Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ **Do not enter social security numbers on this form as it may be made public.**
▶ **Go to www.irs.gov/Form990PF for instructions and the latest information.**

OMB No. 1545-0047

2022

Open to Public Inspection

For calendar year 2022, or tax year beginning 01-01-2022 , and ending 12-31-2022

Name of foundation
NEXT GEN PERSONAL FINANCE

A Employer identification number
82-3648278

Number and street (or P.O. box number if mail is not delivered to street address)
PO BOX 218

Room/suite

B Telephone number (see instructions)
(650) 218-8408

City or town, state or province, country, and ZIP or foreign postal code
PALO ALTO, CA 94302

C If exemption application is pending, check here ▶ ☐

D 1. Foreign organizations, check here............ ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ... ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here .... ▶ ☐

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here .... ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

H Check type of organization: ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), *line 16*) ▶$ 27,797,568

J Accounting method: ☐ Cash ☑ Accrual
☐ Other (specify)
(Part I, column (d) must be on cash basis.)

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)	1,011,200			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	476,191	476,958	476,958	
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	255,053			
	b	Gross sales price for all assets on line 6a 260,622				
	7	Capital gain net income (from Part IV, line 2)		260,622		
	8	Net short-term capital gain			1,311	
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)	0	-1,543	-1,543	
	12	**Total.** Add lines 1 through 11	1,742,444	736,037	476,726	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	0	0	0	0
	14	Other employee salaries and wages	2,194,926	0	0	2,194,926
	15	Pension plans, employee benefits	150,816	0	0	150,816
	16a	Legal fees (attach schedule)	22,254	0	0	22,254
	b	Accounting fees (attach schedule)	66,979	10,047	10,047	80,932
	c	Other professional fees (attach schedule)	778,493	0	0	828,493
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	208,139	9,635	9,635	163,149
	19	Depreciation (attach schedule) and depletion	4,818	0	0	
	20	Occupancy	71,580	0	0	127,835
	21	Travel, conferences, and meetings	75,542	0	0	75,542
	22	Printing and publications	649	0	0	649
	23	Other expenses (attach schedule)	931,554	41,180	41,180	859,466
	24	**Total operating and administrative expenses.** Add lines 13 through 23	4,505,750	60,862	60,862	4,504,062
	25	Contributions, gifts, grants paid	919,299			929,650
	26	**Total expenses and disbursements.** Add lines 24 and 25	5,425,049	60,862	60,862	5,433,712
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	-3,682,605			
	b	**Net investment income** (if negative, enter -0-)		675,175		
	c	**Adjusted net income** (if negative, enter -0-)			415,864	

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	945,431	1,113,606	1,113,606
	2	Savings and temporary cash investments	10,396,551	5,999,678	5,999,678
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ 180,000			
		Less: allowance for doubtful accounts ▶ 0	85,000	180,000	180,000
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges	77,403	31,827	31,827
	10a	Investments—U.S. and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	24,063,920	19,789,664	19,733,674
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment: basis ▶			
		Less: accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	655,154	727,369	727,369
	14	Land, buildings, and equipment: basis ▶ 30,919			
		Less: accumulated depreciation (attach schedule) ▶ 19,505	16,232	11,414	11,414
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	36,239,691	27,853,558	27,797,568
Liabilities	17	Accounts payable and accrued expenses	230,117	76,136	
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)	35,642	29,365	
	23	**Total liabilities**(add lines 17 through 22)	265,759	105,501	
Net Assets or Fund Balances		**Foundations that follow FASB ASC 958, check here ▶ ☑ and complete lines 24, 25, 29 and 30.**			
	24	Net assets without donor restrictions	35,973,932	27,748,057	
	25	Net assets with donor restrictions			
		Foundations that do not follow FASB ASC 958, check here ▶ ☐ and complete lines 26 through 30.			
	26	Capital stock, trust principal, or current funds			
	27	Paid-in or capital surplus, or land, bldg., and equipment fund			
	28	Retained earnings, accumulated income, endowment, or other funds			
	29	**Total net assets or fund balances** (see instructions)	35,973,932	27,748,057	
	30	**Total liabilities and net assets/fund balances** (see instructions)	36,239,691	27,853,558	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 29 (must agree with end-of-year figure reported on prior year's return)	1	35,973,932
2	Enter amount from Part I, line 27a	2	-3,682,605
3	Other increases not included in line 2 (itemize) ▶	3	0
4	Add lines 1, 2, and 3	4	32,291,327
5	Decreases not included in line 2 (itemize) ▶	5	4,543,270
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	27,748,057

