

For calendar year 2023, or tax year beginning 01-01-2023 , and ending 12-31-2023

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		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 <input type="checkbox"/>	
G Check all that apply: <div><input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change</div> <div><input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change</div>		D 1. Foreign organizations, check here..... <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... <input type="checkbox"/>	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶\$ 26,854,559		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)</small>		(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)	979,115			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	623,646	634,417	634,417	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	1,075,661			
	b Gross sales price for all assets on line 6a 5,663,356				
	7 Capital gain net income (from Part IV, line 2)		2,262,544		
	8 Net short-term capital gain			72	
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less: Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	6,085	335	335	
	12 Total. Add lines 1 through 11	2,684,507	2,897,296	634,824	
	13 Compensation of officers, directors, trustees, etc.	0	0	0	0
	14 Other employee salaries and wages	2,551,127	0	0	2,547,763
	15 Pension plans, employee benefits	170,750	0	0	170,750
	16a Legal fees (attach schedule)	35,164	0	0	35,164
	b Accounting fees (attach schedule)	29,928	4,489	4,489	25,439
	c Other professional fees (attach schedule)	836,735	0	0	836,735
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	198,125	8,543	8,543	188,625
	19 Depreciation (attach schedule) and depletion	689	0	0	
	20 Occupancy	43,815	0	0	43,815
	21 Travel, conferences, and meetings	112,383	0	0	112,383
	22 Printing and publications	933	0	0	933
	23 Other expenses (attach schedule)	1,065,638	44,632	44,632	948,811
	24 Total operating and administrative expenses. Add lines 13 through 23	5,045,287	57,664	57,664	4,910,418
	25 Contributions, gifts, grants paid	2,089,571			1,399,092
	26 Total expenses and disbursements. Add lines 24 and 25	7,134,858	57,664	57,664	6,309,510
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-4,450,351			
	b Net investment income (if negative, enter -0-)		2,839,632		
c Adjusted net income (if negative, enter -0-)				577,160	

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		1,113,606	617,059	617,059
	2	Savings and temporary cash investments		5,999,678	6,050,628	6,050,628
	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) ▶ _____ Less: allowance for doubtful accounts ▶ _____		180,000	0	0
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges		31,827	6,163	6,163
	10a	Investments—U.S. and state government obligations (attach schedule)				
	b	Investments—corporate stock (attach schedule)		19,789,664	19,017,618	19,046,628
	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)		727,369	942,174	942,174
	14	Land, buildings, and equipment: basis ▶ _____ 16,080 Less: accumulated depreciation (attach schedule) ▶ _____ 2,414		11,414	13,666	13,666
15	Other assets (describe ▶ _____)		0	178,241	178,241	
16	Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)		27,853,558	26,825,549	26,854,559	
Liabilities	17	Accounts payable and accrued expenses.		76,136	85,663	
	18	Grants payable			690,479	
	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 ▶ _____)		29,365	225,285	
	23	Total liabilities (add lines 17 through 22)		105,501	1,001,427	
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 24, 25, 29 and 30.					
	24	Net assets without donor restrictions		27,748,057	25,824,122	
	25	Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here ▶ <input type="checkbox"/> 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)		27,748,057	25,824,122	
30	Total liabilities and net assets/fund balances (see instructions) .		27,853,558	26,825,549		

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	27,748,057	
2	Enter amount from Part I, line 27a	2	-4,450,351	
3	Other increases not included in line 2 (itemize) ▶ _____	3	2,526,416	
4	Add lines 1, 2, and 3	4	25,824,122	
5	Decreases not included in line 2 (itemize) ▶ _____	5	0	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	25,824,122	

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	2023-12-31
b REACH LP - LT	P	2022-01-01	2023-12-31
c REACH II, LP - LT	P	2022-01-01	2023-12-31
d REACH III, LP - LT	P	2022-01-01	2023-12-31
e SONEN GLOBAL - LT	P	2022-01-01	2023-12-31
VANGUARD - LT	P	2022-01-01	2023-12-31
LOSS ON CONVERTIBLE NOTES	P	2022-01-01	2023-12-31

