but more than 48 hours before 12:01am of the day of any election in which the candidate is running (even if candidate is unopposed in the election).
- b) The expedited disclosure requirements apply to all types of contributions received – individuals, party committees, political committees, joint fundraising and earmarked contributions, personal funds from the candidate, in-kind gifts or advances of goods or services, loans from the candidate or other non-bank sources, and guarantees or endorsements of bank loans to the candidate or committee.
- c) The notices must reach the FEC within 48 hours of the committee's receipt of the contribution(s). **Committees filing electronically must file their 48-Hour Notices electronically.** Committees filing paper forms may fax the notice to the FEC; campaigns may also file online using the FEC website.  
**Note:** Last-minute contribution must also be itemized on the committee's next scheduled report.



More: [www.fec.gov/help-candidates-and-committees/filing-reports/48-hour-notice/](https://www.fec.gov/help-candidates-and-committees/filing-reports/48-hour-notice/)

## 48-Hour Notices



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

## 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 a delivery confirmation or an online tracking system will be considered timely filed if the report is 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

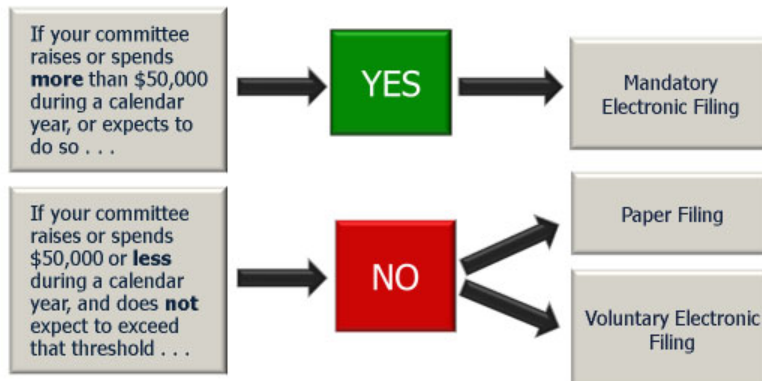
### On Paper



### Electronically



## Mandatory Electronic Filing



### E. Electronic vs. paper filing

#### 1. Who must e-file?

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 e-filing?

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

**F. Electronic filing**

**1. Passwords required**

You cannot file without one.

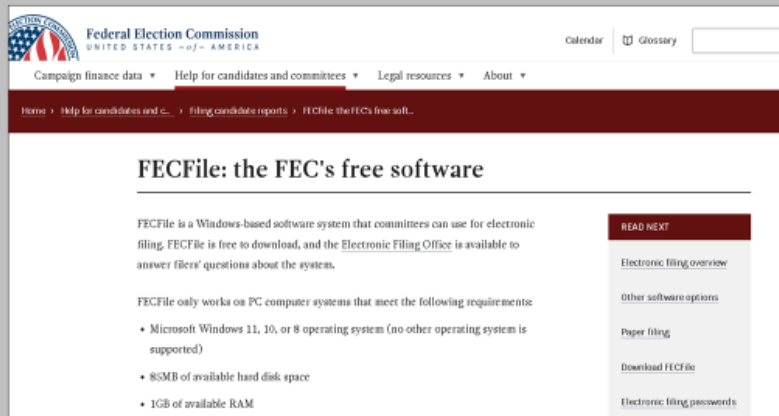
**2. How do you get a password?**

- 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.

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

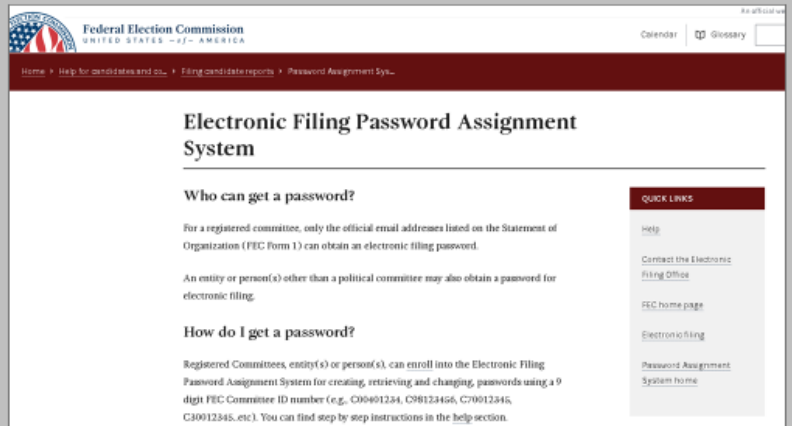
- a) Passwords can now be obtained in just a few minutes online.
- b) We recommend you request your password as early in the process as possible in case any issues arise.

## 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

<b>Review and Referral Policy</b>	<b>30 categories of review:</b> <ul style="list-style-type: none"><li>■ Mathematical discrepancies</li><li>■ Failure to provide supporting schedules</li><li>■ Failure to properly itemize contributions from individuals</li><li>■ Prohibited excessive and impermissible contributions</li><li>■ Improper itemization of disbursements</li></ul>
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#### 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/resources/cms-content/documents/Final-Redacted-2023-2024-RAD-Review-Referral-Procedures.pdf](https://www.fec.gov/resources/cms-content/documents/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, 'STATEMENT OF ORGANIZATION'. It includes fields for the committee's name, address, and email address. There are checkboxes for 'Check if name is changed', 'Check if address is changed', and 'Check if email address is changed'. The form is titled 'FEC FORM 1' and 'STATEMENT OF ORGANIZATION'.

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). Often RFAIs are returned by the Post Office due to an incorrect mailing address.
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

**FEC FORM 1**

**STATEMENT OF ORGANIZATION**

1. NAME OF COMMITTEE OR SUBCOMMITTEE (in full) \_\_\_\_\_

2. ADDRESS (number and street) \_\_\_\_\_

3. CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

4. PHONE (number and extension) \_\_\_\_\_

5. FAX (number and extension) \_\_\_\_\_

6. E-MAIL \_\_\_\_\_

April 16, 2023

**Response Due Date**  
5/21/2023

**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 reach the RFAI unit) or my local number (202) 694-1172.

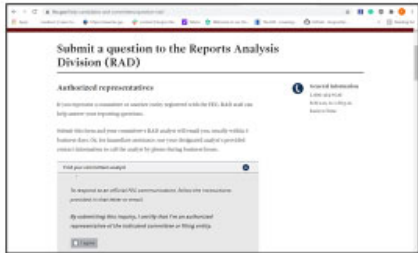
**Contact Info**

Sincerely,  
  
Jack Bairden  
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 (i.e., independent expenditures or coordinated party expenditures).
  - e) In some cases, RAD consults with OGC before sending a 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 (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 RFAs

- ✓ 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 RFAs:
  - Late or no response
  - Inadequate response

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

#### 3. The number of RFAs 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 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

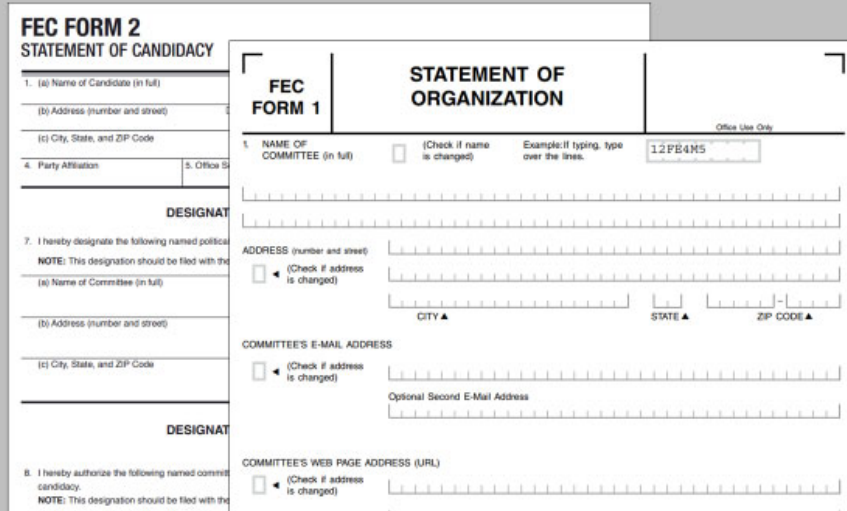
1. Most banks offer services to prevent check and ACH fraud.
2. Fraud prevention programs (often referred to as Positive Pay systems) allow your bank to work more closely with your committee to verify that:
  - a) The checks presented to the bank for payment on your account are authorized; and
  - b) 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

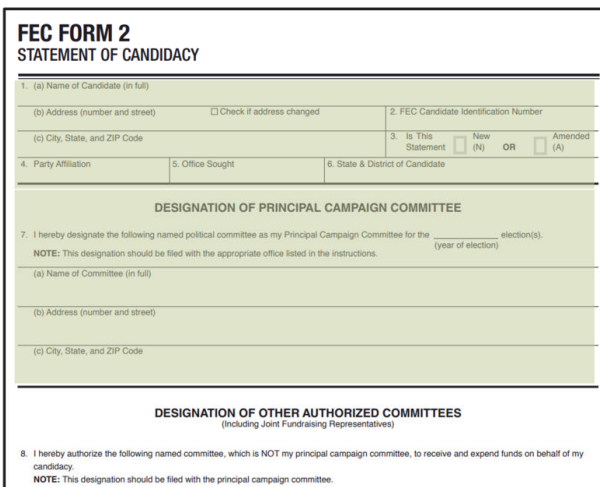
### I. Candidate and Committee Registration

## Candidate Registration Process



The image displays two FEC forms side-by-side. On the left is 'FEC FORM 2 STATEMENT OF CANDIDACY', which includes fields for candidate name, address, city/state/zip, party affiliation, office sought, and a section for designating the principal campaign committee. On the right is the 'STATEMENT OF ORGANIZATION' form, which includes fields for committee name, address, city/state/zip, committee's e-mail address, and committee's web page address. Both forms have checkboxes for 'New' or 'Amended' status and a 'Check if address is changed' option.