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a	REACH LP - ST	P	2022-01-01	2022-12-31
b	REACH LP - LT	P	2021-01-01	2022-12-31
c	REACH II, LP - LT	P	2021-01-01	2022-12-31
d	REACH III, LP - LT	P	2021-01-01	2022-12-31
e	SONEN GLOBAL - ST	P	2022-01-01	2022-12-31
	SONEN GLOBAL - LT	P	2021-01-01	2022-12-31

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	1,216			1,216
b	17,051			17,051
c	219,612			219,612
d	17,174			17,174
e	95			95
	5,474			5,474

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) **or** Losses (from col.(h))
	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a				1,216
b				17,051
c				219,612
d				17,174
e				95
				5,474

2	Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	260,622
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8		3	1,311

Part V Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ________ **(attach copy of letter if necessary-see instructions)**	1	9,385
b	All other domestic foundations enter 1.39% (0.0139) of line 27b. Exempt foreign organizations enter 4% (0.04) of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2	3	9,385
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-	5	9,385
6	Credits/Payments:		
a	2022 estimated tax payments and 2021 overpayment credited to 2022 — 6a: 7,600		
b	Exempt foreign organizations—tax withheld at source — 6b: 0		
c	Tax paid with application for extension of time to file (Form 8868) — 6c: 4,500		
d	Backup withholding erroneously withheld — 6d: 0		
7	Total credits and payments. Add lines 6a through 6d	7	12,100
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2221 is attached.	8	0
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	2,715
11	Enter the amount of line 10 to be: **Credited to 2023 estimated tax** ▶ 2,715 **Refunded** ▶	11	0

Part VI-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition.	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ 0 **(2)** On foundation managers. ▶ $ 0			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: round bullet By language in the governing instrument, or round bullet By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XIV.*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ CA			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2022 or the taxable year beginning in 2022? See the instructions for Part XIII. If "Yes," complete Part XIII	9	Yes	
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

Part VI-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.	11	Yes	
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶WWW.NGPF.COM

14 The books are in care of ▶TIMOTHY RANZETTA Telephone no. ▶(650) 218-8408

Located at ▶PO BOX 218 PALO ALTO CA ZIP+4 ▶94302

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** —check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 2022, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ▶			

Part VI-B Statements Regarding Activities for Which Form 4720 May Be Required

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly):			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	1a(1)		No
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	1a(2)		No
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	1a(3)		No
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	1a(4)		No
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	1a(5)		No
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	1a(6)		No
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions.	1b		
c	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
d	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2022?	1d		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2022, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2022?	2a		No
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20____ , 20____ , 20____ , 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	3a		No
b	If "Yes," did it have excess business holdings in 2022 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2022.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2022?	4b		No

Part VI-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

			Yes	No
5a	During the year did the foundation pay or incur any amount to:			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	5a(1)		No
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	5a(2)		No
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	5a(3)		No
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	5a(4)		No
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	5a(5)		No
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions.	5b		
c	Organizations relying on a current notice regarding disaster assistance check ▶ ☐			
d	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	5d		
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	6a		No
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	7a		No
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year?	8		No

Part VII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
TIMOTHY RANZETTA PO BOX 218 PALO ALTO, CA 94302	PRESIDENT 60.00	0	0	0
DAVID WEILL PO BOX 218 PALO ALTO, CA 94302	TREASURER 0.25	0	0	0

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
JESSICA ENDLICH PO BOX 218 PALO ALTO, CA 94302	CO-FOUNDER 40.00	316,008	14,438	0
YANELY ESPINAL PO BOX 218 PALO ALTO, CA 94302	DIRECTOR OF EDUCATIO 40.00	136,192	8,525	0
SONIA DALAL PO BOX 218 PALO ALTO, CA 94302	DIRECTOR OF CURRICUL 40.00	137,542	6,608	0
CHRISTIAN SHERILL PO BOX 218 PALO ALTO, CA 94302	DIRECTOR OF BUS DEV 40.00	134,792	7,033	0
CHRISTINE YOO PO BOX 218 PALO ALTO, CA 94302	DIRECTOR OF OPERATIO 40.00	126,499	8,333	0
Total number of other employees paid over $50,000 ▶				7

