



FECConnect
 **LIVE**

October Quarterly Reporting for Campaign Committees

September 30, 2026
12:00pm Eastern



Objectives



Review Reporting Basics



Discuss RAD Review & RFAIs



Examine Forms & Schedules

REPORTING BASICS

I. Filing Schedule and Report Deadlines

Reporting Basics

House and Senate campaigns file reports 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.

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 10/24/26
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

B. Election (even) year (2026)

1. **Quarterly reports:** Due April 15, July 15, October 15 and January 31.

2026 Filing Schedule

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.

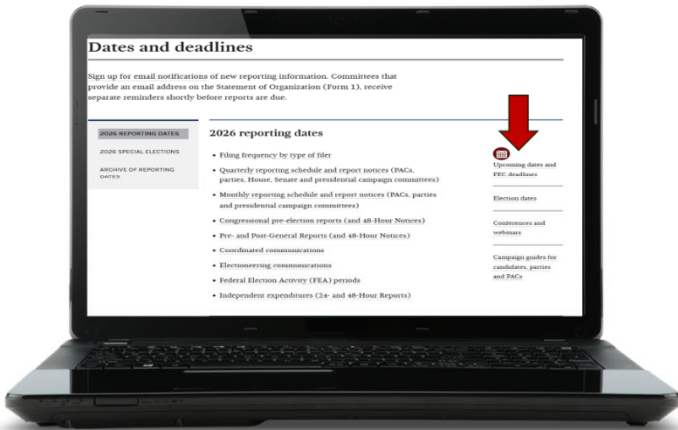
3. **File Post-General Report, due 30 days after general**

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-notices/

48-Hour Notices



The laptop screen shows the 'Dates and deadlines' page on the FEC website. The page has a sidebar with links like 'SIGN UP FOR EMAIL NOTIFICATIONS', '2026 SPECIAL ELECTIONS', 'ARCHIVE OF REPORTING DATES', and '2026 reporting dates'. The main content area lists various reporting requirements for 2026, including filing frequency by type of filer, quarterly reporting, monthly reporting, congressional pre-election reports, pre- and post-general reports, coordinated communications, electronic communications, federal election activity (FEA) periods, and independent expenditures. A red arrow points to the '2026 reporting dates' section.

www.fec.gov/help-candidates-and-committees/dates-and-deadlines/

C. **Non-election (odd) year (2027)**

Quarterly reports due April 15, July 15, October 15 and January 31.

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

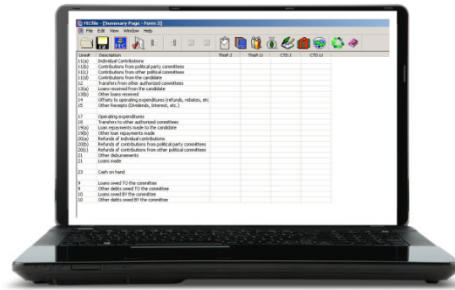
Electronic reports considered “filed” when it is received and validation by the Commission’s computer system on or before 11:59 p.m. (Eastern Time) on the filing date.

How to File FEC Reports

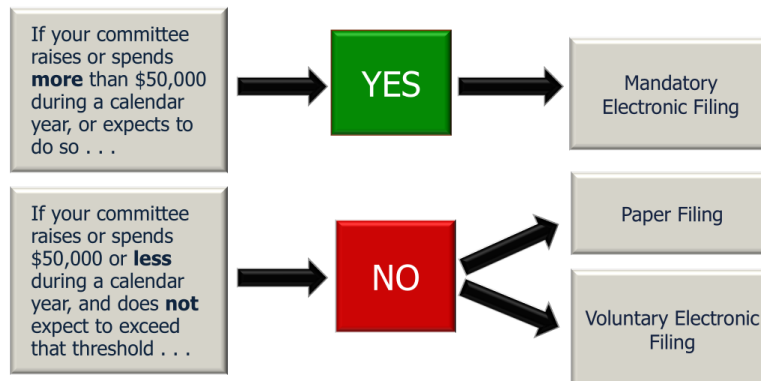
On Paper



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.

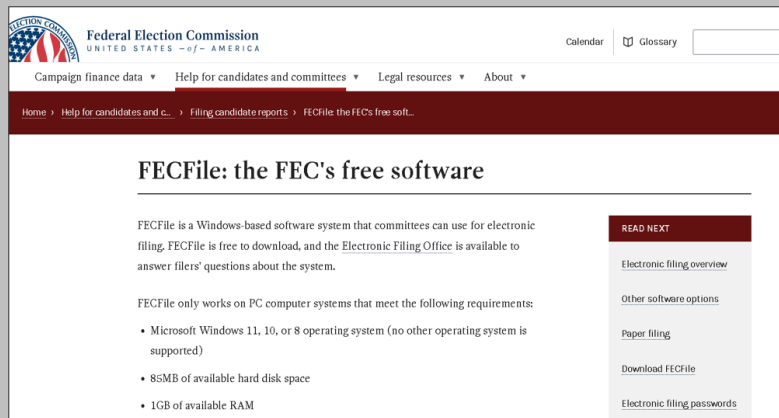
2. How do you get a password?

- a) Most committees may obtain or change their password online at webforms.fec.gov/psa/newrequest.htm
- 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/

Electronic Filing Passwords

The screenshot shows the Federal Election Commission's website. The header includes the FEC logo, the text "Federal Election Commission UNITED STATES - o f - AMERICA", and links for "Calendar" and "Glossary". A breadcrumb trail reads: "Home > Help for candidates and co... > Filing candidate reports > Password Assignment Sys...". The main heading is "Electronic Filing Password Assignment System".

Who can get a password?

For a registered committee, only the official email addresses listed on the Statement of Organization (FEC Form 1) can obtain an electronic filing password.

An entity or person(s) other than a political committee may also obtain a password for electronic filing.

How do I get a password?

Registered Committees, entity(s) or person(s), can enroll into the Electronic Filing Password Assignment System for creating, retrieving and changing, passwords using a 9 digit FEC Committee ID number (e.g., C00401234, C98123456, C70012345, C30012345, etc.). You can find step by step instructions in the [help](#) section.

QUICK LINKS

- [Help](#)
- [Contact the Electronic Filing Office](#)
- [FEC home page](#)
- [Electronic filing](#)
- [Password Assignment System home](#)

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 (rules)

and

www.fec.gov/law/cfr/ej_compilation/2007/notice_2007-13.pdf (policy statement) and the May and July 2007 *Record* issues.