## Candidate Registration



The image shows a detailed view of the 'FEC FORM 2 STATEMENT OF CANDIDACY'. It includes fields for candidate name, address, city/state/zip, party affiliation, office sought, and state & district of candidate. It also features a section for 'DESIGNATION OF PRINCIPAL CAMPAIGN COMMITTEE' and a section for 'DESIGNATION OF OTHER AUTHORIZED COMMITTEES'. The form includes checkboxes for 'New' or 'Amended' status and a 'Check if address is changed' option.

Filed by candidate within 15 days  
of reaching \$5,000 threshold

Candidate designates  
principal campaign committee

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

**A. Candidate registration ([11 CFR 101.1](#))**

1. Individual files the Statement of Candidacy (FEC Form 2) within 15 days of triggering candidacy (i.e., raise/spend over \$5,000).
2. Incumbent seeking re-election amends existing FEC Form 2 each election cycle.

Committee Registration			
FEC FORM 1	STATEMENT OF ORGANIZATION		Office Use Only
1. NAME OF COMMITTEE (in full)	<input type="checkbox"/> (Check if name is changed)	Example: If typing, type over the lines.	12P8495
ADDRESS (number and street)			
<input type="checkbox"/> (Check if address is changed)	CITY STATE ZIP CODE		
COMMITTEE'S E-MAIL ADDRESS			
<input type="checkbox"/> (Check if address is changed)	Optional Second E-Mail Address		
COMMITTEE'S 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**
  - a) 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/)
  - b) Link to FEC Form 1 webform:  
[webforms.fec.gov/webforms/form1/index.htm](http://webforms.fec.gov/webforms/form1/index.htm)

## Committee Registration

FEC FORM 1		STATEMENT OF ORGANIZATION		Office Use Only
1. NAME OF COMMITTEE (in full)		<input type="checkbox"/> (Check if name is changed)	Example: If typing, type over the lines.	12FE4M5
<hr/>				
ADDRESS (number and street)		<hr/>		
<input type="checkbox"/> (Check if address is changed)		<hr/>		
CITY ▲		STATE ▲	ZIP CODE ▲	
<hr/>				
COMMITTEE'S E-MAIL ADDRESS				
<input type="checkbox"/> (Check if address is changed)				
<hr/>				
Optional Second E-Mail Address				
<hr/>				
COMMITTEE'S WEB PAGE ADDRESS (URL)				
<input type="checkbox"/> (Check if address is changed)				
<hr/>				

Email address required for electronic filers

Necessary to receive report notices and other notifications

**List two email addresses and keep them current!**

## Committee Registration

FEC Form 1 (Revised 03/2022)		Page 2
5. TYPE OF COMMITTEE:		
Candidate Committee:		
(a) <input checked="" type="checkbox"/> This committee is a principal campaign committee. (Complete the candidate information below.)		
(b) <input type="checkbox"/> This committee is an authorized committee, and is NOT a principal campaign committee. (Complete the candidate information below.)		
Name of Candidate <hr/>		
Candidate Party Affiliation	Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	State <hr/> District <hr/>
(c) <input type="checkbox"/> This committee supports/opposes only one candidate, and is NOT an authorized committee.		
Name of Candidate <hr/>		
Party Committee:		
(d) <input type="checkbox"/> This committee is a <hr/> (National, State or subordinate) committee of the <hr/> (Democratic, Republican, etc.) Party		
Political Action Committee (PAC):		
(e) <input type="checkbox"/> This committee is a separate segregated fund. (Identify connected organization on line 6.) Its connected organization is a:		
<input type="checkbox"/> Corporation	<input type="checkbox"/> Corporation w/o Capital Stock	<input type="checkbox"/> Labor Organization
<input type="checkbox"/> Membership Organization	<input type="checkbox"/> Trade Association	<input type="checkbox"/> Cooperative
<input type="checkbox"/> In addition, this committee is a Lobbyist/Registrant PAC.		

## Committee Registration

7. Custodian of Records: Identify by name, address (phone number – optional) and position of the person in possession of committee books and records.

Full Name \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Title or Position \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
Telephone number \_\_\_\_\_

8. Treasurer: List the name and address (phone number – optional) of the treasurer of the committee, and the name and address of any designated agent (e.g., assistant treasurer).

Full Name of Treasurer \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Title or Position \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
Telephone number \_\_\_\_\_

Committees must include name and information for designated Treasurer and Custodian of Records

## Amending FEC Form 1

FORM 1:

4. IS THIS STATEMENT

☐

NEW (N)

OR

☒

AMENDED (A)

File within 10 days of any change in information

Electronic filers submit a completed FEC Form 1

Paper filers only complete portions requiring changes



## II. Campaign Finance Disclosure on Report of Receipts and Disbursements (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 for Schedule A, titled 'ITEMIZED RECEIPTS', and the bottom screenshot is for Schedule B, titled 'ITEMIZED DISBURSEMENTS'. Both forms include fields for committee name, filer name, address, date, and amount, along with checkboxes for various reporting options.

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

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)

A. Mailing Address

City State Zip Code

FEC ID number of contributing federal political committee

Name of Employee

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

Election Cycle-to-Cycle

Date of Receipt

Amount of Each Receipt this Period

☐ Memo Item

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

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)

A. Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

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

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

Category/Type

Date of Disbursement

FEC Identification Number

Amount of Each Disbursement this Period

☐ Memo Item

#### Schedule A Itemized Receipts

#### Schedule B Itemized Disbursements

## Common Itemization Schedules

<b>SCHEDULE C (FEC Form 3)</b>		<b>FINCH</b> <b>GP</b>	
<b>LOANS</b>		Use separate schedule(s) for each category of the Debtor Summary Page	
NAME OF COMMITTEE (in Full)		FOR LINE NUMBER: (check only one)	
		<input type="checkbox"/> Line 1 <input type="checkbox"/> Line 2	
<b>LOAN SOURCE</b> Full Name (Last, First, Middle Initial)		<input type="checkbox"/> Memo Item	<b>Election:</b>
Mailing Address		<input type="checkbox"/> Primary	
		<input type="checkbox"/> General	
		<input type="checkbox"/> Other (specify) ▼	
City	State	ZIP Code	<input type="checkbox"/> Personal Funds of the Candidate
Original Amount of Loan	Cumulative Payment To Date	Balance Outstanding at Close of This Period	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>TERMS</b>	Date Incurred	Date Due	Interest Rate (if none, enter 0)
	<input type="text"/>	<input type="text"/>	<input type="text"/>
			% (omit) <input type="checkbox"/> Yes <input type="checkbox"/> No

## Schedule C Loans

## Schedule D

### Debts and Obligations

# Cover Page

Committee name,  
mailing address,  
FEC ID number

Type of report [REDACTED]  
(e.g., October Quarterly)

Period covered

Treasurer's  
signature  
and date

<b>FEC FORM 3</b>	<b>REPORT OF RECEIPTS AND DISBURSEMENTS</b> For An Authorized Committee	Office Use Only
1. NAME OF COMMITTEE (in full)	TYPE OR PRINT ▼  Example: If typing, type over the lines.	12FE4HS
ADDRESS (number and street)		
<input type="checkbox"/> Check if different than previously reported. (ACC)		
2. FEC IDENTIFICATION NUMBER ▼	CITY ▲	STATE ▲ ZIP CODE ▲
C	3. IS THIS REPORT <input type="checkbox"/> NEW <input type="checkbox"/> OR <input type="checkbox"/> AMENDED <input type="checkbox"/>	STATE ▼ DISTRICT
4. TYPE OF REPORT (Choose One)	11- 12-Day PRE-Election Report for the:	
(a) Quarterly Reports:	<input type="checkbox"/> Primary (12P) <input type="checkbox"/> General (12G) <input type="checkbox"/> Runoff (12R)	
<input type="checkbox"/> April 15 Quarterly Report (Q1)	<input type="checkbox"/> Convention (12C) <input type="checkbox"/> Special (12S)	
<input type="checkbox"/> July 15 Quarterly Report (Q2)	Election on _____ In the State of _____	
<input type="checkbox"/> October 15 Quarterly Report (Q3)		
<input type="checkbox"/> January 31 Year-End Report (YE)	(b) 30-Day POST-Election Report for the:	
<input type="checkbox"/> Termination Report (TER)	<input type="checkbox"/> General (30G) <input type="checkbox"/> Runoff (30R) <input type="checkbox"/> Special (30S)	
	Election on _____ In the State of _____	
Covering Period	through	
I certify that I have examined this Report and to 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. §30101.		

Office Use Only

**FEC FORM 3**  
 (Revised 9/2018)

## 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' and 'To', and two columns: 'COLUMN A Total This Period' and 'COLUMN B Election Cycle-to-Date'. The 'I. RECEIPTS' section lists various contribution sources, including individuals, political party committees, and the candidate.

## 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' section. It includes fields for 'NAME OF COMMITTEE (in Full)', '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



3. **Best efforts ([11 CFR 104.7](#))**  
Required to make “best efforts” to obtain, maintain and report required information.

## Report Individual Contribution October Quarterly (Q3) 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: (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)  
**Caldwell for Congress**

F-I Name (LAST, FIRST, MIDDLE & SUFFIX)  
**Lynn Hill**

Address  
**200 Queen Street**  
City: **Boulder** State: **CO** Zip Code: **67448**

FEC ID Number of contributing federal political committee: **C**

Name of Employer: **Climb On Gym** Occupation: **Best Efforts**

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

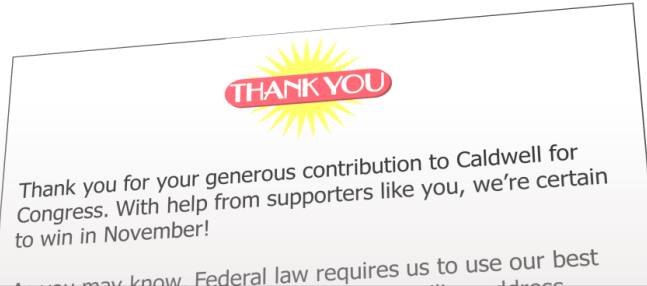
Election Cycle-to-Date  
**3,500.00**

Date of Receipt  
**08 / 15 / 2025**

Amount of Each Receipt this Period  
**3,500.00**

☐ Memo Item

## Making Best Efforts (Follow-Up)



Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in an election cycle.