Part VII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
JUMP KICK LLC 10924 GRANT ROAD 507 HOUSTON, TX 77070	WEB DEVELOPMENT	242,965
HOCK BRATCHER 530 LYTTON AVE 2ND FLOOR PALO ALTO, CA 94301	ACCOUNTING	83,500
Total number of others receiving over $50,000 for professional services. . . . . ▶		0

Part VIII-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 TO REVOLUTIONIZE THE TEACHING OF PERSONAL FINANCE IN ALL SCHOOLS IN ORDER TO IMPROVE THE FINANCIAL LIVES OF THE NEXT GENERATION OF AMERICANS. AS OF 2022, NGPF'S CURRICULUM AND PROFESSIONAL DEVELOPMENT EXTENDS TO 70,000 MIDDLE AND HIGH SCHOOL TEACHERS REACHING MORE THAN 2 MILLION STUDENTS. DISCRETIONARY GRANTS ARE GIVEN TO ORGANIZATIONS WITH SIMILAR MISSIONS TO NEXT GEN PERSONAL FINANCE.	3,984,216
2	
3	
4	

Part VIII-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 . . . . ▶	0

Part IX Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	20,088,479
b	Average of monthly cash balances	1b	9,572,377
c	Fair market value of all other assets (see instructions)	1c	1,590,705
d	**Total** (add lines 1a, b, and c)	1d	31,251,561
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0		
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	31,251,561
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	468,773
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3.	5	30,782,788
6	**Minimum investment return.** Enter 5% (0.05) of line 5	6	1,539,139

Part X Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☑ and do not complete this part.)

1	Minimum investment return from Part IX, line 6	1	
2a	Tax on investment income for 2022 from Part V, line 5 — 2a		
b	Income tax for 2022. (This does not include the tax from Part V.) — 2b		
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	
6	Deduction from distributable amount (see instructions)	6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1	7	

Part XI Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	5,433,712
b	Program-related investments—total from Part VIII-B	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part XII, line 4.	4	5,433,712

Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2021	(c) 2021	(d) 2022
1 Distributable amount for 2022 from Part X, line 7				
2 Undistributed income, if any, as of the end of 2022:				
a Enter amount for 2021 only.				
b Total for prior years: 20____ , 20____ , 20____				
3 Excess distributions carryover, if any, to 2022:				
a From 2017.				
b From 2018.				
c From 2019.				
d From 2020.				
e From 2021.				
f **Total** of lines 3a through e				
4 Qualifying distributions for 2022 from Part XI, line 4: ▶ $ ____________				
a Applied to 2021, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2022 distributable amount.				
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2022. *(If an amount appears in column (d), the same amount must be shown in column (a).)*				
6 **Enter the net total of each column as indicated below:**				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b. Taxable amount —see instructions				
e Undistributed income for 2021. Subtract line 4a from line 2a. Taxable amount—see instructions				
f Undistributed income for 2022. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2023				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)				
8 Excess distributions carryover from 2017 not applied on line 5 or line 7 (see instructions) . . .				
9 **Excess distributions carryover to 2023.** Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2018. . . .				
b Excess from 2019. . . .				
c Excess from 2020. . . .				
d Excess from 2021. . . .				
e Excess from 2022. . . .				