Best Practices: Filing

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



B. Best practices for filing reports

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

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

I. RAD Review of Reports & RFAIs

Review and Referral Policy	30 categories of review: <ul style="list-style-type: none">■ Mathematical discrepancies■ Failure to provide supporting schedules■ Failure to properly itemize contributions from individuals■ Prohibited excessive and impermissible contributions■ Improper itemization of disbursements
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A. RAD review and referral policy

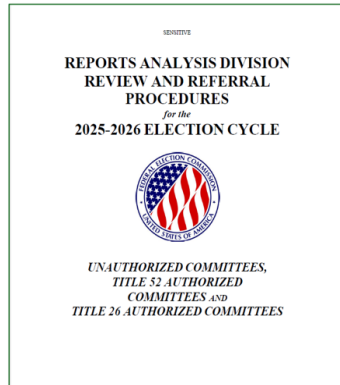
Policy is reassessed every election cycle and revisions/changes made based on input from RAD and other offices, such as the Office of General Counsel (OGC) and Commissioners. A redacted version of the RAD review and referral policy can be found on the FEC website.

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

<https://www.fec.gov/resources/cms-content/documents/Final-Redacted-2025-2026-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 RFAs on same issue
- Analyst does not consider previous responses to RFAs, 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/

RFAIs sent by email

The image shows a portion of the FEC Form 1, titled 'STATEMENT OF ORGANIZATION'. It includes several sections for providing contact information:

- NAME OF COMMITTEE (in full):** A text field with a checkbox to 'Check if name is changed' and an example of typing 'type over the lines'.
- ADDRESS (number and street):** A text field with a checkbox to 'Check if address is changed'.
- CITY, STATE, ZIP CODE:** Three separate text fields for city, state, and zip code.
- COMMITTEE'S E-MAIL ADDRESS:** A text field with a checkbox to 'Check if address is changed'.
- Optional Second E-Mail Address:** A text field.
- COMMITTEE'S WEB PAGE ADDRESS (URL):** A text field with a checkbox to 'Check if address is changed'.
- DATE:** A text field for the date.

Reports Analysis Division (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.

RFAs sent by email

Responding to RFAs

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 RFAs



Analysts do not make legal conclusions

Analysts cannot categorize your activity

RAD may consult Office of General Counsel (OGC) before sending an RFAI and when assessing 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

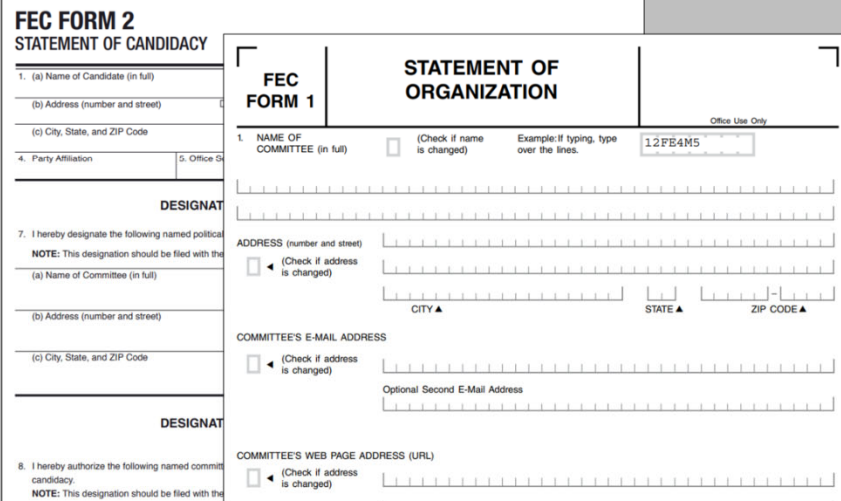
1. Most banks offer services to prevent check and ACH fraud.
2. Fraud prevention programs (often referred to as Positive Pay systems) allow your bank to work more closely with your committee to verify that:
 - a) The checks presented to the bank for payment on your account are authorized; and
 - b) The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

FEC REPORTING FORMS, SCHEDULES & REPORTING FINANCIAL ACTIVITY

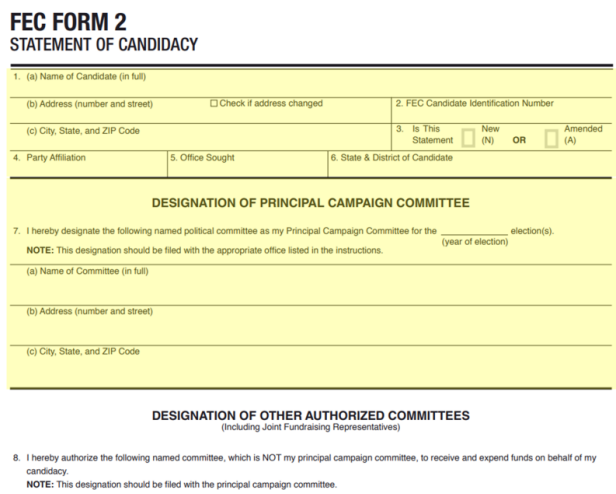
I. Candidate and Committee Registration

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, and office sought. It also has sections for designating a principal campaign committee and other authorized committees. 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 'Check if name is changed' and 'Check if address is changed'.

Candidate Registration



The image shows the 'FEC FORM 2 STATEMENT OF CANDIDACY' form. It includes fields for candidate name, address, city/state/zip, party affiliation, office sought, and state & district of candidate. It also has sections for designating a principal campaign committee and other authorized committees. The form includes checkboxes for 'Check if address changed' and 'Check if name is changed'.

Filed by candidate within
15 days of reaching the
\$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**

1. NAME OF COMMITTEE (in full) ☐ (Check if name is changed) Example: If typing, type over the lines. 12FB4M5

ADDRESS (number and street) ☐ (Check if address is changed)

CITY STATE ZIP CODE

COMMITTEE'S E-MAIL ADDRESS ☐ (Check if address is changed) Optional Second E-Mail Address

COMMITTEE'S WEB PAGE ADDRESS (URL) ☐ (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/
 - b) Link to FEC Form 1 webform: webforms.fec.gov/webforms/form1/index.htm

Committee Registration

FEC FORM 1		STATEMENT OF ORGANIZATION		Office Use Only
1. NAME OF COMMITTEE (in full)		☐ (Check if name is changed)	Example: If typing, type over the lines.	12FE4M5
<hr/>				
ADDRESS (number and street)		<hr/>		
☐ (Check if address is changed)		<hr/>		
CITY ▲		STATE ▲	ZIP CODE ▲	
COMMITTEE'S E-MAIL ADDRESS				
☐ (Check if address is changed)		<hr/>		
Optional Second E-Mail Address		<hr/>		
COMMITTEE'S WEB PAGE ADDRESS (URL)				
☐ (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) ☒ This committee is a principal campaign committee. (Complete the candidate information below.)		
(b) ☐ 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: ☐ House ☐ Senate ☐ President	State <hr/>
		District <hr/>
(c) ☐ This committee supports/opposes only one candidate, and is NOT an authorized committee.		
Name of Candidate <hr/>		
Party Committee:		
(d) ☐ This committee is a <input type="text"/> (National, State or subordinate) committee of the <input type="text"/> (Democratic, Republican, etc.) Party		
Political Action Committee (PAC):		
(e) ☐ This committee is a separate segregated fund. (Identify connected organization on line 6.) Its connected organization is a:		
☐ Corporation	☐ Corporation w/o Capital Stock	☐ Labor Organization
☐ Membership Organization	☐ Trade Association	☐ Cooperative
☐ 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 _____