- a) **To show “best efforts,” committee must:**
  - (1) Request information in solicitation, along with applicable disclaimer informing contributors that information is required under federal law; and
  - (2) 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).
- b) **Amend reports** to disclose information received but not previously disclosed (or include information in memo reports on the next report filed).

## How to Amend FEC 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

c) **Amending FEC Form 3**

(1) **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.

(2) **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 Schedule A (check “Memo Item” box) listing all the contributions for which additional information was received with its next regularly scheduled report.

## Amended Disclosure of 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

FOR LINE NUMBER: (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)  
**Caldwell for Congress**

Full Name (Last, First, Middle Initial)  
**Lynn Hill**

Mailing Address  
**200 Queen Street**

City  
**Boulder** State  
**CO** Zip Code  
**67448**

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

Name of Employer  
**Climb On Gym** Occupation  
**Founder**

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

Date of Receipt  
**08 / 15 / 2025**

Amount of Each Receipt this Period  
**3,500.00**

☒ Memo Item

## Detailed Summary Page: Disbursements

**DETAILED SUMMARY PAGE**  
of Disbursements

FEC Form 3 (Revised 05/2016) Page 4

**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

The image shows a sample of the Schedule B (FEC Form 3) Itemized Disbursements form. The form is titled 'SCHEDULE B (FEC Form 3) ITEMIZED DISBURSEMENTS'. It includes instructions at the top regarding separate schedules for each category and a table for line numbers 17 through 21. The form is divided into sections A, B, and C, each containing fields for: Full Name (Last, First, Middle Initial), Mailing Address, City, State, Zip Code, Purpose of Disbursement, Candidate Name, Office Sought (House, Senate, President, Other), Disbursement For (Primary, General, Other specific), Date of Disbursement, FEC Identification Number, Amount of Each Disbursement this Period, and Memo Item. At the bottom, there are fields for SUBTOTAL of Disbursements This Page (optional) and TOTAL This Period (last page this line number only).

### B. 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>07 / 15 / 2025</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>		Category/Type	Memo Item
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:		

### 3. Purpose of disbursement

- a) 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 [\(4\)](#).

- b) 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.
- c) 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.
- d) List is updated periodically and available online: [www.fec.gov/help-candidates-and-committees/purposes-disbursement/](https://www.fec.gov/help-candidates-and-committees/purposes-disbursement/)

**4. 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.

- a) Staff reimbursements
- b) In-kind contributions from the candidate
- c) 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

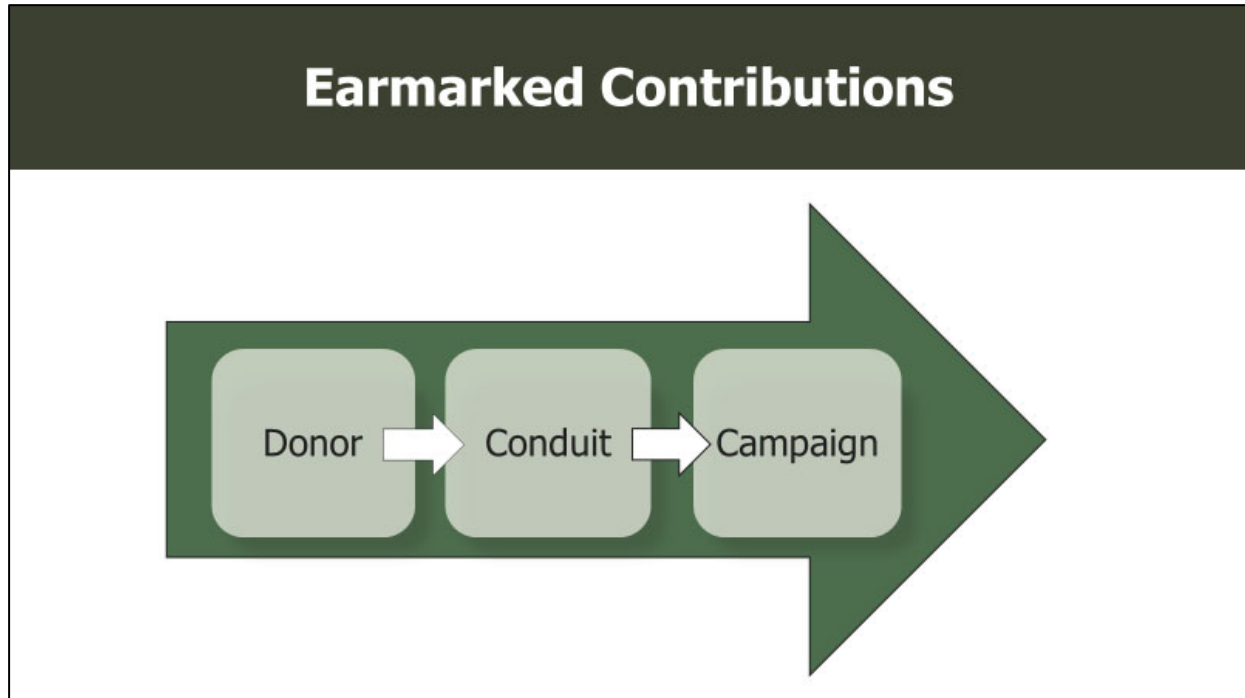
**Poll Answer**

**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[Donor] --> Conduit[Conduit]; Conduit --> Campaign[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 dark cap and holding a cardboard sign that reads '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 September 10, 2025, 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 September 8, 2025 – 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		836
600 Dog Treat Way Gnaw Bone, IN 47448		DATE
Sept. 10, 2025		
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 September 10, 2025, 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 September 8, 2025, 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

### October Quarterly (Q3) 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	
NAME OF COMMITTEE (In Full) <b>Pyrite for Congress</b>				
Full Name (Last, First, Middle Initial) <b>A. Amber Grufferson</b>		Date of Receipt 09 / 08 / 2025		
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>	Memo Item <input type="checkbox"/> Earmarked through <b>Bark Action PAC 12/10</b>	
FEC ID number of contributing federal political committee. <b>C</b>		Amount of Each Receipt this Period <b>300.00</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 09 / 08 / 2025		
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>	Memo Item <input type="checkbox"/> Earmarked through <b>Bark Action PAC 12/10</b>	
FEC ID number of contributing federal political committee. <b>C</b>		Amount of Each Receipt this Period <b>300.00</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 09 / 10 / 2025		
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>	Memo Item <input checked="" type="checkbox"/> Conduit: limit not affected; unitemized on Line 11(a)(ii)	
FEC ID number of contributing federal political committee. <b>C 00222222</b>		Amount of Each Receipt this Period <b>5,000.00</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 October Quarterly (Q3) Report – Schedule B, Line 17