(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 72			72
b		3,328	-3,328
c		244	-244
d		5,718	-5,718
e 7,208			7,208
5,656,076		3,211,522	2,444,554
		180,000	-180,000



Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) 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			72
b			-3,328
c			-244
d			-5,718
e			7,208
			2,444,554
			-180,000

2 Capital gain net income or (net capital loss)	<div> <div>If gain, also enter in Part I, line 7</div> <div>If (loss), enter -0- in Part I, line 7</div> </div>	2	2,262,544
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	72

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 <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)	1	39,471
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	39,471
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	39,471
6 Credits/Payments:		
a 2023 estimated tax payments and 2022 overpayment credited to 2023	6a	5,880
b Exempt foreign organizations—tax withheld at source	6b	0
c Tax paid with application for extension of time to file (Form 8868)	6c	50,000
d Backup withholding erroneously withheld	6d	0
7 Total credits and payments. Add lines 6a through 6d.	7	55,880
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached.	8	136
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	16,273
11 Enter the amount of line 10 to be: Credited to 2024 estimated tax 16,273 Refunded	11	0

Part VI-A **Statements Regarding Activities**

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?		Yes	No
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.			No
	<i>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.</i>			
1c	Did the foundation file Form 1120-POL for this year?			No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ <u>0</u> (2) On foundation managers. ▶ \$ <u>0</u>			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ <u>0</u>			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	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? <i>If "Yes," attach a conformed copy of the changes</i>	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? <i>If "Yes," attach the statement required by General Instruction T.</i>	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? <i>If "Yes," complete Part II, col. (c), and Part XIV.</i>	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ <u>CA</u>			
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? <i>If "No," attach explanation .</i>	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 2023 or the taxable year beginning in 2023? See the instructions for Part XIII. <i>If "Yes," complete Part XIII</i>	9	Yes	
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No
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)? <i>If "Yes," attach schedule. See instructions.</i>	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? <i>If "Yes," attach statement. See instructions</i>	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <u>WWW.NGPF.COM</u>	13	Yes	
14	The books are in care of ▶ <u>TIMOTHY RANZETTA</u> Telephone no. ▶ <u>(650) 218-8408</u>			
	Located at ▶ <u>PO BOX 218 PALO ALTO CA</u> ZIP+4 ▶ <u>94302</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 <u> </u>			
16	At any time during calendar year 2023, 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	Yes	No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. <i>If "Yes", enter the name of the foreign country ▶</i>			

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. <input type="checkbox"/>			
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 2023?		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 2023, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2023?		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 2023 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 2023.)		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 2023?		4b	No

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

5a	During the year did the foundation pay or incur any amount to:		Yes	No
(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 <input type="checkbox"/>			
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?. <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>	5d		
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? <i>If "Yes" to 6b, file Form 8870.</i>	6b		No
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 1.00	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	329,579	16,149	0
CHRISTINE YOO PO BOX 218 PALO ALTO, CA 94302	COO 40.00	182,600	8,871	0
SONIA DALAL PO BOX 218 PALO ALTO, CA 94302	DIRECTOR OF CURRICUL 40.00	146,600	7,000	0
ELLIE COTARI PO BOX 218 PALO ALTO, CA 94302	CREATIVE BRAND MANAG 40.00	144,856	7,329	0
MASON BUTTS PO BOX 218 PALO ALTO, CA 94302	TECHNOLOGY PRODUCTIO 40.00	143,290	6,834	0
Total number of other employees paid over \$50,000. <input type="checkbox"/>				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
JUMPKICK LLC 10924 GRANT ROAD 507 HOUSTON, TX 77070	WEB DEVELOPMENT	353,950
ARIZONA STATE UNIVERSITY 1151 S FOREST AVENUE TEMPE, AZ 85281	CURRICULUM DEVELOPMENT	277,000
MONTANA STATE UNIVERSITY CULBERTSON HALL 100 BOZEMAN, MT 59717	RESEARCH	86,290
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 2023, NGPF'S CURRICULUM AND PROFESSIONAL DEVELOPMENT EXTENDS TO 90,000 MIDDLE AND HIGH SCHOOL TEACHERS REACHING MORE THAN 4 MILLION STUDENTS. DISCRETIONARY GRANTS ARE GIVEN TO ORGANIZATIONS WITH SIMILAR MISSIONS TO NEXT GEN PERSONAL FINANCE.	3,941,688
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	20,190,224
b	Average of monthly cash balances.	1b	5,398,524
c	Fair market value of all other assets (see instructions).	1c	1,534,486
d	Total (add lines 1a, b, and c).	1d	27,123,234
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	27,123,234
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions).	4	406,849
5	Net value of noncharitable-use assets. Subtract line 4 from line 3.	5	26,716,385
6	Minimum investment return. Enter 5% (0.05) of line 5.	6	1,335,819