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 _____

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

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 Employer

Occupation

Receipt For: ☐ Primary ☐ General ☐ Other (specify) _____

Election Cycle-to-Date

Date of Receipt

Amount of Each Receipt this Period

Memo Item

Schedule A Itemized Receipts

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 B Itemized Disbursements

Common Itemization Schedules

The image shows two screenshots of the FEC Form 3 schedules. The top screenshot is Schedule C (FEC Form 3) LOANS, which includes fields for Name of Committee, Loan Source, Mailing Address, City, State, ZIP Code, Original Amount of Loan, Cumulative Payment To Date, Balance Outstanding at Close of This Period, and Terms. The bottom screenshot is Schedule D (FEC Form 3) DEBTS AND OBLIGATIONS Excluding Loans, which includes fields for Name of Committee, A. Full Name (Last, First, Middle Initial) of Debtor or Creditor, Nature of Debt (Purpose), Mailing Address, City, State, ZIP Code, Outstanding Balance Beginning This Period, Amount Incurred This Period, Payment This Period, and Outstanding Balance at Close of This Period.

Schedule C Loans

Schedule D Debts and Obligations

Cover Page

Committee name,
mailing address,
FEC ID number

Type of report
(e.g., October Quarterly)

Period covered

Treasurer's
signature
and date

The image shows the cover page of the FEC Form 3, titled "REPORT OF RECEIPTS AND DISBURSEMENTS For An Authorized Committee". It includes fields for 1. NAME OF COMMITTEE (in full), 2. FEC IDENTIFICATION NUMBER, 3. IS THIS REPORT (NEW, AMENDED), 4. TYPE OF REPORT (Quarterly, 12-Day Pre-Election, 30-Day Post-Election, Termination), and a section for the Treasurer's signature and date. The form also includes a "NOTE" section and a "FEC FORM 3" label.

Detailed Summary Page: Receipts

The screenshot shows the 'DETAILED SUMMARY PAGE of Receipts' (FEC Form 3, Revised 05/2016), Page 3. A red arrow points to the 'I. RECEIPTS' section. The form includes fields for 'Write or Type Committee Name', 'Report Covering the Period' (From and To dates), and two columns: 'COLUMN A Total This Period' and 'COLUMN B Election Cycle-to-Date'. Section 11, 'CONTRIBUTIONS (other than loans) FROM:', lists categories (a) through (d) with corresponding tables for itemized and unitemized receipts.

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

A. Report receipts on the appropriate line number

1. Itemize regardless of amount:

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

2. Threshold for other categories

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

Making Best Efforts

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



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

Report Individual Contribution July Quarterly (Q2) 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

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
Best Efforts

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

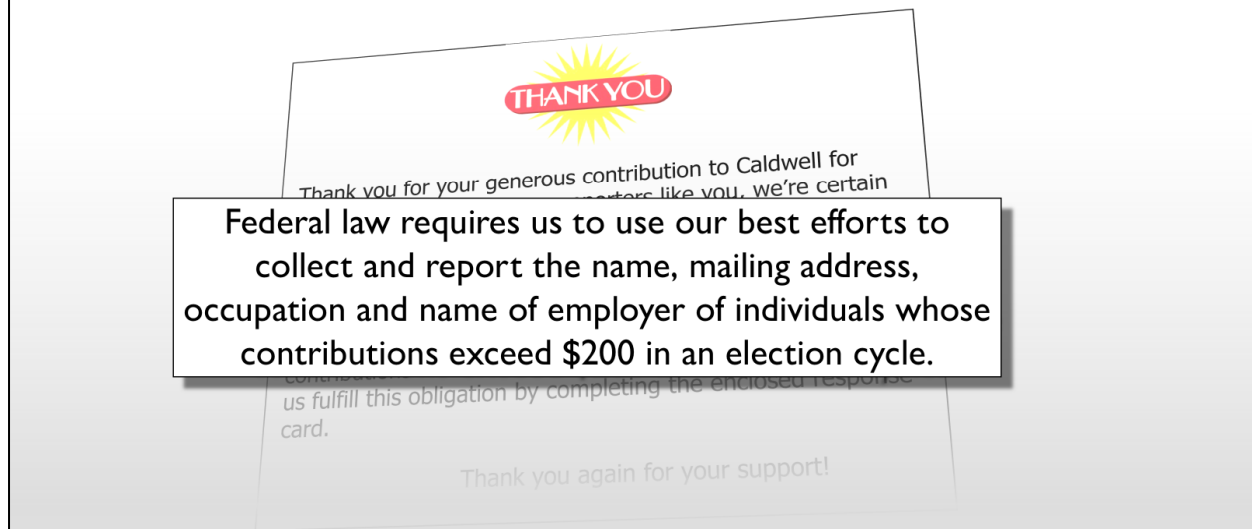
Election Cycle-to-Date
3,500.00

Date of Receipt
Month: **07** Day: **30** Year: **2026**

Amount of Each Receipt this Period
3,500.00

☐ Memo Item

Making Best Efforts (Follow-Up)



- 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 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

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)
A. 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
07 / 30 / 2026

Amount of Each Receipt this Period
3,500.00

☒ Memo Item

Election Cycle-to-Date
3,500.00

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

SCHEDULE B (FEC Form 3)
ITEMIZED DISBURSEMENTS

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

FOR LINE NUMBER (check only one) 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.

NAME OF COMMITTEE (in full)

Full Name (Last, First, Middle Initial)

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) _____

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) _____

State: _____

Date of Disbursement

FEC Identification Number

Amount of Each Disbursement this Period

☐ Memo Item

Full Name (Last, First, Middle Initial)

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) _____

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) _____

State: _____

Date of Disbursement

FEC Identification Number

Amount of Each Disbursement this Period

☐ Memo Item

Full Name (Last, First, Middle Initial)

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Office Sought: ☐ House ☐ Senate ☐ President ☐ Other (specify) _____

Disbursement For: ☐ Primary ☐ General ☐ Other (specify) _____

State: _____

Date of Disbursement

FEC Identification Number

Amount of Each Disbursement this Period

☐ Memo Item

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

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/

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) A. ABC Group		Date of Disbursement 08 / 15 / 2026	
Mailing Address 123 Money Lane		FEC Identification Number C	
City City	State ST	Zip Code 00000	Amount of Each Disbursement this Period 10,000.00
Purpose of Disbursement FEC Compliance Consulting		Category/Type 10,000.00	
Candidate Name		Memo Item	
Office Sought: ☐ House ☐ Senate ☐ President	Disbursement For: ☐ Primary ☐ General ☐ 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/

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**

REPORTING SCENARIOS

SCENARIO #1: **48-Hour Notices** (Guide, pp. 81, 83)
 In-Kind Contributions (Guide, pp. 94-95)

SCENARIO #1

As the November 3 general election approaches, Candidate Cappuccino sends out a solicitation to her supporters. In response, she received the following contributions:

- Loyal supporter Pepper McFluff donates a computer worth \$1,000 on October 16.
- Rover Ruffles, treasurer for the GoodBoy PAC, writes a \$5,000 check and hands it to the campaign treasurer on November 1.