Part XIII **Private Operating Foundations** (see instructions and Part VI-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2022, enter the date of the ruling . . . . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section ☑ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2022	**(b)** 2021	**(c)** 2020	**(d)** 2019	**(e) Total**
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed	415,864	313,463	162,061	0	891,388
b 85% (0.85) of line 2a	353,484	266,444	137,752	0	757,680
c Qualifying distributions from Part XI, line 4 for each year listed	5,433,712	5,751,591	4,681,156	0	15,866,459
d Amounts included in line 2c not used directly for active conduct of exempt activities	929,650	633,074	801,828	0	2,364,552
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	4,504,062	5,118,517	3,879,328	0	13,501,907
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part IX, line 6 for each year listed	1,026,093	1,031,820	815,120	0	2,873,033
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

Part XIV **Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see instructions.)**

1 **Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

TIMOTHY RANZETTA

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ ☑ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions

a The name, address, and telephone number or email address of the person to whom applications should be addressed:

b The form in which applications should be submitted and information and materials they should include:

c Any submission deadlines:

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XIV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
ALLEGHENY INTERMEDIATE UNIT 475 EAST WATERFRONT DRIVE HOMESTEAD, PA 15120		GOV	STATE PD CREDITS	1,085
BEAVER AREA SCHOOL DISTRICT 1300 FIFTH STREET BEAVER, PA 15009		GOV	GOLD STANDARD CHALLENGE	5,000
BRATTLEBORO AREA MIDDLE SCHOOL 109 SUNNY ACRES BRATTLEBORO, VT 05301		GOV	SILVER STANDARD CHALLENGE	1,000
BROADALBIN-PERTH CENTRAL SCHOOL DISTRICT 20 PINE STREET BROADALBIN, NY 12025		GOV	GOLD STANDARD CHALLENGE	5,000
BURKE CENTRAL SCHOOL 101 4TH AVENUE W LIGNITE, ND 58752		GOV	GOLD STANDARD CHALLENGE	2,500
CEDAR CREST HIGH SCHOOL 115 E EVERGREEN ROAD LEBANON, PA 17042		GOV	GOLD STANDARD CHALLENGE	10,000
CENTRAL AROOSTOOK HIGH SCHOOL 26 PLEASANT STREET MARS HILL, ME 04758		GOV	GOLD STANDARD CHALLENGE	2,500
DENVER PUBLIC SCHOOLS 1860 LINCOLN STREET 11TH FLOOR DENVER, CO 80203		GOV	FEE GRANT	53,910
DESERT SHADOWS MIDDLE SCHOOL 5858 E SWEETWATER AVENUE SCOTTSDALE, AZ 85254		GOV	SILVER STANDARD CHALLENGE	1,000
DETROIT PUBLIC SCHOOLS COMMUNITY DISTRICT 3011 W GRAND BOULEVARD SUITE 1100 DETROIT, MI 48202		GOV	FEE GRANT	80,216
DIANE MONDORO 2 WYCKOFF WAY HILLSBOROUGH, NJ 08844		GOV	CLASSROOM GRANT	296
EDWARDS-KNOX CENTRAL SCHOOL 2512 COUNTY ROUTE 24 HERMON, NY 13652		GOV	GOLD STANDARD CHALLENGE	2,500
FLORIDA ATLANTIC UNIVERSITY PO BOX 198660 ATLANTA, GA 30384		GOV	GENERAL SUPPORT	28,100
FOND DU LAC SCHOOL DISTRICT 72 W 9TH STREET FON DU LAC, WI 54935		GOV	GOLD STANDARD CHALLENGE	10,000
FULTON COUNTY BOARD OF EDUCATION 6201 POWERS FERRY ROAD NW ATLANTA, GA 30339		GOV	FEE GRANT	62,500
HAVERFORD HIGH SCHOOL BUSINESS DEPARTMENT 200 MILL ROAD HAVERFORD, PA 19083		GOV	GOLD STANDARD CHALLENGE	10,000
HOUGHTON HIGH SCHOOL 1603 GUNDLACH ROAD HOUGHTON, MI 49931		GOV	GOLD STANDARD CHALLENGE	5,000
KAISER HIGH SCHOOL 511 LUNALILO HOME ROAD HONOLULU, HI 96825		GOV	SILVER STANDARD CHALLENGE	1,000
LAVINA SCHOOL PO BOX 290 LAVINA, MT 59046		GOV	GOLD STANDARD CHALLENGE	2,500
MAHTOMEDI SCHOOL DISTRICT 832 1520 MAHTOMEDI AVENUE MAHTOMEDI, MN 55115		GOV	SILVER STANDARD CHALLENGE	1,000
MILWAUKEE PUBLIC SCHOOLS 5225 W VLIET STREET MILWAUKEE, WI 53208		GOV	FEE GRANT	23,437
MOJAVE UNIFIED SCHOOL DISTRICT 8567 RAVEN WAY CALIFORNIA CITY, CA 93505		GOV	SILVER STANDARD CHALLENGE	1,000
NICOLET HIGH SCHOOL 6701 N JEAN NICOLET ROAD GLENDALE, WI 53217		GOV	GOLD STANDARD CHALLENGE	10,000
NORMAN COUNTY EAST SCHOOL 408 MAIN AVENUE W TWIN VALLEY, MN 56584		GOV	GOLD STANDARD CHALLENGE	2,500
NORTH KINGSTOWN SENIOR HIGH SCHOOL 100 ROMANO VINEYARD WAY NORTH KINGSTOWN, RI 02852		GOV	GOLD STANDARD CHALLENGE	10,000
NORTHEASTERN HIGH SCHOOL 300 HIGH STREET MANCHESTER, PA 17345		GOV	GOLD STANDARD CHALLENGE	10,000
NP3 HIGH SCHOOL 3700 DEL PASO ROAD SACRAMENTO, CA 95834		GOV	SILVER STANDARD CHALLENGE	1,000
PHILADELPHIA FINANCIAL SCHOLARS 201 ROUSE BOULEVARD 2ND FLOOR PHILADELPHIA, PA 19112		GOV	FEE GRANT	67,500
PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS 14201 SCHOOL LANE ROOM 201-B1 UPPER MARBORO, MD 20772		GOV	FEE GRANT	140,264
PUBLIC EDUCATION FOUNDATION 4350 S MARYLAND PARKWAY LAS VEGAS, NV 89119		GOV	FEE GRANT	82,500
RENEE LARUE		GOV	CLASSROOM GRANT	1,050