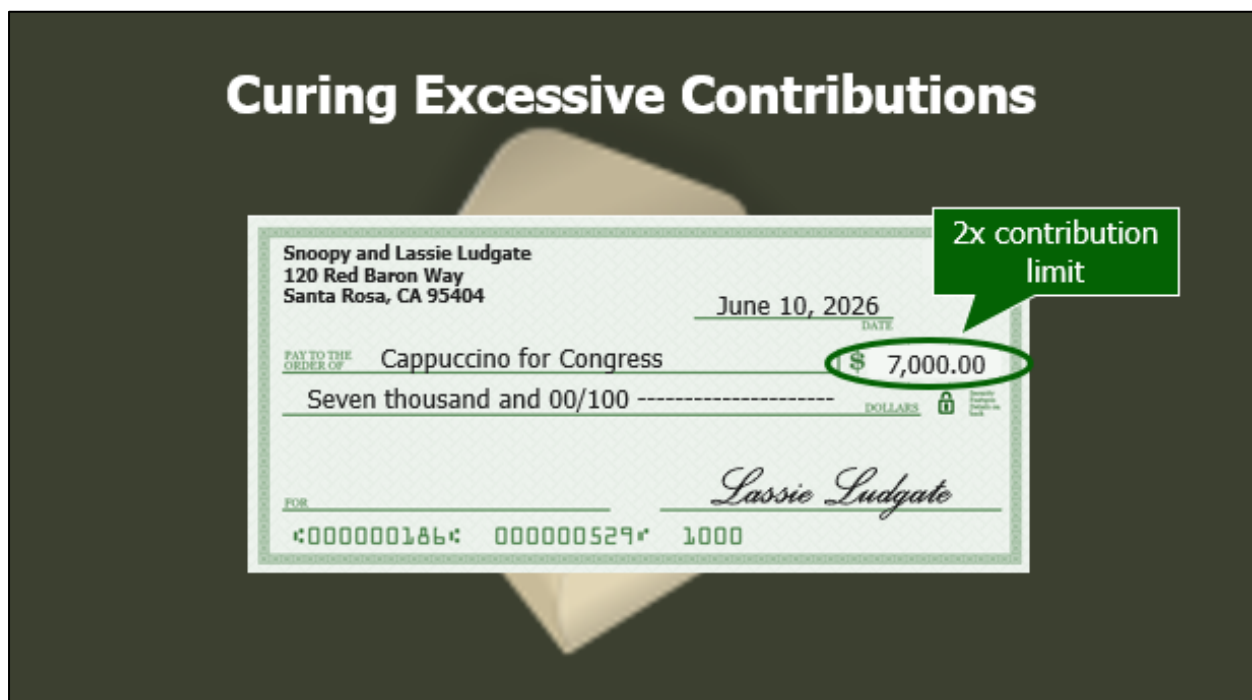
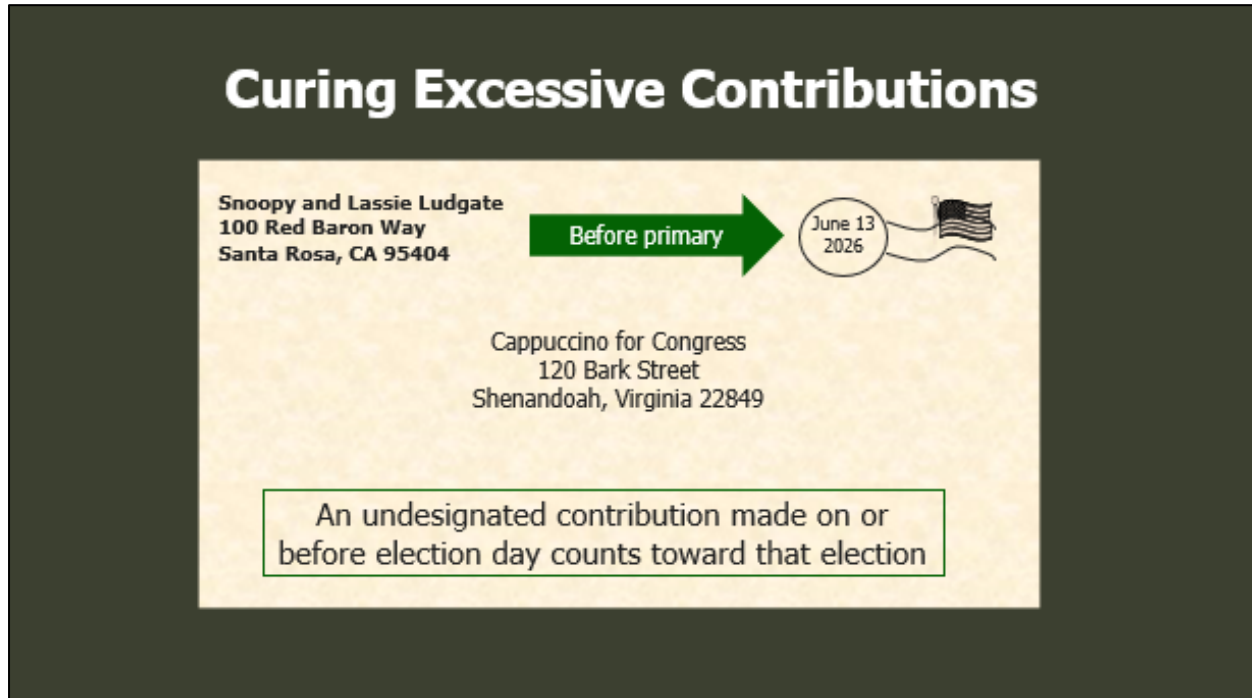
SCHEDULE B (FEC Form 3) ITEMIZED DISBURSEMENTS		FOR LINE NUMBER: (check only one)	PAGE OF	
Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.		<input checked="" type="checkbox"/> 17	18 19a 19b 20a 20b 20c 21	
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 09 / 08 / 2025		
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>	Amount of Each Disbursement this Period <b>220.00</b>	
Purpose of Disbursement <b>Transaction fees – earmarked contributions</b>		Category/Type		
Candidate Name		Memo Item <input type="checkbox"/>		
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:			

**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:**     **Itemizing Receipts** (*Guide*, pp. 99-101)  
                          **Curing Excessive Contributions** (*Guide*, pp. 26-29; 103-104)

**I.       Curing Excessive Contributions**



## Curing Excessive Contributions

### Options: The Three R's



A. Refund

## Curing Excessive Contributions

### Options: The Three R's



**B. Redesignate – (11 CFR 110.1(b)(5)(ii)(B)(1)-(4)); (Guide, pp. 26-27)**

**1. Presumptive redesignation**

If individual or non-multicandidate committee makes an excessive primary contribution, campaign may presumptively redesignate excessive portion to general election if contribution:

- a) Is made before candidate's primary election;
- b) Is not designated in writing for a particular election;
- c) Would be excessive if treated as a primary election contribution; and
- d) As redesignated, does not cause the contributor to exceed any other contribution limit.

**2. Backward-looking provision:** An undesignated contribution made after primary, but before general, may be applied to primary debt if campaign's net debts are greater than the amount redesignated.

**3. Notification requirement**

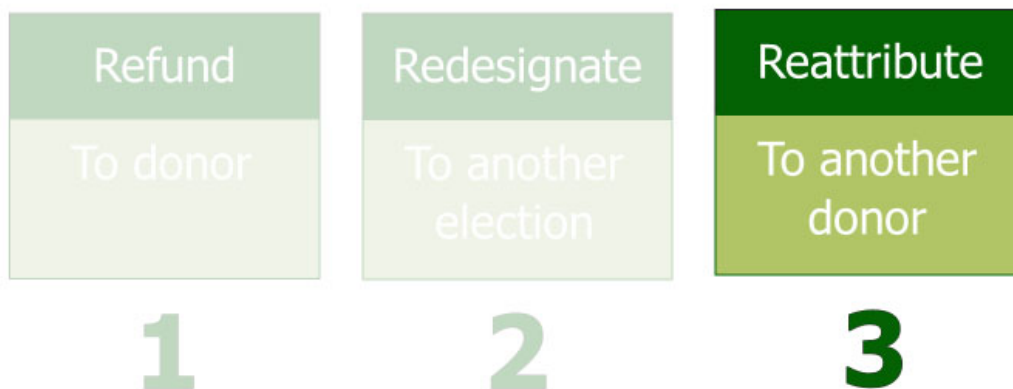
Committee must notify contributor of redesignation by paper mail, email, fax or other written method within 60 days of treasurer's receipt of contribution; must notify contributor of right to receive refund instead.

**4. Electronic contributor redesignations**

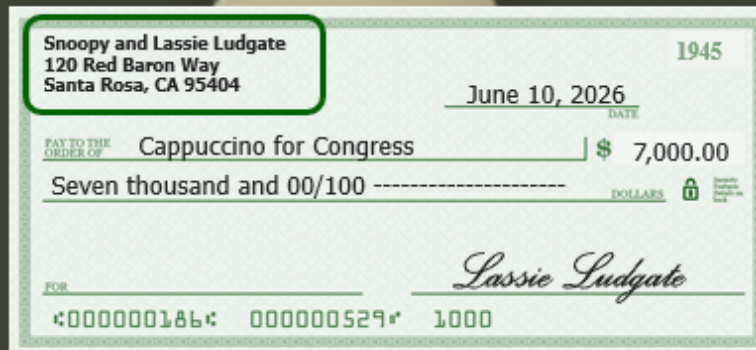
The Commission has recently acknowledged that, in certain circumstances, an online process can provide a sufficient level of assurance as to the contributor's identity and intent such that it satisfies the written signature requirements. *See* Interpretive Rule Regarding Electronic Contributor Redesignations available on FEC website: [www.fec.gov/resources/cms-content/documents/fedreg\\_notice\\_2011-02\\_EO13892.pdf](http://www.fec.gov/resources/cms-content/documents/fedreg_notice_2011-02_EO13892.pdf)

## Curing Excessive Contributions

### Options: The Three R's

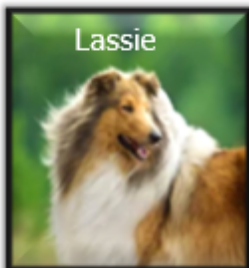


## Curing Excessive Contributions

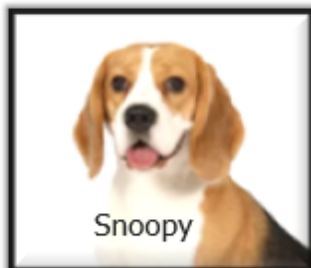


- C. **Reattribute** – ([11 CFR 110.1\(k\)\(3\)\(ii\)\(B\)\(1\)](#)); (*Guide*, pp. 27- 28)
1. **Attribution of contributions by contributors**
    - a) Individual contributions attributed to person(s) who sign check.
    - b) Joint account – both must sign check or accompanying statement.

## Presumptive Reattribution



Lassie



Snoopy

1. Attribute \$3,500 to Lassie
2. Reattribute the excessive \$3,500 to Snoopy
3. Notify both, offering option of refund

**\* Ensure that donor does not exceed contribution limit**

2. **Presumptive reattribution**

If individual contribution exceeds limit and is made on joint account, but has only one signature:

- a) Attribute permissible amount to the signer; and
- b) Presumptively reattribute excessive amount to other account holder, without obtaining his/her signature.

3. Reattribution may not cause contributors to exceed any contribution limits.

4. Committee must notify contributor of reattribution by paper mail, email, fax or other written method within 60 days of treasurer's receipt of contribution; must notify contributor of right to receive refund instead.

II. **Avoiding Excessive Contributions**

## Avoid Excessive Contributions

Encourage donors to designate contributions

Obtain signatures for joint contributions

Designation required if:

- Contributing to a **future election** (i.e., not next election)
- Contributing to **retire debt** from a past election



A. **Campaigns** – Ask contributors to designate contributions for a particular election.

B. **Ask joint contributors** to both sign check or accompanying statement.

C. **Designation of campaign contributions required**

1. Contributor intends for contribution to count toward a future election, beyond the upcoming election.
2. Contributor wants contribution to retire candidate's debt for a past election.

**Note:** This is permissible only if:

- Candidate has net debt outstanding from that election; and
- Contribution, when aggregated with previous contributions to same candidate for same election, does not exceed limit.



**D. Presumptive redesignation NOT available for excessive multicandidate committee contributions** (only individuals and non-multicandidate committees).