As the November 3, 2026, general election approaches, Candidate Cappuccino sends out a solicitation to her loyal contributors. In response to her call, Pepper McFluff donates a computer worth \$1,000 to the campaign and brings it to the campaign office on October 16, 2026.

Rover Ruffles was away when Cappuccino's solicitation arrived. To ensure the contribution gets to the campaign before the election, Rover stops by the campaign office on his daily walk and hands a \$5,000 check to the campaign treasurer on November 1, 2026.

1. Do any of these receipts trigger 48-Hour Notices?

Yes. Campaign committees must file special notices regarding contributions of \$1,000 or more received less than 20 days but more than 48 hours before 12:01 a.m. of the day of any election in which the candidate is running (whether or not the candidate has opposition in the election). The expedited disclosure requirements apply to all types of contributions, including contributions from the candidate, loans from the candidate and other non-bank sources; and endorsements or guarantees of loans from banks.

48-Hour Notices

48-Hour Notices are required when a campaign receives a contribution of $\geq$ \$1,000 between 20 and two days before an election

- 48-Hour Notices are filed on FEC Form 6
- Each Form 6 must be filed within 48 hours of receiving a contribution of \$1,000 or more
- Loans and in-kind contributions included



Poll Question



Poll Question

Which contribution(s) require a 48-Hour Notice?

- ☐ A: Computer worth \$1,000 received October 16
- ☐ B: \$5,000 check received November 1
- ☐ C: Both
- ☐ D: Neither

Poll Answer

Which contribution(s) require a 48-Hour Notice?

- ☒ A: Computer worth \$1,000 received October 16
- ☐ B: \$5,000 check received November 1
- ☐ C: Both
- ☐ D: Neither

In our scenario, the 48-Hour Notice period runs from October 15 through October 31, 2026, therefore the October 16, 2026, receipt triggers the 48-Hour Notice requirements.

Which contribution(s) require a 48-Hour Notice?

General election: **November 3, 2026**

48-Hour Notice period: **October 15 – October 31, 2026**

	Computer worth \$1,000 received October 16
	\$5,000 check received November 1

2. How should the committee disclose the October 16, 2026, receipt?

The \$1,000 computer given as an in-kind contribution should be disclosed as a 48-Hour Notice and must be reported to the FEC by October 18, 2026.

Campaign committees may file 48-Hour Notices using FEC Form 6. 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 (202) 219-0174, or may file online using the FEC's website at: webforms.fec.gov/onlinefiling/form6/login.htm

NOTE: A last-minute contribution must also be itemized on the committee's next scheduled report. An in-kind contribution will be disclosed on both Schedule A and Schedule B.

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

48-Hour Notice of Contributions/Loans Received FEC Form 6

48-HOUR NOTICE OF CONTRIBUTIONS/LOANS RECEIVED			
<small>(See Reverse Side for Instructions)</small>			
<small>To be used to report all contributions (including loans) of \$1000 or more, received within 20 days of the election.</small>			
1. NAME OF COMMITTEE IN FULL Cappuccino for Congress			
ADDRESS (number and street) 120 Bark Street			
CITY Shenandoah	STATE VA	ZIP CODE 22800	
2. NAME OF CANDIDATE Cappuccino Hound		3. OFFICE SOUGHT (State and District) VA / 5	
4. IS THIS AN AMENDMENT? ☒ NO, THIS IS A NEW FILING ☐ YES, IT AMENDS THE NOTICE FILED ON _____ / _____ / _____		FEC IDENTIFICATION NUMBER C00320000	
A. FULL NAME Pepper McFluff		Name of Employer Pepper Design Inc.	Date (month, day, year) 10/16/26
MAILING ADDRESS 606 Lake Avenue		Amount \$1,000.00	
CITY Old Rag	STATE VA	ZIP CODE 22801	Occupation Web Designer
SIGNATURE (optional) <i>Mocha Brewer</i>		DATE 10/17/26	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.			
FEC FORM 6 <small>(Revised 03/2016)</small>			

3. **How should the committee disclose the \$5,000 check received on November 1, 2026?**
48-Hour Notice is **NOT** required. While the contribution is over \$1,000, it was received outside the 48-Hour Notice period (October 15 through October 31, 2026). Contributions received outside of that time period do not require expedited disclosure. The receipt will be reported on the campaign committee's next scheduled report, the Post-General Report.

Key Issues

- 48-Hour Notice is used to disclose 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. The requirement is triggered whether or not the candidate has opposition in the election.
- Must be filed within 48 hours of receipt.
- Campaign committees file their 48-Hour Notices using **FEC Form 6**.
- Form 6 online webform: webforms.fec.gov/onlinefiling/form6/login.htm
- Any receipts disclosed on the 48-Hour Notice must be disclosed again as a contribution/loan on the next scheduled report.
- 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.**
- For more information see: www.fec.gov/help-candidates-and-committees/filing-reports/48-hour-notices/

SCENARIO #2: Itemizing Receipts (*Guide*, pp. 99-101)
Curing Excessive Contributions (*Guide*, pp. 26-29; 103-104)

I. Curing Excessive Contributions

Curing Excessive Contributions

Snoopy and Lassie Ludgate
100 Red Baron Way
Santa Rosa, CA 95404

Before general

Nov 1
2026



Cappuccino for Congress
120 Bark Street
Shenandoah, Virginia 22849

An undesignated contribution made on or
before election day counts toward that election