STERLING, VA 20166				
SCHOOL BOARD OF MIAMI-DADE COUNTY 1450 NE 2ND AVENUE SUITE 615 MIAMI, FL 33132		GOV	FEE GRANT	89,812
SENECA FALLS CENTRAL SCHOOL DISTRICT 2 BUTLER AVENUE SENECA FALLS, NY 13148		GOV	SILVER STANDARD CHALLENGE	1,000
SEWANHAKA CENTRAL HIGH SCHOOL DISTRICT 77 LANDAU AVENUE FLORAL PARK, NY 11010		GOV	GOLD STANDARD CHALLENGE	30,000
THE QUEENS SCHOOL OF INQUIRY 158-40 76TH ROAD FLUSHING, NY 11368		GOV	GOLD STANDARD CHALLENGE	5,000
THE SUSSEX ACADEMY OF ARTS AND SCIENCES 21150 AIRPORT ROAD GEORGETOWN, DE 19947		GOV	GOLD STANDARD CHALLENGE	5,000
THREE VILLAGE CSD 490 POND PATH EAST SETAUKET, NY 11733		GOV	GENERAL SUPPORT	1,000
UKIAH SCHOOL 201 HILL STREET UKIAH, OR 97880		GOV	GOLD STANDARD CHALLENGE	2,500
UNIVERSITY OF SOUTHERN MAINE PD ABROMSON CENTER PO BOX 9300 PORTLAND, ME 04104		GOV	STATE PD CREDITS	2,070
USD353 - WELLINGTON 1700 EAST 16TH STREET WELLINGTON, KS 67152		GOV	GOLD STANDARD CHALLENGE	5,000
WENATCHEE SCHOOL DISTRICT 235 SUNSET AVENUE WENATCHEE, WA 98801		GOV	GOLD STANDARD CHALLENGE	10,000
WEST MIDDLESEX AREA SCHOOL DISTRICT 3591 SHARON ROAD WEST MIDDLESEX, PA 16159		GOV	GOLD STANDARD CHALLENGE	5,000
ABIGAIL RUSSELL 5904 NW 50TH STREET JOHNSTON, IA 50131	NONE	I	STUDENT OF THE YEAR AWARD	500
ARIELLE COLEMAN 1088 CORNWALL STREET CASPER, WY 82609	NONE	I	STUDENT OF THE YEAR AWARD	500
AVA BELL 1030 FOREST HILL AVENUE SE GRAND RAPIDS, MI 49546	NONE	I	STUDENT OF THE YEAR AWARD	500
BRIANNA KNIGHT 1000 FRENCHTOWN ROAD EAST GREENWICH, RI 02818	NONE	I	STUDENT OF THE YEAR AWARD	500
BROOKLYN BOSWORTH 11158 STATE ROUTE 38 MILFORD CENTER, OH 43045	NONE	I	STUDENT OF THE YEAR AWARD	500
CAFE STIPENDS PO BOX 218 PALO ALTO, CA 94302	NONE	I	CLASSROOM GRANT	28,160
CARTER IRISH 255 HICKOK STREET WINOOSKI, VT 05404	NONE	I	STUDENT OF THE YEAR AWARD	500
ELIAS FAUGHN 3907 OLD LODGE ROAD GLENWOOD SPRINGS, CO 81601	NONE	I	STUDENT OF THE YEAR AWARD	500
GABRIELLA ALLEN 1708 BOBCAT AVENUE SW ALBANY, OR 97321	NONE	I	STUDENT OF THE YEAR AWARD	500
HUNTER ST LOUIS 4759 SILENT SHORES DRIVE RHINELANDER, WI 54501	NONE	I	STUDENT OF THE YEAR AWARD	500
IYAH LAVIT 96 VT ROUTE 125 HANCOCK, VT 05748	NONE	I	STUDENT OF THE YEAR AWARD	500
JASON REED 10 FOREST PATH HOPEDALE, MA 01747	NONE	I	STUDENT OF THE YEAR AWARD	500
JESUS FLORES GARCIA 150 HWY 300 SUITE 10B LEADVILLE, CO 80461	NONE	I	STUDENT OF THE YEAR AWARD	500
JORGE SORTO BARAHONA 2212 NORTH UNION BOULEVARD COLORADO SPRINGS, CO 80909	NONE	I	STUDENT OF THE YEAR AWARD	500
KATELYN SIMONS 234 DEGURSE AVENUE MARINE CITY, MI 48039	NONE	I	STUDENT OF THE YEAR AWARD	500
MICHELLE BALDERRAMA 1811 COTTON TAIL DRIVE CULPEPER, VA 22701	NONE	I	STUDENT OF THE YEAR AWARD	500
MIKA ZELIKOV 17 DUANE AVENUE NEWTON, MA 02465	NONE	I	STUDENT OF THE YEAR AWARD	500
ODYSSEY HANSON 155 7TH AVENUE N FT DODGE, IA 50501	NONE	I	STUDENT OF THE YEAR AWARD	500
RILEY WALDRON 301 PLAIN STREET MANSFIELD, MA 02048	NONE	I	STUDENT OF THE YEAR AWARD	500
SANIAH BATES 9302 NANTWICK LANE BROOKLYN PARK, MN 55443	NONE	I	STUDENT OF THE YEAR AWARD	500
STEPHEN LAWRENCE 2 STONEHAM COURT BALTIMORE, MD 21228	NONE	I	STUDENT OF THE YEAR AWARD	500