1. Campaign makes request that contributor provide a written, signed statement redesignating contribution for another election. Request must also state that the contributor may instead receive a refund of the excessive amount.
2. Contribution is properly redesignated if, within 60 days of receipt, the campaign receives a written, signed statement redesignating the excessive portion to another election.
3. If the signed authorization is not received within 60 days, the campaign must refund the excessive portion.




**SCENARIO #2A: Reporting Individual Contribution**


## SCENARIO #2A

On August 15, 2025, Cappuccino for Congress hosts a fundraiser at Blue Ridge Regional Dog Park.

At the event, Bruno Bulldog makes a \$500 contribution, designated for the June 14, 2026, primary.



Fetch the Future  
Vote  
Cappuccino for Congress  
in '24  
Paid for by Cappuccino for Congress



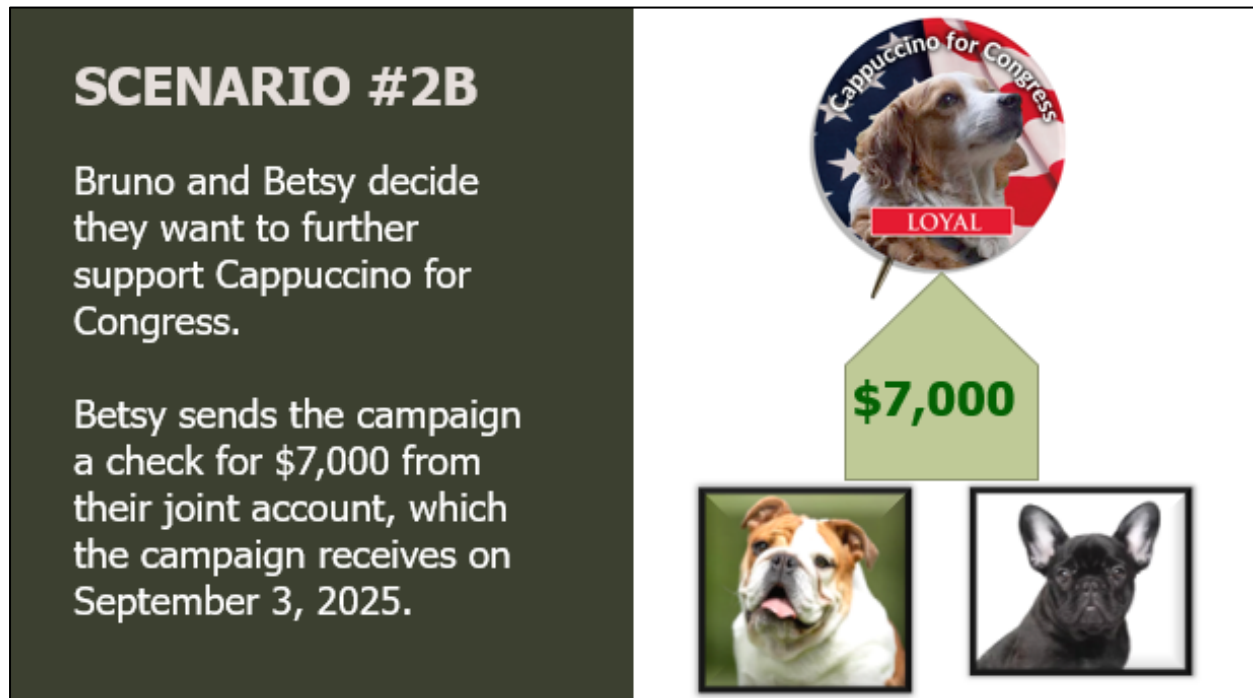
**Bruno Bulldog**  
**\$500** primary  
contribution

*Bruno Bulldog attends a fundraiser for Cappuccino for Congress at Blue Ridge Regional Dog Park and makes a \$500 contribution designated for the 2026 primary.*

## Report Individual Contribution October Quarterly (Q3) Report – Schedule A, Line 11(a)(i)

SCHEDULE A (FEC Form 3)		FOR LINE NUMBER: PAGE OF	
ITEMIZED RECEIPTS		11	
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.		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>Cappuccino for Congress</b>			
Full Name (Last, First, Middle Initial) <b>Bruno Bulldog</b>			
Mailing Address <b>33 Chewtoy 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>		Date of Receipt <b>08 / 15 / 2025</b>	
Name of Employer <b>Bruno &amp; Hound Associates</b>		Occupation <b>Accountant</b>	
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		Amount of Each Receipt this Period <b>500.00</b>	
Election Cycle-to-Date <b>500.00</b>		<input type="checkbox"/> Memo Item	

**SCENARIO #2B: Reattribution of Excessive Contributions**



*Bruno Bulldog talks to his partner, Betsy, about doing more to help support their friend Cappuccino's race for Congress. Betsy mails the campaign a check for \$7,000. The check is undesignated, signed only by Betsy, and the campaign receives the check on September 3, 2025.*

## SCENARIO #2B

### CURING AN EXCESSIVE CONTRIBUTION

Bruno and Betsy Bulldog  
33 Chewtoy Circle  
Roanoke, VA 25700

1941

Sep. 3, 2025  
DATE

PAY TO THE ORDER OF Cappuccino for Congress \$ 7,000.00

Seven thousand and 00/100 ----- DOLLARS

FOR Betsy Bulldog

⑆000000186⑆ 000000529⑆ 1000

**1. Can Betsy’s contribution check be accepted as written? If not, what must be done to remedy the situation?**

No. Potentially, these could be joint contributions. However, since only Betsy signed the \$7,000 check, she has made an excessive contribution for the primary election. To remedy this, the campaign can reattribute the excessive portion of her contribution.

**2. How should the transaction that remedies the excessive contribution be disclosed?**

Since Betsy’s contribution is drawn on a joint account, the campaign has the option of reattributing the excessive portion to the joint account holder, Bruno. The campaign may presumptively reattribute the excessive portion (\$3,500) to Bruno for the general election as long as it would not cause him to exceed his limits.

**Report receipt:** Show reporting on Schedule A for Line 11(a)(i). Two separate entries:

- Show check as written: \$7,000 contribution from Betsy Bulldog for the primary; and
- Subtract excessive amount of contribution: -\$3,500 removed from Betsy’s primary election contribution; and
- Reattribute a portion of the excessive amount, \$3,000 to Bruno as primary election contribution; and
- Redesignate the remainder of the excessive amount, \$500 to Betsy as a general election contribution.

For all entries, include cross-reference notations: “retribution” and “retribution below.”

**Report reattribution:** Show reporting on Schedule A for Line 11(a)(i). Show full \$7,000 as primary election contribution from Betsy Bulldog. Change attribution of part excessive portion to Bruno to \$3,000 as MEMO entry (check “Memo Item” box) and include notation in Amount of Each Receipt this Period box indicating, “reattribution.”

## Report Reattribution and Redesignation

### October Quarterly Report Schedule A, Line 11(a)(i)

**SCHEDULE A (FEC Form 3)**

ITEMIZED RECEIPTS

FOR LINE NUMBER: (check only one) ☒ 11a ☐ 11b ☐ 11c ☐ 11d

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**

**A. Betsy Bulldog**

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

Mailing Address  
**33 Chewtoy Circle**

City  
**Roanoke** State  
**VA** Zip Code  
**25700**

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

Date of Receipt  
**09 / 03 / 2025**

Amount of Each Receipt this Period  
**7,000.00**

Name of Employer  
**Bruno & Hound Assoc.** Occupation  
**Accountant**

Receipt For:  
☒ Primary ☐ General ☐ Other (specify) ▼

Election Cycle-to-Date  
**7,000.00**

**B. Betsy Bulldog**

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

Mailing Address  
**33 Chewtoy Circle**

City  
**Roanoke** State  
**VA** Zip Code  
**25700**

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

Date of Receipt  
**09 / 03 / 2025**

Amount of Each Receipt this Period  
**- 3,500.00**

☒ Memo Item  
**Reattribution and Redesignation below**

Name of Employer  
**Bark's Gym** Occupation  
**Fitness Instructor**

Receipt For:  
☒ Primary ☐ General ☐ Other (specify) ▼

Election Cycle-to-Date  
**3,500.00**

**C. Bruno Bulldog**

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

Mailing Address  
**33 Chewtoy Circle**

City  
**Roanoke** State  
**VA** Zip Code  
**25700**

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

Date of Receipt  
**09 / 03 / 2025**

Amount of Each Receipt this Period  
**3,000.00**

☒ Memo Item  
**Reattribution**

Name of Employer  
**Bruno & Hound Assoc.** Occupation  
**Accountant**

Receipt For:  
☒ Primary ☐ General ☐ Other (specify) ▼

Election Cycle-to-Date  
**3,500.00**

**Report redesignation:** Change attribution of part excessive portion to Betsy to \$500 as MEMO entry (check “Memo Item” box) and include notation in Amount of Each Receipt this Period box indicating, “redesignation”

# Report Reattribution and Redesignation

## October Quarterly Report Schedule A, Line 11(a)(i)

The screenshot displays the 'SCHEDULE A (FEC Form 3) ITEMIZED RECEIPTS' form. It shows three receipt entries for Betsy Bulldog, a contributor from Bruno & Hound Assoc., an Accountant in Roanoke, VA, with a mailing address of 33 Chewtoy Circle, 25700. The first entry is for 7,000.00, with a green callout box stating 'See reattribution and redesignation below'. The second entry is for 4,000.00, with a green arrow pointing to the 'General' receipt type selection and a 'Redesignation' label. The third entry is for 3,500.00, with a 'Reattribution' label. The form also includes fields for the committee name (Cappuccino for Congress), date of receipt (09/03/2025), and various checkboxes for receipt types and memo items.

Line Number	Amount	Receipt Type	Label
11a	7,000.00	General	See reattribution and redesignation below
11a	4,000.00	General	Redesignation
11a	3,500.00	General	Reattribution

### Key issues:

- A presumptive reattribution is allowed even if only one signature is on the check. Ensure that the reattribution won't cause donors to exceed the per election limits.
- Notification to contributor(s) must be done within 60 days of receipt for presumptive reattributions and must also offer contributor(s) the option to receive a refund instead.