Curing Excessive Contributions

Snoopy and Lassie Ludgate
120 Red Baron Way
Santa Rosa, CA 95404

October 31, 2026

DATE

PAY TO THE ORDER OF Cappuccino for Congress

\$ 7,000.00

Seven thousand and 00/100

DOLLARS



Security
Features
For details see
back

FOR

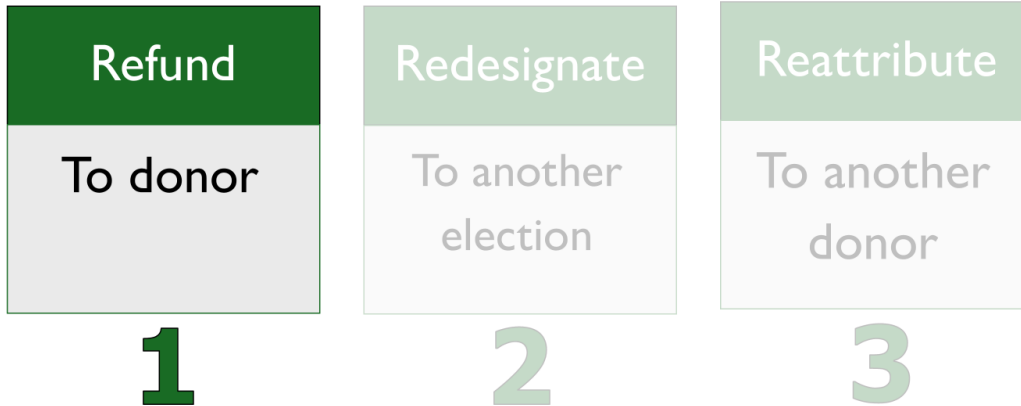
Lassie Ludgate

⑆000000186⑆ 000000529⑆ 1000

2x contribution
limit

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

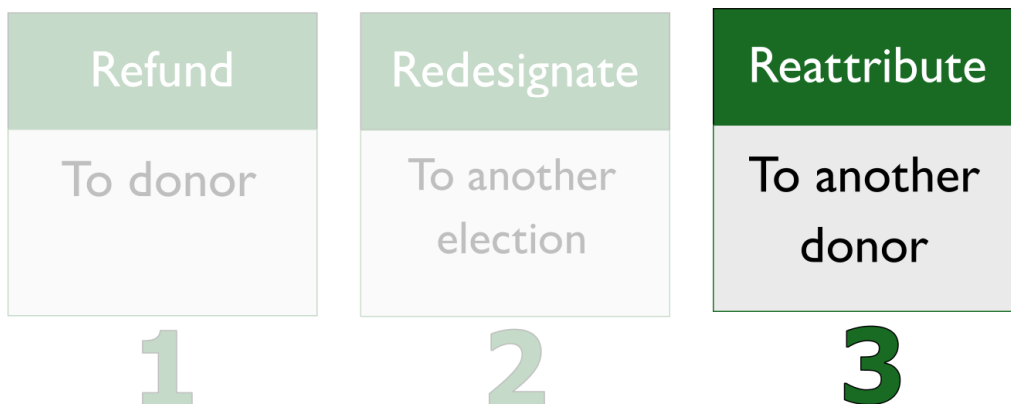
Committee must notify contributor of redesignation by paper mail, email, fax or other written method within 60 days of treasurer's receipt of contribution; must notify contributor of right to receive refund instead.

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

Curing Excessive Contributions

Options: The Three R's



Curing Excessive Contributions

Snoopy and Lassie Ludgate
120 Red Baron Way
Santa Rosa, CA 95404

1945

October 31, 2026
DATE

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

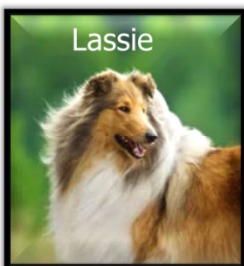
Seven thousand and 00/100 ----- DOLLARS

FOR *Lassie Ludgate*

⑆000000186⑆ 000000529⑈ 1000

- 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.

Avoid Excessive Contributions



Candidates who lose in the primary must refund any general election contributions within 60 days

Primary-designated contributions made after primary election can only be accepted if campaign has net debts outstanding for the primary

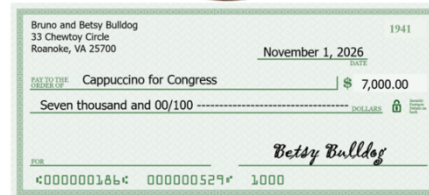
- E.** If candidate loses primary, general election contribution **must be refunded within 60 days**.
- F.** Contributions designated for the primary, received after the primary can **only be accepted if campaign has net debts outstanding** for the primary.

SCENARIO #2: Reattribution of Excessive Contributions

SCENARIO #2

Bruno and Betsy decide they want to further support Cappuccino for Congress.

A few days before the general election, Betsy sends the campaign a check for \$7,000 from their joint account, which the campaign receives on November 2, 2026.



Bruno Bulldog talks to his partner, Betsy, about doing more to help support their friend Cappuccino's race for Congress. A few days before the general election, Betsy mails the campaign a check for \$7,000. The check is undesignated, signed only by Betsy, and the campaign receives the check on November 2, 2026.

SCENARIO #2

CURING AN EXCESSIVE CONTRIBUTION

Bruno and Betsy Bulldog
33 Chewtoy Circle
Roanoke, VA 25700

1941

November 1, 2026
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 general 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 general; and
- Subtract excessive amount of contribution: -\$3,500 removed from Betsy’s general election contribution; and
- Reattribute excessive amount, \$3,500 to Bruno as 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 general election contribution from Betsy Bulldog. Change attribution of excessive portion to Bruno to \$3,500 as MEMO entry (check “Memo Item” box) and include notation in Amount of Each Receipt this Period box indicating, “reattribution.”

Report Reattribution

Post-General (30G) Report Schedule A, Line 11(a)(i)

SCHEDULE A (FEC Form 3)
ITEMIZED RECEIPTS

FOR LINE NUMBER: (check only one)
☒ 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

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)
 Mailing Address
33 Chewtoy Circle
Roanoke **VA** **25700**
 City State Zip Code
 Date of Receipt **11** / **02** / **2026**
 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**
 See reattribution below

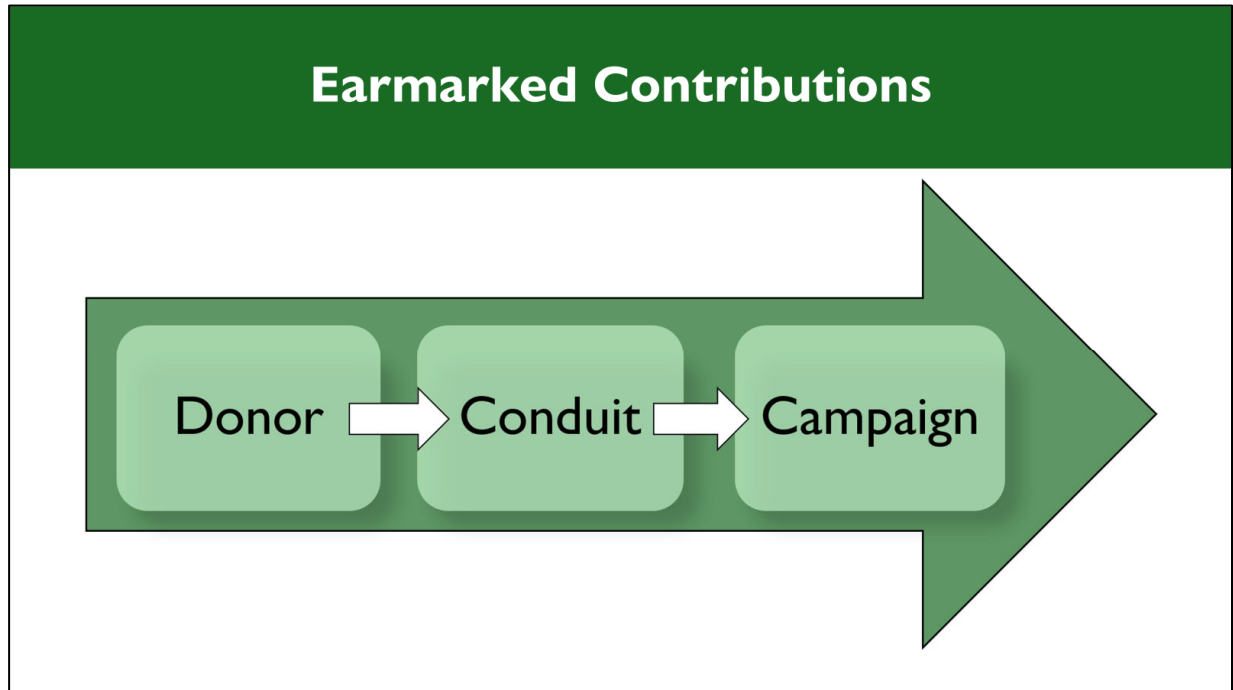
B. Betsy Bulldog
 Full Name (Last, First, Middle Initial)
 Mailing Address
33 Chewtoy Circle
Roanoke **VA** **25700**
 City State Zip Code
 Date of Receipt **11** / **02** / **2026**
 Amount of Each Receipt this Period **- 3,500.00**
 Name of Employer **Bark's Gym** Occupation **Fitness Instructor**
 Receipt For: ☐ Primary ☒ General ☐ Other (specify) ☒ Election Cycle-to-Date **3,500.00**
 Reattribution below