70 W 37TH STREET NEW YORK, NY 10018				
ZACHARY LINDSAY 51 LITCHFIELD LANE HANSON, MA 02351	NONE	I	STUDENT OF THE YEAR AWARD	500
CAMPBELL HALL EPISCOPAL 4533 LAUREL CANYON BOULEVARD STUDIO CITY, CA 91607		PC	SILVER STANDARD CHALLENGE	1,000
JUMPSTART COALITION FOR PERSONAL FINANCIAL LITERACY 1001 CONNECTICUT AVENUE NW SUITE 640 WASHINGTON, DC 20036		PC	GENERAL SUPPORT	31,250
LONG ISLAND BUSINESS TEACHERS ASSOCIATION 50 KENNEDY DRIVE PLAINVIEW, NY 11803		PC	GENERAL SUPPORT	500
MAINE JUMPSTART COALITION PO BOX 5024 AUGUSTA, ME 04332		PC	GENERAL SUPPORT	5,000
MICHIGAN COUNCIL ON ECONOMIC EDUCATION 12642 BERESFORD DRIVE STERLING HEIGHTS, MI 48313		PC	GENERAL SUPPORT	10,000
MINDSET & MILESTONES 11740 SAN VICENTE BOULEVARD SUITE 109 LOS ANGELES, CA 90049		PC	GENERAL SUPPORT	2,500
MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION 1701 NORTH STATE STREET JACKSON, MS 39210		PC	GENERAL SUPPORT	40,500
NEBRASKA COUNCIL ON ECONOMIC EDUCATION 730 N 14TH STREET LINCOLN, NE 68588		PC	GENERAL SUPPORT	4,000
THE PROSPARITY PROJECT 1122 KENILWORTH DRIVE SUITE 201 TOWSON, MD 21204		PC	GENERAL SUPPORT	5,000
Total . . . . ▶ **3a**				929,650
b *Approved for future payment*				
Total . . . . ▶ **3b**				0