**SCENARIO #3: Joint Fundraising** (*Guide*, Appendix C, pp. 151-159)



## Joint Fundraising Representatives & Solicitations

### Joint Fundraising Representatives (JFR)

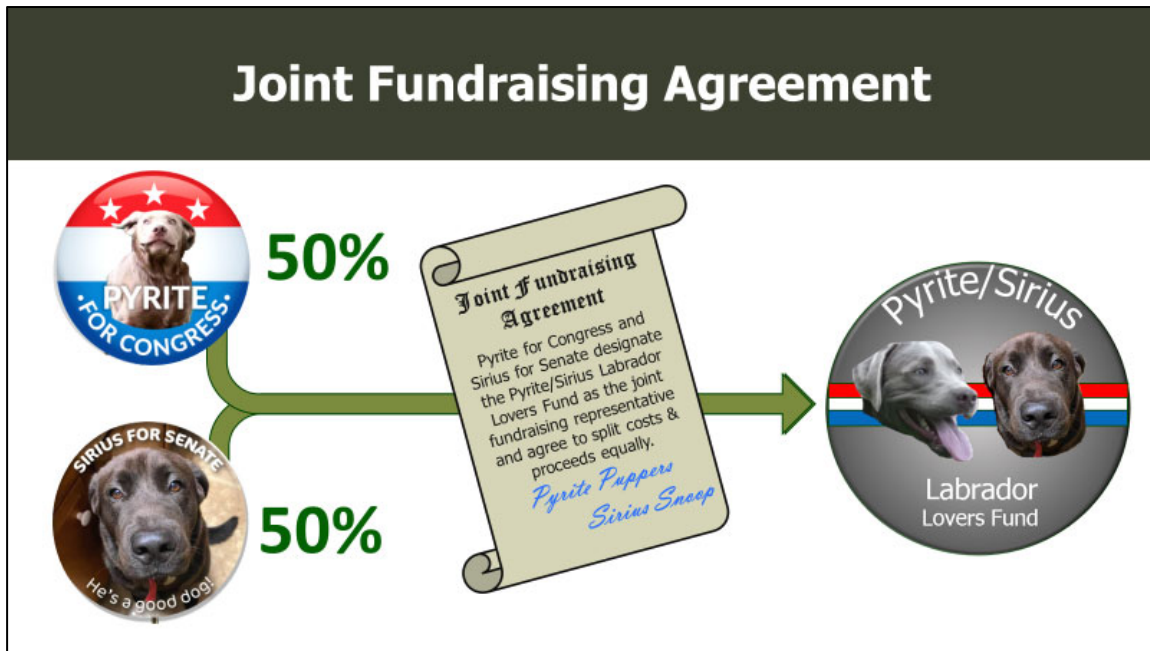
- Participants must designate JFR as authorized committee on FEC Form 1
- JFR collects and deposits joint fundraising contributions
- JFR pays expenses and transfers net proceeds to participants



### Joint fundraising representative (JFR)

- All participants must either create a new committee (recommended) or select one of the participating federal political committees to act as joint fundraising representative (JFR).
- New committee established as JFR must register with the FEC and must include the name of each participating federal candidate in the new committee's name.

- Participants amend FEC Form 1 and FEC Form 2 to designate JFR as an authorized committee.
- Responsible for collecting and depositing joint contributions, paying expenses and allocating net proceeds to all participants.
- Must keep records and report overall joint fundraising activity.




**Joint fundraising agreement:**

Participants agree to formula to allocate proceeds and expenses and sign a written agreement.

### Joint Fundraising Solicitations

**Joint fundraising solicitations must include specific information:**



Pyrite/Sirius Labrador Lovers Fund (LLF) is a joint fundraising committee for Pyrite for Congress and Sirius for Senate. Contributions to the LLF will be split 50/50 between the two campaigns, but contributors may specify a different allocation. The allocation formula may change if any contribution would cause a contributor to exceed the limit to one of the campaigns.



### Joint fundraising solicitations must state

- Names of all participants (regardless of whether they are registered political committees)
- Allocation formula
- Allowance for alternate designation by contributors
- Excessive contributions may change allocation formula [11 CFR 102.17\(c\)\(2\)\(i\)](#)

### Solicitations and screening contributions

- JFR and participants must screen contributions to make sure they are neither prohibited nor in excess of contribution limits.
- Maximum limit = total amount he/she may contribute to all participants, without exceeding any limits.

## Joint Fundraising: Reporting

**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 line. 12FE4M5

**All three committees disclose their receipts and disbursements to the FEC.**

2. FEC IDENTIFICATION NUMBER CITY STATE ZIP CODE  
C IS THIS REPORT NEW OR AMENDED  
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)  
(b) 12-Day PPE-Election Report for the:  
☐ Primary (12P) ☐ General (12G) ☐ Runoff (12R)  
☐ Convention (12C) ☐ Special (12S)  
Election on in the State of

**SCENARIO #4: Joint Fundraising** (*Guide*, Appendix C, pp. 151-159)

### SCENARIO #3

House candidate Pyrite and Senate candidate Sirius hold a joint fundraising event on September 21, 2025.

They set up the Pyrite/Sirius Labrador Lovers Fund as their JFR and established a 50/50 allocation split.

The JFR collects two contributions of \$3,500, one from Alfie Silver and one from Abbie Golden. After paying \$1,000 in expenses, the JFR transfers \$3,000 to each participant on September 28, 2025 (comprising 50% of the net proceeds).

The diagram illustrates the flow of funds. On the left, two circular icons represent individual contributions: 'PYRITE FOR CONGRESS' (top) and 'SIRIUS FOR SENATE' (bottom). A green arrow points from these two icons to a larger circular icon on the right labeled 'pyrite/Sirius Labrador Lovers Fund'. This represents the consolidation of funds into the joint fundraising representative (JFR).

*House Candidate Pyrite and Senate Candidate Sirius decide to team up for a joint fundraising event on September 21, 2025. They plan to divide the expenses and proceeds equally and designate the “Pyrite/Sirius Labrador Lovers Fund” as their joint fundraising representative (JFR). They agree to divide up the expenses and proceeds 50/50.*

*At the event, the JFR collects a total of \$7,000. The only contributions came from Alfie Silver and Abbie Golden for \$3,500 each. Since the proceeds are split evenly (50%) between each candidate, Alfie and Abbie each made a \$1,750 contribution to Pyrite for Congress and a \$1,750 contribution to Sirius for Senate.*

*The Pyrite/Sirius Labrador Lovers Fund incurs \$1,000 in expenses to put on the September 21 event. Pyrite for Congress receives a check from the JFR on September 28, 2025, in the amount of \$3,000, comprising the committee’s 50% share of the net proceeds.*



**Poll Question**

**How should the Pyrite for Congress committee disclose the check from the Joint Fundraising Representative (JFR)?**

- ☐ A: As a contribution from an individual – Line 11a(i)
- ☐ B: As a contribution from a political committee – Line 11(c)
- ☐ C: As a transfer from an authorized committee – Line 12
- ☐ D: No reporting is necessary

### Poll Answer

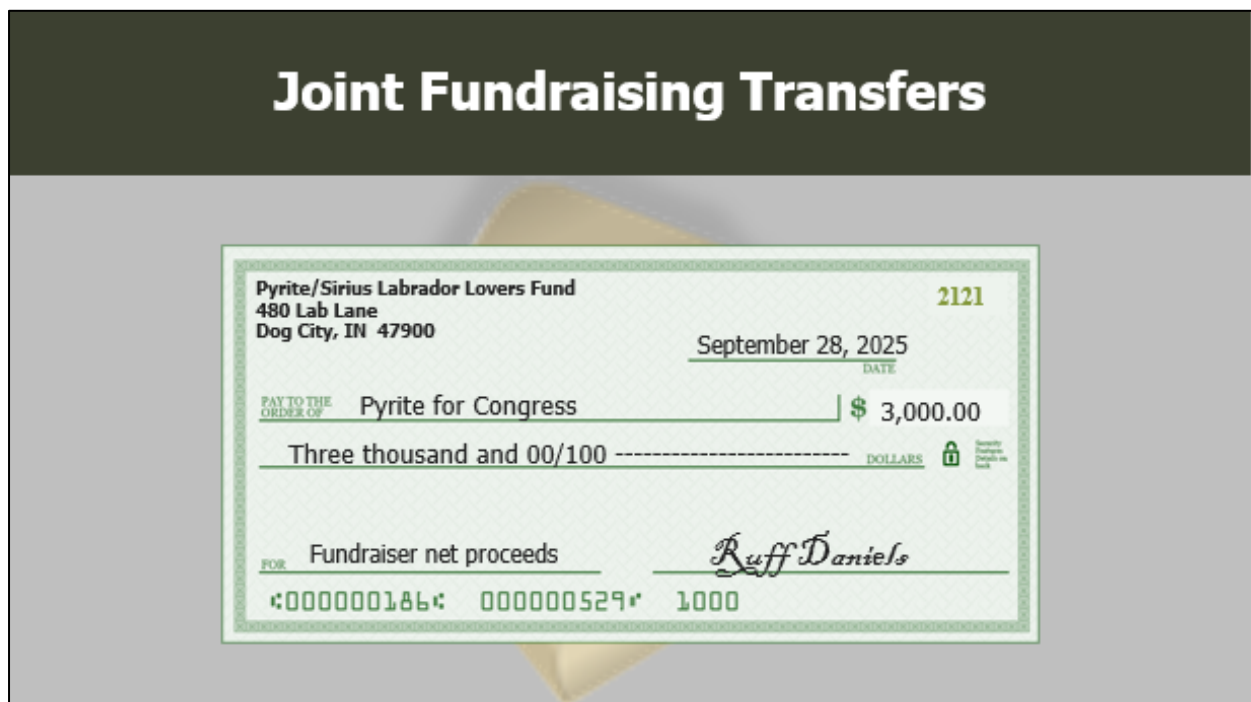
#### How should the Pyrite for Congress committee disclose the check from the Joint Fundraising Representative (JFR)?