C. Bruno Bulldog
 Full Name (Last, First, Middle Initial)
 Mailing Address
33 Chewtoy Circle
Roanoke **VA** **25700**
 City State Zip Code
 Date of Receipt **11** / **02** / **2026**
 Amount of Each Receipt this Period **3,500.00**
 Name of Employer **Bruno & Hound Assoc.** Occupation **Accountant**
 Receipt For: ☐ Primary ☒ General ☐ Other (specify) ☒ Election Cycle-to-Date **3,500.00**
 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 **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 dog wearing a brown cap and a white shirt is holding a cardboard sign that says 'Earmarked Contributions'.

Earmarked Contributions

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

Conduit/intermediary

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

Persons NOT considered conduits include:

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

Earmarked Contributions

Procedures for conduits to follow

Contribution must be:

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

Conduit must:

- ➔ Provide campaign with contributor information for FEC reports



Effect on contribution limits

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

Transmittal to campaign

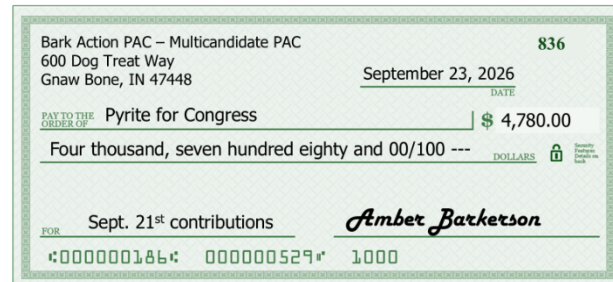
- The conduit must forward an earmarked contribution to the recipient campaign committee within 10 days of receiving the contribution.
- Campaign should receive transmittal report from conduit containing the contributor information needed to disclose on FEC report.

SCENARIO #3

On September 23, 2026, 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 21, 2026 – 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.



On September 23, 2026, the Pyrite for Congress campaign receives a check from Bark Action PAC comprising individual contributions earmarked through the PAC. The letter accompanying the check notes that on September 21, 2026, the 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 apiece Bark Action PAC deducts transaction fees before forwarding the net amount of \$4,780 to the Pyrite for Congress campaign.*

Poll Question



Poll Question

Does this receipt amount to a contribution from the conduit, the individuals, or both?

- ☐ A: Contribution from the conduit
- ☐ B: Contribution from the individuals
- ☐ C: Both

Poll Answer

Does this receipt amount to a contribution from the conduit, the individuals, or both?

- ☐ A: Contribution from the conduit
☒ B: Contributions from the individuals
☐ C: Both

The earmarked contributions collected in this scenario count only as contributions from the individuals. Bark Action PAC is acting as a conduit. 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, the contributions are treated as contributions only from the individuals, not affecting the conduit's limits.

1. How does the campaign committee disclose the receipt of earmarked contributions?

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 Action 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)"

October Quarterly (Q3) Report:
Schedule A, Line 11(a)(i)

Part 1 of 2:
Report Receipt,
Contributions and
Conduit Information

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)
Pyrite for Congress

Full Name (Last, First, Middle Initial)
A. Bark Action PAC

Mailing Address
600 Dog Treat Way

City
Gnaw Bone

State
IN

Zip Code
47448

FEC ID number of contributing federal political committee.
C 00222222

Name of Employer
Terrier Treats, Inc.

Occupation
Baker

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

Election Cycle-to-Date
5,000.00

Date of Receipt
09 23 2026

Amount of Each Receipt this Period
300.00

☒ Memo Item
Conduit: limit not affected;

Full Name (Last, First, Middle Initial)
Indiannapolis

City
IN

State
46200

Zip Code
C

FEC ID number of contributing federal political committee.
00222222

Name of Employer
Terrier Treats, Inc.

Occupation
Baker

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

Election Cycle-to-Date
300.00

Date of Receipt
09 23 2026

Amount of Each Receipt this Period
300.00

☐ Memo Item
Earmarked through Bark Action PAC 9/23

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		Use separate schedule(s) for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)	PAGE	OF
			☒ 17	18	19a
			☐ 20a	☐ 20b	☐ 20c
			☐ 21		

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

NAME OF COMMITTEE (In Full)
Pyrite for Congress

Full Name (Last, First, Middle Initial)

A. **Bark Action PAC**

Mailing Address
600 Dog Treat Way

City
Gnaw Bone

State
IN

Zip Code
47448

Purpose of Disbursement
Transaction fees – earmarked contributions

Candidate Name

Category/Type

Office Sought: ☐ House ☐ Senate ☐ President

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

State: District:

Date of Disbursement
09 / 23 / 2026

FEC Identification Number
C 00222222

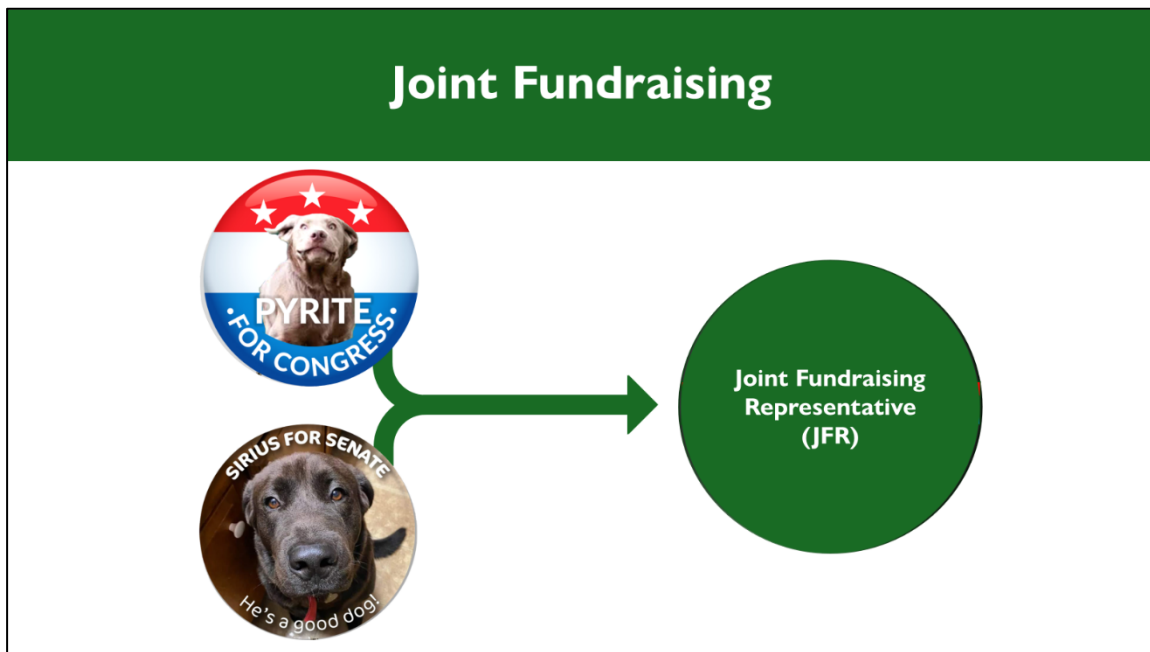
Amount of Each Disbursement this Period
220.00

☐ Memo Item

Key issues:

- The date of receipt may be different for the conduit and the contributor(s).
- Use MEMO entry (check “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, press 5) for reporting guidance.

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

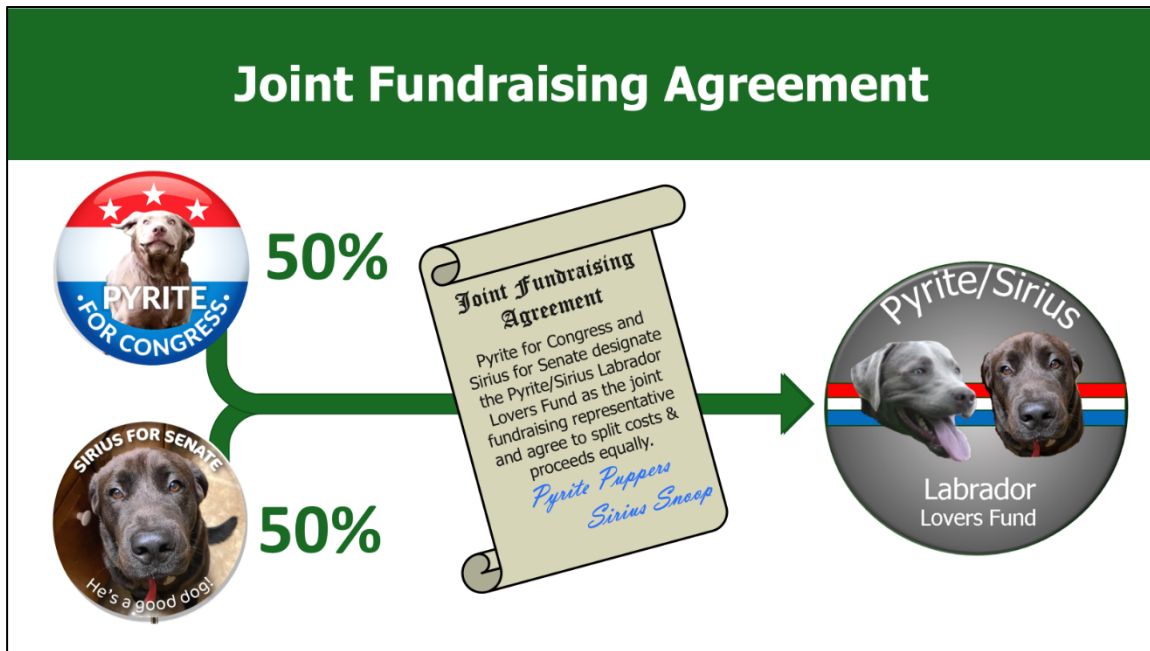


<p>Joint Fundraising Representative</p> 	<ul style="list-style-type: none">■ Participants must designate JFR as authorized committee on FEC Form 1■ JFR collects and deposits joint fundraising contributions■ JFR pays expenses and transfers net proceeds to participants
--	--

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.

The diagram is titled "Joint Fundraising Solicitations" in a green header. It shows two circular logos on the left: "PYRITE FOR CONGRESS" (top) and "SIRIUS FOR SENATE" (bottom). An arrow points from both logos to a final circular logo on the right titled "Pyrite/Sirius Labrador Lovers Fund", which features two dogs.

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 lines. 12FE4MS

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

ADDRESS (number and street)

Check if different than previously reported. (ACC)

2. FEC IDENTIFICATION NUMBER CITY STATE ZIP CODE STATE DISTRICT

3. IS THIS REPORT ☐ NEW (N) OR ☐ AMENDED (A)

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports:

☐ April 15 Quarterly Report (21)

☐ July 15 Quarterly Report (22)

☐ October 15 Quarterly Report (23)

(b) 12-Month PPE-Election Report for this:

☐ 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 #4

House candidate Pyrite and Senate candidate Sirius hold a joint fundraising event on September 21, 2026.

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 22, 2026 (comprising 50% of the net proceeds).

House Candidate Pyrite and Senate Candidate Sirius decide to team up for a joint fundraising event on September 21, 2026, as a final push for their primary campaigns. 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 22, 2026, 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).