Part XV-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	476,191	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	255,053	
9 Net income or (loss) from special events:					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0		731,244	0

13 Total. Add line 12, columns (b), (d), and (e) . . . **13** 731,244

(See worksheet in line 13 instructions to verify calculations.)

Part XV-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XV-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

Part XVI Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of:			
(1) Cash.	**1a(1)**		**No**
(2) Other assets.	**1a(2)**		**No**
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization.	**1b(1)**		**No**
(2) Purchases of assets from a noncharitable exempt organization.	**1b(2)**		**No**
(3) Rental of facilities, equipment, or other assets.	**1b(3)**		**No**
(4) Reimbursement arrangements.	**1b(4)**		**No**
(5) Loans or loan guarantees.	**1b(5)**		**No**
(6) Performance of services or membership or fundraising solicitations.	**1b(6)**		**No**
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	**1c**		**No**

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line No.	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527? ☐ Yes ☑ No

b If "Yes," complete the following schedule.

(a) Name of organization	**(b)** Type of organization	**(c)** Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature of officer or trustee	Date	Title
	2023-11-09	

May the IRS discuss this return with the preparer shown below? See instructions. ☐ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
TRACY S PAGLIA		2023-11-09		P00366884

Firm's name ▶ MOSS ADAMS LLP — Firm's EIN ▶91-0189318

Firm's address ▶ 3121 W MARCH LN STE 200
STOCKTON, CA 952192367 — Phone no. (209) 955-6100

Schedule B
(Form 990)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, 990-EZ, or 990-PF.**
▶ **Go to *www.irs.gov/Form990* for the latest information.**

OMB No. 1545-0047

2022

Name of the organization	Employer identification number
NEXT GEN PERSONAL FINANCE	82-3648278

Organization type (check one):

Filers of:	Section:
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☑ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

☑ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations
under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor,
during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor,
during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer “No” on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ
or on its Form 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization
NEXT GEN PERSONAL FINANCE

Employer identification number
82-3648278

Part I **Contributors**

Contributors **(see instructions). Use duplicate copies of Part I if additional space is needed.**

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JORDAN BRAND NIKE INC ONE SW BOWERMAN DRIVE BEAVERTON, OR 97005	$ 500,000	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
2	JORDAN BLACK COMMUNITY COMMITMENT 5335 WISCONSIN AVENUE NW SUITE 720 WASHINGTON, DC 20015	$ 500,000	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)

Name of organization
NEXT GEN PERSONAL FINANCE

Employer identification number

82-3648278

Part II **Noncash Property**

(see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		$	

Name of organization
NEXT GEN PERSONAL FINANCE

Employer identification number
82-3648278

Part III ***Exclusively*** **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of** ***exclusively*** **religious, charitable, etc., contributions of $1,000 or less for the year. (Enter this information once. See instructions.) ▶ $**

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-			

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-			

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-			

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-			

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	66,979	10,047	10,047	80,932