- ☐ A: As a contribution from an individual – Line 11a(i)
- ☐ B: As a contribution from a political committee – Line 11(c)
- ☒ C: As a transfer from an authorized committee – Line 12
- ☐ D: No reporting is necessary

The funds are coming from the Pyrite/Sirius Labrador Lovers Fund (LLF), the joint fundraising representative (JFR) authorized to raise money for the candidate. Therefore, the receipt is reported as a transfer of funds from an authorized committee. The campaign committee should itemize its net proceeds (the campaign's share of the gross contributions, minus its share of expenses) as a receipt from the LLF.

#### 1. Is any additional disclosure necessary?

Yes. The committee must list the individual contributions contained in the transfer-in from the JFR that meet the itemization threshold as MEMO entries (check "Memo Item" box) for the entries on Schedule A. The MEMO entries should be linked to the transfer (for electronic filers) or appear directly underneath the main transfer entry. This will make it clear which individual contributions made up each transfer in cases where the committee reports multiple JFR transfers. (If unable to link or list individual contributions underneath the main transfer entry, specify the JFR name and transfer date next to each individual contribution as MEMO text).



**Calculating net proceeds:**

## Joint Fundraising Transfers

**Pyrite for Congress**



1/2 Silver	\$1,750
1/2 Golden	\$1,750
1/2 Expenses	- \$500
<b>Net Income</b>	<b>\$3,000</b>



**Sirius for Senate**



1/2 Silver	\$1,750
1/2 Golden	\$1,750
1/2 Expenses	- \$500
<b>Net Income</b>	<b>\$3,000</b>

**Report receipt of transfer from Joint Fundraising Representative (JFR):** Show reporting on Schedule A for Line 12. The Date of Receipt is the date the campaign receives the net proceeds from the JFR.

**Report individual contributors:** Show reporting on Schedule A for Line 12 using MEMO entries (check “Memo Item” box). The Date of Receipt is the date the JFR received the contribution from the individual; the Amount of Each Receipt this Period is the campaign’s full share of contribution (before expenses); also include the notation in the Receipt This Period box indicating, “Pyrite/Sirius Labrador Lovers Fund – Joint Fundraiser.”

## Report Receipts as Transfers In

### October Quarterly (Q3) Report Schedule A, Line 12

- Report transfer received from JFR
- Memo entries for individual donors

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

FOR LINE NUMBER: (check only one)  
☒ 11a ☐ 11b ☐ 11c ☐ 11d ☐ 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)  
**Pyrite for Congress**

Full Name (Last, First, Middle Initial)  
**A. Pyrite/Sirius Labrador Lovers Fund**

Mailing Address  
**480 Lab Lane**  
City: **Dog City** State: **IN** Zip Code: **47900**

FEC ID number of contributing federal political committee: **C**

Date of Receipt: **09 / 28 / 2025**

Amount of Each Receipt this Period: **3,500.00**

Receipt For: ☒ Primary ☐ General ☐ Other (specify) **Joint fundraising committee**

Election Cycle-to-Date: **3,500.00**

Full Name (Last, First, Middle Initial)  
**B. Alfie Silver**

Mailing Address  
**200 Water Bowl Way**  
City: **Dog City** State: **IN** Zip Code: **47900**

FEC ID number of contributing federal political committee: **C**

Date of Receipt: **09 / 21 / 2025**

Amount of Each Receipt this Period: **1,750.00**

Receipt For: ☒ Primary ☐ General ☐ Other (specify) **Pyrite/Sirius Labrador Lovers Fund – JF transfer**

Election Cycle-to-Date: **1,750.00**

Full Name (Last, First, Middle Initial)  
**C. Abbie Golden**

Mailing Address  
**200 Puppies Place**  
City: **Dog City** State: **IN** Zip Code: **47900**

FEC ID number of contributing federal political committee: **C**

Date of Receipt: **09 / 21 / 2025**

Amount of Each Receipt this Period: **1,750.00**


Receipt For: ☒ Primary ☐ General ☐ Other (specify) **Pyrite/Sirius Labrador Lovers Fund – JF transfer**

Election Cycle-to-Date: **1,750.00**

### Key issues on joint fundraising:

- The date of receipt may be different for the JFR and the contributors.
- Report transaction on Line 12 (Transfers from Other Authorized Committee), not 11(a)(i).
- Use MEMO entries (check “Memo Item” box) to break out contributor itemization.
- Report gross amount of contribution(s) and include a notation referring back to JFR.
- Itemize contributions from the original donors making up its share of the gross receipts as “Memo Item” entries on Schedule A (only contributions aggregating over \$200 for the election cycle for the contributor require itemization).
- Please note that in most cases, the net amount of the transfer to a participating campaign committee will be less than the sum of the MEMO entries supporting the transfer.
- The JFR pays expenses out of the total funds raised, and then gives participating committees their allocated share of the leftover money.
- Remember, when designating a separate JFR, participating campaign(s) must amend their FEC Forms 1 & 2 to add the JFR as an authorized committee.
- **48-Hour Notices:** If applicable, 48-Hour Notices must be filed within 48-hours of receipt. For a joint fundraiser, the date of receipt = date JFR receives the contribution.

**SCENARIO #4: Candidate Loans (Guide, pp. 101-102);  
48-Hour Notices (Guide, pp. 81, 83)**

 <p><b>Candidate Loans and 48-Hour Notices</b></p>	<p><b>SCENARIO #4A</b></p> <p>On June 4, 2026, Candidate Cappuccino loans her campaign \$10,000 from her personal funds.</p> <p>She wishes to be paid back in full, no matter how long it may take, and will not charge the committee any interest.</p>
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**SCENARIO #5A: Candidate Loans - Personal Funds Loan & 48-Hour Notices**

*On June 4, 2026, Candidate Cappuccino Hound dips into her savings account and gives \$10,000 to her campaign committee as a last push before the primary election. She tells the Campaign Committee's Treasurer, Mocha Brewer, that the funds are to be considered a loan. As more money from other contributors comes in, she wishes to be paid back – no matter how long it may take. Cappuccino will not charge the committee any interest.*



**Does Cappuccino's personal funds loan to her campaign trigger a 48-Hour Notice?**

- ☐ A: Yes
- ☐ B: No



### Poll Answer

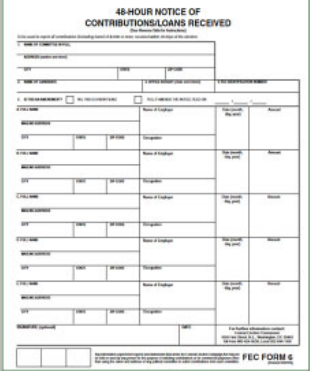
Does Cappuccino's personal funds loan to her campaign trigger a 48-Hour Notice?

- ☒ A: Yes  
☐ B: No

## 48-Hour Notices

Disclose any contribution  $\geq$  \$1,000 received <20 days up to 48 hours before an election using FEC Form 6

Reporting requirements apply to contributions from all sources



### 48-Hour Notices

- Applies to all kinds of contributions (individual, political committees, personal funds from the candidate, loans from the candidate, endorsements or guarantees of loans from banks, joint fundraising and earmarked contributions).
- Principal campaign committees must file special notices for contributions of \$1,000 or more received less than 20 days but more than 48 hours before 12:01am of the day of any election in which the candidate is running (even if candidate is unopposed in the election).
- The expedited disclosure requirements apply to all types of contributions received, including contributions collected through a joint fundraising effort.
- The notices must reach the FEC within 48-hours of the committee's receipt of the contribution(s). Committees filing electronically **must** file their 48-Hour Notices electronically. Committees filing paper forms may fax the notice to the appropriate office.
- Last-minute contribution must also be itemized on committee's next scheduled report.
- **Where and how to file 48-Hour Notices**
  - File with the FEC
    - Electronic filer: file electronically.
    - Paper filer: file via fax or online using the FEC website.
  - Campaign committees file their 48-Hour Notices using **FEC Form 6**:
    - FECFile or other commercial filing software
    - Online webform: [webforms.fec.gov/onlinefiling/form6/login.htm](https://webforms.fec.gov/onlinefiling/form6/login.htm)
    - Paper form: [www.fec.gov/resources/cms-content/documents/fecfrm6.pdf](https://www.fec.gov/resources/cms-content/documents/fecfrm6.pdf)

**1. Should the committee disclose the personal funds loan? If so, how should the committee disclose it? Does the personal funds loan trigger a 48-Hour Notice?**

Yes. The term “loan” is contained in the definition of contribution, and as such, the personal funds loan from Candidate Cappuccino should be disclosed as both a contribution on Schedule A and as a loan on Schedule C.

Since the loan was given to the campaign in close proximity to the candidate’s primary, it must be determined whether or not the receipt triggers expedited disclosure on a 48-Hour Notice. This requirement applies to all types of contributions received, including loans from the candidate, loans received (other than bank loans) and endorsements of bank loans.

Cappuccino Hound is participating in the primary election on June 16, 2026. The applicable 48-Hour Notice period runs from May 28 through June 13. Therefore, the \$10,000 personal funds loan received on June 4 falls inside this period and triggers the 48-Hour Notice requirements. The contribution must be reported to the FEC by June 16, 2026.