Joint Fundraising Transfers

Pyrite/Sirius Labrador Lovers Fund
480 Lab Lane
Dog City, IN 47900

2121

September 22, 2026
DATE

PAY TO THE ORDER OF Pyrite for Congress \$ 3,000.00

Three thousand and 00/100 ----- DOLLARS

FOR Fundraiser net proceeds *Ruff Daniels*

⑆000000186⑆ 000000529⑆ 1000

Calculating net proceeds:

Joint Fundraising Transfers

Pyrite for Congress



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



Sirius for Senate



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

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)		FOR LINE NUMBER: (check only one)	
ITEMIZED RECEIPTS		11a	11b
		☒ 12	☐ 13a
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			
A. Pyrite/Sirius Labrador Lovers Fund		Date of Receipt 09 / 22 / 2026	
Mailing Address 480 Lab Lane		Amount of Each Receipt this Period 3,000.00	
City Dog City	State IN Zip Code 47900	☐ Memo Item Joint fundraising committee	
FEC ID number of contributing federal political committee. C			
Name of Employer Pyrite/Sirius Labrador Lovers Fund			
Receipt For: ☐ Primary ☒ General ☐ Other (specify) _____		Election Cycle-to-Date 3,500.00	
B. Alfie Silver		Date of Receipt 09 / 21 / 2026	
Mailing Address 200 Water Bowl Way		Amount of Each Receipt this Period 1,750.00	
City Dog City	State IN Zip Code 47900	☒ Memo Item Pyrite/Sirius Labrador Lovers Fund – JF transfer	
FEC ID number of contributing federal political committee. C			
Name of Employer Grooms R' US		Occupation Grooming Specialist	
Receipt For: ☐ Primary ☒ General ☐ Other (specify) _____		Election Cycle-to-Date 1,750.00	
C. Abbie Golden		Date of Receipt 09 / 21 / 2026	
Mailing Address 200 Puppies Place		Amount of Each Receipt this Period 1,750.00	
City Dog City	State IN Zip Code 47900	☒ Memo Item Pyrite/Sirius Labrador Lovers Fund – JF transfer	
FEC ID number of contributing federal political committee. C			
Name of Employer Golden Associates		Occupation Attorney	
Receipt For: ☐ Primary ☒ General ☐ Other (specify) _____		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 #5: Candidate Loans (Guide, pp. 101-102);
48-Hour Notices (Guide, pp. 81, 83)**

 <p>Candidate Loans and 48-Hour Notices</p>	<p>SCENARIO #5A</p> <p>On October 23, 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 October 23, 2026, Candidate Cappuccino Hound dips into her savings account and gives \$10,000 to her campaign committee as a last push before the November 5 general 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

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 general election on November 3, 2026. The applicable 48-Hour Notice period runs from October 15 through October 31. Therefore, the \$10,000 personal funds loan received on October 23 falls inside this period and triggers the 48-Hour Notice requirements. The contribution must be reported to the FEC by October 25, 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 Cappuccino for Congress			<div style="border: 2px solid red; padding: 5px; color: red; text-align: center;">Includes loans</div>		
ADDRESS (number and street) 120 Bark Street					
CITY Shenandoah	STATE VA	ZIP CODE 22800			
2. NAME OF CANDIDATE Cappuccino Hound		3. OFFICE SOUGHT (State and District) VA/05		4. FEC IDENTIFICATION NUMBER C00320000	
5. IS THIS AN AMENDMENT? ☒ NO, THIS IS A NEW FILING ☐ YES, IT AMENDS THE NOTICE FILED ON _____ / _____ / _____					
A. FULL NAME Cappuccino Hound		Name of Employer Cappuccino Coffee Roasters		Date (month, day, year) 10/23/26	Amount 10,000.00
MAILING ADDRESS 120 Bark Street		Occupation Founder & Roaster			
CITY Shenandoah	STATE VA	ZIP CODE 22800			
SIGNATURE (optional) <i>Mocha Brewer</i>			DATE 10/24/26		
			For further information contact: Federal Election Commission 999 E Street, NW, Washington, DC 20463 Toll Free 800-424-9530, Local 202-694-1100		
			FEC FORM 6 (Revised 03/2016)		

As a last-minute contribution, the personal funds loan must also be itemized on the campaign committee’s next scheduled report (Post-General (30G) 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 Post-General (30G) Report – Schedule A, Line 13(a)

SCHEDULE A (FEC Form 3) ITEMIZED RECEIPTS		FOR LINE NUMBER: (check only one)	PAGE OF
Use separate schedule(s) for each category of the Detailed Summary Page		☐ 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.		☒ 12 ☐ 13 ☐ 15	
NAME OF COMMITTEE (In Full) Cappuccino for Congress			
Full Name (Last, First, Middle Initial) Cappuccino Hound			
A. Mailing Address 120 Bark Street			
City Shenandoah	State VA	Zip Code 22800	
FEC ID number of contributing federal political committee. C		Date of Receipt 10 / 23 / 2026	
Name of Employer Cappuccino Coffee Roasters		Occupation Founder & Roaster	
Receipt For: ☐ Primary ☒ General ☐ Other (specify) ▼		Amount of Each Receipt this Period 10,000.00	
Election Cycle-to-Date 10,000.00		☐ Memo Item Personal funds	

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

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) Cappuccino for Congress			FOR LINE NUMBER: (check only one) ☒ 13a ☐ 13b	
LOAN SOURCE Full Name (Last, First, Middle Initial) Cappuccino Hound			☐ Memo Item	
Mailing Address 120 Bark Street			Election: ☐ Primary ☒ General ☐ Other (specify) ▼	
City Shenandoah	State VA	ZIP Code 22800	☒ Personal Funds of the Candidate	
Original Amount of Loan 10,000.00		Cumulative Payment To Date 0.00	Balance Outstanding at Close of This Period 10,000.00	
TERMS Date Incurred 10 / 23 / 2026		Date Due None	Interest Rate (If none, enter 0) None	Secured: ☐ Yes ☒ No

SCENARIO #5B

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

SCHEDULE C (FEC Form 3) LOANS			Use separate schedule(s) for each category of the Detailed Summary Page	PAGE OF FOR LINE NUMBER: (check only one) ☒ 13a ☐ 13b
NAME OF COMMITTEE (In Full) Cappuccino for Congress				
LOAN SOURCE Full Name (Last, First, Middle Initial) Cappuccino Hound			☐ Memo Item	Election: ☐ Primary ☒ General ☐ Other (specify) ▼
Mailing Address 120 Bark Street				
City Shenandoah	State VA	ZIP Code 22800	☒ Personal Funds of the Candidate	
Original Amount of Loan 10,000.00		Cumulative Payment To Date 8,000.00	Balance Outstanding at Close of This Period 0.00	
TERMS Date Incurred 10 / 23 / 2026		Date Due None	Interest Rate (If none, enter 0) None % (apr)	Secured: ☐ Yes ☒ 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
 - Paper form: www.fec.gov/resources/cms-content/documents/fecfrm6.pdf

Compliance Help



www.fec.gov/help-candidates-and-committees/question-rad/

More Reporting Help

Guides for campaigns and committees

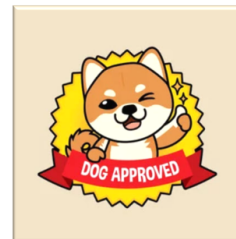
www.fec.gov/help-candidates-and-committees/guides/

FECTube YouTube channel (including “Help with FECFile”)

www.youtube.com/user/FECTube

Extended phone coverage

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



www.fec.gov/help-candidates-and-committees/guides/
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Help Us Help You!

Please complete an evaluation of this workshop.



<https://fecgov.ethn.io/216384>



Reporting for Candidate Committees

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

Evaluation link: <https://www.surveymonkey.com/r/W5GKBX7>

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