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
C&E - COMPUTER & EQUIPMENT	2019-01-01	5,849	3,509	SL	5.000000000000	1,170	0	1,170	
DINNING ROOM TABLES	2019-01-01	1,037	622	SL	5.000000000000	207	0	207	
OFFICE FURNITURE	2019-01-01	2,973	1,784	SL	5.000000000000	595	0	595	
10 STANDING DESKS	2019-01-01	4,253	2,552	SL	5.000000000000	851	0	851	
ADVANTAGE FLOORING	2019-01-01	4,694	1,408	SL	10.000000000000	469	0	469	
PAINTING & ELECTRIC	2019-01-01	4,147	1,244	SL	10.000000000000	415	0	415	
HOT WATER DISPENSER	2019-01-01	435	435	SL	3.000000000000	0	0	0	
FLOORING FOR OFFICE	2019-01-01	3,958	1,188	SL	10.000000000000	396	0	396	
NEW LAPTOP	2019-04-10	2,299	1,265	SL	5.000000000000	460	0	460	
DESKTOP COMPUTER	2019-05-14	1,274	680	SL	5.000000000000	255	0	255	

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ADOBE INC	118,122	118,122
AMAZON.COM INC	270,480	270,480
VANGUARD SMALL CAP GROWTH ETF VBK	710,645	710,645
VANGUARD SMALL CAP VALUE ETF VBR	3,300,030	3,300,030
VANGUARD TOTAL INTL STOCK INDEX VXUS	3,733,399	3,733,399
VANGUARD TOTAL STOCK MARKET ETF VTI	10,816,456	10,816,456
SALESFORCE.COM INC	89,366	89,366
SUMO LOGIC INC	43,667	43,667
BLOOMBOARD, INC	127,686	15,000
EDSURGE SER A PFD	65,256	0
EMICS, INC. SERIES A PFD STOCK	70,007	140,000
FORUS, INC. PREFERRED STOCK	42,275	60,720
MODERN GUILD PFD STOCK	25,000	25,000
OPMOSYS, INC PFD	25,000	5,000
PATHSOURCE, INC. PFD STOCK	25,000	0
RAISE LABS INC, SERIES A	46,718	0
SWING EDU SERIES B	49,998	58,337
SWING EDU SERIES A	50,000	141,663
TEACHFX, INC PREFERRED STOCK	25,000	160,789
WISEBANYAN HOLDINGS SERIES A PREFERRED STOCK	25,559	0
TUVALABS	30,000	30,000
YENKO	100,000	15,000

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
PARTNERSHIP - REACH II LP	FMV	136,992	136,992
PARTNERSHIP - REACH LP	FMV	69,953	69,953
PARTNERSHIP - SONEN GLOBAL SUST.	FMV	107,343	107,343
PARTNERSHIP - REACH III LP	FMV	413,081	413,081

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
C&E - COMPUTER & EQUIPMENT	5,849	4,679	1,170	1,170
DINNING ROOM TABLES	1,037	829	208	208
OFFICE FURNITURE	2,973	2,379	594	594
10 STANDING DESKS	4,253	3,403	850	850
ADVANTAGE FLOORING	4,694	1,877	2,817	2,817
PAINTING & ELECTRIC	4,147	1,659	2,488	2,488
HOT WATER DISPENSER	435	435	0	0
FLOORING FOR OFFICE	3,958	1,584	2,374	2,374
NEW LAPTOP	2,299	1,725	574	574
DESKTOP COMPUTER	1,274	935	339	339

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	22,254	0	0	22,254

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description	Amount
UNREALIZED LOSS	4,543,270

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OFFICE EXPENSES	192,386	0	0	155,760
MARKETING	30,181	0	0	30,181
GIVEAWAYS/GIFTS	569,991	0	0	569,991
RESEARCH	72,805	0	0	72,805
PROGRAM EVENT	25,329	0	0	25,329
SPONSORSHIPS	5,400	0	0	5,400
INVESTMENT EXPENSES	35,462	41,180	41,180	0

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
SONEN GLOBAL		-1,543	-1,543

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description	Beginning of Year - Book Value	End of Year - Book Value
CREDIT CARDS	35,642	29,365

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
WEB DEVELOPMENT	247,621	0	0	297,621
EXTERNAL CONTRACTORS	163,952	0	0	163,952
GAME DEVELOPMENT	300,000	0	0	300,000
DOCUMENTARY	66,920	0	0	66,920

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAXES & LICENSES	35,355	0	0	0
PAYROLL TAXES	163,149	0	0	163,149
FOREIGN TAXES	9,635	9,635	9,635	0