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	6,309,510
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	6,309,510

Part XII **Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2022	(c) 2022	(d) 2023
1 Distributable amount for 2023 from Part X, line 7				
2 Undistributed income, if any, as of the end of 2022:				
a Enter amount for 2022 only.				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2022:				
a From 2018.				
b From 2019.				
c From 2020.				
d From 2021.				
e From 2022.				
f Total of lines 3a through e				
4 Qualifying distributions for 2023 from Part XI, line 4: ▶ \$ _____				
a Applied to 2022, 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 2023 distributable amount.				
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2023. <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>				
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 2022. Subtract line 4a from line 2a. Taxable amount—see instructions				
f Undistributed income for 2023. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2024				
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 2018 not applied on line 5 or line 7 (see instructions) . . .				
9 Excess distributions carryover to 2024. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2019.				
b Excess from 2020.				
c Excess from 2021.				
d Excess from 2022.				
e Excess from 2023.				

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 2023, 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) ☒ 4942(j)(3) or ☐ 4942(j)(5)

2a

Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed

Tax year	Prior 3 years				(e) Total
(a) 2023	(b) 2022	(c) 2021	(d) 2020		
577,160	415,864	313,463	162,061		1,468,548
490,586	353,484	266,444	137,752		1,248,266
85% (0.85) of line 2a					
Qualifying distributions from Part XI, line 4 for each year listed	6,309,510	5,433,712	5,751,591	4,681,156	22,175,969
Amounts included in line 2c not used directly for active conduct of exempt activities	1,399,092	929,650	633,074	801,828	3,763,644
Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	4,910,418	4,504,062	5,118,517	3,879,328	18,412,325

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 . .

890,546

1,026,093

1,031,820

815,120

3,763,579

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:

Form 990-PF (2023)

Part XIV

Supplementary Information (continued)