**Report last minute receipt:** show reporting of 48-Hour Notice on Form 6.

## Part 1 of 3: Initial Report of Candidate Loan 48-Hour Notice – Form 6

48-HOUR NOTICE OF CONTRIBUTIONS/LOANS RECEIVED					
(See Reverse Side for Instructions)					
To be used to report all contributions (including loans) of \$1000 or more, received within 20 days of the election.					
1. NAME OF COMMITTEE IN FULL <b>Cappuccino for Congress</b>		2. NAME OF CANDIDATE <b>Cappuccino Hound</b>		4. FEC IDENTIFICATION NUMBER <b>C00320000</b>	
ADDRESS (number and street) <b>120 Bark Street</b>		3. OFFICE SOUGHT (State and District) <b>VA/05</b>			
CITY <b>Shenandoah</b>	STATE <b>VA</b>	ZIP CODE <b>22800</b>			
5. IS THIS AN AMENDMENT? <input checked="" type="checkbox"/> NO, THIS IS A NEW FILING <input type="checkbox"/> YES, IT AMENDS THE NOTICE FILED ON _____ / _____ / _____					
A. FULL NAME <b>Cappuccino Hound</b>		Name of Employer <b>Cappuccino Coffee Roasters</b>		Date (month, day, year) <b>06/04/26</b>	Amount <b>10,000.00</b>
MAILING ADDRESS <b>120 Bark Street</b>		Occupation <b>Founder &amp; Roaster</b>			
CITY <b>Shenandoah</b>	STATE <b>VA</b>	ZIP CODE <b>22800</b>			
SIGNATURE (optional) <i>Mocha Brewer</i>		DATE <b>06/05/26</b>		For further information contact: Federal Election Commission 999 E Street, NW, Washington, DC 20463 Toll Free 800-424-9530, Local 202-694-1100	
Any information copied from reports and statements filed under the Federal Election Campaign Act 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.					
<b>FEC FORM 6</b> (Revised 03/2016)					

Includes  
loans

As a last-minute contribution, the personal funds loan must also be itemized on the campaign committee’s next scheduled report.



**Report the loan as a contribution** on Schedule A for Line 13(a). The date of receipt is the date the money is received by the campaign committee; itemization should include notation in Receipt This Period box indicating “personal funds.”

## Part 2 of 3: Report Candidate Loan as Contribution July Quarterly (Q2) Report – Schedule A, Line 13(a)

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 type="checkbox"/> 11a <input type="checkbox"/> 11b <input type="checkbox"/> 11c <input type="checkbox"/> 11d	
			<input checked="" type="checkbox"/> 13	
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>Cappuccino Hound</b>				
A. Mailing Address <b>120 Bark Street</b>				
City <b>Shenandoah</b>		State <b>VA</b>	Zip Code <b>22800</b>	
FEC ID number of contributing federal political committee. <b>C</b>				
Name of Employer <b>Cappuccino Coffee Roasters</b>		Occupation <b>Founder &amp; Roaster</b>		
Receipt For: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼		Election Cycle-to-Date ▼ <b>10,000.00</b>		
		Date of Receipt <b>06 / 04 / 2026</b>		
		Amount of Each Receipt this Period <b>10,000.00</b>		
		<input type="checkbox"/> Memo Item <b>Personal funds</b>		

**Report terms of the loan** on Schedule C for Line 13(a). The loan source is the candidate. Itemization should also include notation indicating “personal funds.”

Note that the committee will continuously report the loan on Schedule C until loan is fully repaid.

## Part 3 of 3: Report Receipt as Loan

### July Quarterly (Q2) Report – Schedule C, Line 13(a)

SCHEDULE C (FEC Form 3)			PAGE	OF
LOANS			Use separate schedule(s) for each category of the Detailed Summary Page	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 checked="" type="checkbox"/> Primary <input 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>10,000.00</b>		Cumulative Payment To Date <b>0.00</b>	Balance Outstanding at Close of This Period <b>10,000.00</b>	
TERMS Date Incurred <b>06 / 04 / 2026</b>		Date Due <b>None</b>	Interest Rate (If none, enter 0) <b>None</b>	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 2026 election.

The only outstanding debt is the \$2,000 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

#### **SCENARIO #5B: Candidate Loans - Forgiveness of Candidate's Personal Funds Loan (Guide, pp. 140-142)**

*After a successful election campaign, Treasurer Mocha Brewer is working to close out the books on the 2026 election. After the general election bills have been paid, the one outstanding committee debt is a \$2,000 balance on Cappuccino's personal funds loan. Mocha meets with Cappuccino to talk about the money her committee still owes her. Wanting to take a break from fundraising until the next year, Cappuccino decides simply to forgive the loan balance and convert it to a contribution.*

#### **1. How should the committee show the forgiveness of a loan by the candidate?**

A candidate may forgive all or a portion of a loan he/she made to the campaign. The forgiven balance becomes a contribution from the candidate.

## 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



The candidate must write a letter, preferably on campaign letterhead, addressed to the FEC stating that he/she forgives the loan. The candidate's original signature must be on this letter.

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.

**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.

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

## Report Loan Forgiveness Post-General (30G) Report – Schedule C, Line 13(a)

SCHEDULE C (FEC Form 3)		PAGE OF	
LOANS		Use separate schedule(s) for each category of the Detailed Summary Page	
NAME OF COMMITTEE (In Full) <b>Cappuccino for Congress</b>		FOR LINE NUMBER: (check only one) <input checked="" type="checkbox"/> 13a <input type="checkbox"/> 13b	
LOAN SOURCE Full Name (Last, First, Middle Initial) <b>Cappuccino Hound</b>		<input type="checkbox"/> Memo Item Election: <input checked="" type="checkbox"/> Primary <input 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>10,000.00</b>	Cumulative Payment To Date <b>8,000.00</b>	Balance Outstanding at Close of This Period <b>0.00</b>	
TERMS Date Incurred <b>06 / 04 / 2026</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 loans

- If the candidate wishes to be paid back, be sure to report the receipt as a loan on the *first* report disclosing the receipt.
- **Tips for a personal funds loan**
  - Use both Schedules A for Line 13(a) and Schedule C for Line 13(a).
  - Don't forget loan terms. Terms of a loan from the candidate's personal funds (no lending institution involved) may be more flexible. If there is no interest or due date, don't leave boxes blank, enter "none" or "n/a."
  - Include notations on both Schedules A & C indicating "personal funds."
  - 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.

- **Tips for a candidate loan from lending institution**

- When the candidate obtains a loan from the bank and then loans those funds to the campaign, report using Schedule A for Line 13(a), Schedule C for Line 13(a), and Schedule C-1.
- Don't forget to include loan terms. Often terms on C-1 and C will differ. The candidate is able to use different terms than the bank (including no repayment conditions). The bank must have terms offered in the normal course of business.
- Remember to include notations – i.e., “home equity line of credit.”
- Candidate may charge the campaign an interest rate on a loan derived from a bank that is different from what the bank charges the candidate.
- When disclosing repayment on this type of loan, principal campaign committee (PCC) may issue repayment to candidate or to the bank. Reflect payment on Schedules B and C. On Schedule B, break out payments towards principal and interest separately – disclosed on different line numbers: Line 19(a) for principal payments and Line 17 for interest payments.
- Loans made by a lending institution directly to the committee should be reported on Schedules A and C for Line 13(b) and Schedule C-1. Repayments on these loans should be reported on Schedule B for Line 19(b) for principal payments and Schedule B for Line 17 for interest payments, as well as reflected on Schedule C. A separate copy of the Schedule C-1 that contains the original signature from the lending institution and a copy of the loan agreement must be submitted to the FEC, even for electronic filers.

#### **48-Hour Notices**

- Campaign committees must file special notices regarding contributions of \$1,000 or more received less than 20 days but more than 48 hours before 12:01am of the day of any election in which the candidate is running (whether or not candidate has opposition).
- Expedited disclosure requirements apply to all types of contributions received, including loans from the candidate and other non-bank sources. Does not apply to bank loans.
- Campaign committees file 48-Hour Notices with the FEC. Electronic filers must file electronically; paper filers may file via fax or online using the FEC website.
- **FEC Form 6**
  - FECFile or other commercial filing software
  - Online webform: [webforms.fec.gov/onlinefiling/form6/login.htm](https://webforms.fec.gov/onlinefiling/form6/login.htm)
  - Paper form: [www.fec.gov/resources/cms-content/documents/fecfrm6.pdf](https://www.fec.gov/resources/cms-content/documents/fecfrm6.pdf)



## Compliance Help



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

## More Reporting Help

Guides for campaigns and committees

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

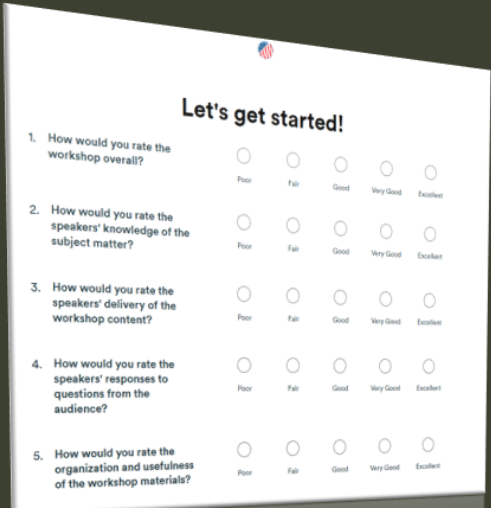
FECTube YouTube channel (including "Help with FECFile")

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

Extended phone coverage


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

[www.fec.gov/help-candidates-and-committees/guides/](http://www.fec.gov/help-candidates-and-committees/guides/)  
[www.youtube.com/user/FECTube](http://www.youtube.com/user/FECTube)




**Let's get started!**

1. How would you rate the workshop overall?  
☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Excellent
2. How would you rate the speakers' knowledge of the subject matter?  
☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Excellent
3. How would you rate the speakers' delivery of the workshop content?  
☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Excellent
4. How would you rate the speakers' responses to questions from the audience?  
☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Excellent
5. How would you rate the organization and usefulness of the workshop materials?  
☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Excellent



## Help Us Help You!

Please complete an evaluation of this workshop.

**FECConnect**  


Evaluation link: <https://fec.ethn.io/161112>

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