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

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CHARLOTTE-MECKLENBURG SCHOOL DISTRICT PO BOX 30035 CHARLOTTE, NC 28230		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	144,166
FUND FOR PUBLIC SCHOOLS 52 CHAMBERS STREET ROOM 305 NEW YORK, NY 10007		PC	SUPPORT FINANCIAL EDUCATION IN DISTRICT	135,000
PHILADELPHIA FINANCIAL SCHOLARS 201 ROUSE BOULEVARD PHILADELPHIA, PA 19112		PC	SUPPORT FINANCIAL EDUCATION IN DISTRICT	135,000
SAN FRANCISCO UNIFIED SCHOOL DISTRICT 750 25TH AVENUE SAN FRANCISCO, CA 94121		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	130,000
SCHOOL BOARD OF MIAMI-DADE PUBLIC SCHOOLS 1450 NE 2ND AVENUE MIAMI, FL 33132		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	122,438
MILWAUKEE PUBLIC SCHOOLS 5225 W VLIET STREET MILWAUKEE, WI 53208		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	110,508
THE PUBLIC EDUCATION FOUNDATION 4505 S MARYLAND PARKWAY LAS VEGAS, NV 89154		PC	SUPPORT FINANCIAL EDUCATION IN DISTRICT	87,500
DETROIT PUBLIC SCHOOLS COMMUNITY 3011 W GRAND BOULEVARD DETROIT, MI 48202		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	80,216
GUILFORD COUNTY SCHOOLS PO BOX 880 GREENSBORO, NC 27402		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	64,557
DENVER PUBLIC SCHOOLS 1860 LINCOLN ST DENVER, CO 80203		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	64,377
LONG BEACH UNIFIED SCHOOL DISTRICT 1515 HUGHES WAY LONG BEACH, CA 90810		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	63,925
FULTON COUNTY BOARD OF EDUCATION 6201 POWERS FERRY ROAD NW ATLANTA, GA 30339		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	62,500
CAFE STIPENDS PO BOX 218 PALO ALTO, CA 94302		I	SUPPORT FINANCIAL EDUCATION IN DISTRICT	50,610
PITTSBURGH PUBLIC SCHOOLS 341 S BELLEFIELD AVENUE PITTSBURGH, PA 15213		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	33,000
MASSACHUSETTS COUNCIL FOR ECONOMIC EDUCATION 122 EAST 42ND STREET SUITE 1012 NEW YORK, NY 10168		GOV	TO SUPPORT TEACHER PROFESSIONAL DEVELOPMENT IN THE STATE	27,500
FLORIDA ATLANTIC UNIVERSITY PO BOX 198660 ATLANTA, GA 30384		GOV	TO SUPPORT TEACHER PROFESSIONAL DEVELOPMENT IN THE STATE	25,955
MISSISSIPPI COUNCIL FOR ECONOMIC EDUCATION 1701 N STATE STREET JACKSON, MS 39210		GOV	TO ASSIST IN IMPLEMENTATION OF PERSONAL FINANCE COURSE IN THE STATE OF MISSISSIPPI	25,000
SECUREFUTURES INC 710 N PLANKINTON AVENUE SUITE 1400 MILWAUKEE, WI 53203		PC	TO SUPPORT TEACHER PROFESSIONAL DEVELOPMENT IN THE STATE	20,000
MICHIGAN COUNCIL FOR ECONOMIC EDUCATION 12642 BERESFORD DRIVE STERLING HEIGHTS, MI 48313		PC	TO SUPPORT TEACHER PROFESSIONAL DEVELOPMENT IN THE STATE	10,000
SANTA BARBARA UNIFIED SCHOOL DISTRICT 720 SANTA BARBARA ST SANTA BARBARA, CA 93101		GOV	TO SUPPORT TEACHER PROFESSIONAL DEVELOPMENT IN THE STATE	3,500
UNIVERSITY OF SOUTHERN MAINE PD 96 FALMOUTH STREET PORTLAND, ME 04103		GOV	SUPPORT EDUCATORS BY HELPING THEM EARN CONTINUING EDUCATION CREDITS	1,200
AMERICAN SENIOR HIGH SCHOOL 18350 NW 67TH AVENUE HIALEAH, FL 33015		GOV	SUPPORT FINANCIAL EDUCATION IN SCHOOL	1,000
ALLEGHENY INTERMEDIATE UNIT 475 E WATERFRONT DRIVE HOMESTEAD, PA 15120		PC	SUPPORT EDUCATORS BY HELPING THEM EARN CONTINUING EDUCATION CREDITS	735
HEARTLAND AREA EDUCATION AGENCY 6500 CORPORATE DRIVE JOHNSTON, IA 50131		GOV	SUPPORT EDUCATORS BY HELPING THEM EARN CONTINUING EDUCATION CREDITS	405
Total			► 3a	1,399,092
b <i>Approved for future payment</i>				
SCHOOL BOARD OF MIAMI-DADE PUBLIC SCHOOLS 1450 NE 2ND AVENUE MIAMI, FL 33132		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	81,162
MILWAUKEE PUBLIC SCHOOLS 5225 W VLIET STREET MILWAUKEE, WI 53208		GOV	SUPPORT FINANCIAL EDUCATION IN DISTRICT	280,112
THE PUBLIC EDUCATION FOUNDATION 4505 S MARYLAND PARKWAY LAS VEGAS, NV 89154		PC	SUPPORT FINANCIAL EDUCATION IN DISTRICT	24,700
PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS 14201 SCHOOL LANE UPPER MARLBORO, MD 20772		GOV	SUPPORT FINANCIAL EDUCATION IN SCHOOL	216,373
FRESNO UNIFIED SCHOOL DISTRICT 2309 TULARE STREET FRESNO, CA 93721		GOV	TO FURTHER ENHANCE THE PERSONAL FINANCE	39,534
Total			► 3b	641,881

Enter gross amounts unless otherwise indicated.

- 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
- 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
- 9 Net income or (loss) from special events:
- 10 Gross profit or (loss) from sales of inventory
- 11 Other revenue:
 - a LOSS ON DISPOSAL ASSETS
 - b OTHER INCOME
 - c ESCROW PAYMENT
 - d _____
 - e _____
- 12 Subtotal. Add columns (b), (d), and (e)
- 13 **Total.** Add line 12, columns (b), (d), and (e).
(See worksheet in line 13 instructions to verify calculation.)

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	
		14	623,646	
		18	1,075,661	
		18	-10,841	
		01	16,101	
		01	825	
	0		1,705,392	0

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

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

[illegible]

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

No

No

No

No

No

No

No

No

No

No

[illegible]☒ No

(c) Description of relationship

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

Title

See instructions. ☒ Yes ☐ No

P00366884

2024-11-13

Firm's EIN ► 91-0189318

Phone no. (209) 955-6100

STOCKTON, CA 952192367

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 2023
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Name of the organization NEXT GEN PERSONAL FINANCE	Employer identification number 82-3648278
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Organization type (check one):

Filers of:	Section:
Form 990 or 990-EZ	<input type="checkbox"/> 501(c)() (enter number) organization
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust not treated as a private foundation
	<input type="checkbox"/> 527 political organization
Form 990-PF	<input checked="" type="checkbox"/> 501(c)(3) exempt private foundation
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust treated as a private foundation
	<input type="checkbox"/> 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 33¹/₃% 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
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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
<u>1</u>	TIM RANZETTA	\$ 782,821	<input type="checkbox"/> Person
	1350 TASSO ST		<input type="checkbox"/> Payroll
	PALO ALTO, CA 94301		<input checked="" type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>2</u>	HAVER FOUNDATION	\$ 100,000	<input checked="" type="checkbox"/> Person
	60TH E 42ND SUITE 3310		<input type="checkbox"/> Payroll
	NEW YORK, NY 10165		<input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>3</u>	ALEXANDER HP COLHOUN	\$ 50,000	<input checked="" type="checkbox"/> Person
	1095 MERE POINT ROAD		<input type="checkbox"/> Payroll
	BRUNSWICK, ME 04011		<input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>4</u>	THE JOHN J POHANKA FAMILY FOUNDATION	\$ 25,000	<input checked="" type="checkbox"/> Person
	1772 RITCHIE STATION COURT		<input type="checkbox"/> Payroll
	CAPITOL HEIGHTS, MD 20743		<input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>5</u>	PAM AND SCOTT SHIMAMOTO	\$ 20,000	<input checked="" type="checkbox"/> Person
	126 KENMORE AVENUE		<input type="checkbox"/> Payroll
	DEERFIELD, IL 60015		<input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-		\$	<input type="checkbox"/> Person
			<input type="checkbox"/> Payroll
			<input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)

Name of organization NEXT GEN PERSONAL FINANCE	Employer identification number 82-3648278
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Part II	Noncash Property
----------------	-------------------------

(a) No. from Part I	(b) Description of noncash property given <small>(see instructions). Use duplicate copies of Part II if additional space is needed.</small>	(c) FMV (or estimate) (See instructions)	(d) Date received
<u>1</u>	<u>SECURITIES</u>	<u>\$ 782,821</u>	<u>2023-12-31</u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-	<div></div> <div></div> <div></div>	<div></div> \$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-	<div></div> <div></div> <div></div>	<div></div> \$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-	<div></div> <div></div> <div></div>	<div></div> \$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-	<div></div> <div></div> <div></div>	<div></div> \$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-	<div></div> <div></div> <div></div>	<div></div> \$	

Name of organization NEXT GEN PERSONAL FINANCE	Employer identification number 82-3648278
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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	29,928	4,489	4,489	25,439

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

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	4,679	SL	5.00000000000000	0	0	0	
DINNING ROOM TABLES	2019-01-01	1,037	829	SL	5.00000000000000	0	0	0	
OFFICE FURNITURE	2019-01-01	2,973	2,379	SL	5.00000000000000	0	0	0	
10 STANDING DESKS	2019-01-01	4,253	3,403	SL	5.00000000000000	0	0	0	
ADVANTAGE FLOORING	2019-01-01	4,694	1,877	SL	10.00000000000000	0	0	0	
PAINTING & ELECTRIC	2019-01-01	4,147	1,659	SL	10.00000000000000	0	0	0	
HOT WATER DISPENSER	2019-01-01	435	435	SL	3.00000000000000	0	0	0	
FLOORING FOR OFFICE	2019-01-01	3,958	1,584	SL	10.00000000000000	0	0	0	
NEW LAPTOP	2019-04-10	2,299	1,725	SL	5.00000000000000	460	0	0	
DESKTOP COMPUTER	2019-05-14	1,274	935	SL	5.00000000000000	0	0	0	
OFFICE FURNITURE	2023-11-06	13,781		SL	10.00000000000000	229	0	0	

Name: NEXT GEN PERSONAL FINANCE**EIN:** 82-3648278

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VANGUARD SMALL CAP GROWTH ETF	862,978	862,978
VANGUARD SMALL CAP VALUE ETF	2,804,812	2,804,812
VANGUARD TOTAL INTL STOCK INDEX FUND ETF	2,489,165	2,489,165
VANGUARD TOTAL STOCK MARKET ETF	12,283,164	12,283,164
BLOOMBOARD, INC SER A2 PFD	127,686	15,000
EDSURGE SER A PFD	65,255	0
EMICS, INC. SERIES A PFD STOCK (INFORMEDK12)	70,007	140,000
FORUS, INC. PREFERRED STOCK	42,274	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	100,000	200,000
TEACHFX, INC PREFERRED STOCK	25,000	160,789
WISEBANYAN HOLDINGS SERIES A PREFERRED STOCK	25,559	0

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, LP	FMV	66,645	66,645
PARTNERSHIP - REACH II, LP	FMV	142,101	142,101
PARTNERSHIP - REACH III, LP	FMV	601,993	601,993
PARTNERSHIP - REACH IV, LP	FMV	21,830	21,830
PARTNERSHIP - SONEN	FMV	109,605	109,605

Name: NEXT GEN PERSONAL FINANCE**EIN:** 82-3648278

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
NEW LAPTOP	2,299	2,185	114	
OFFICE FURNITURE	13,781	229	13,552	

Name: NEXT GEN PERSONAL FINANCE
EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	35,164	0	0	35,164

Name: NEXT GEN PERSONAL FINANCE
EIN: 82-3648278

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
SECURITY DEPOSIT	0	8,650	8,650
OPERATING RIGHT OF USE ASSETS	0	169,591	169,591

Name: NEXT GEN PERSONAL FINANCE**EIN:** 82-3648278

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
COMPANY EVENT	17,477	0	0	17,477
CREDIT LOSS EXPENSES	85,000	0	0	0
INSURANCE	9,352	0	0	9,352
INVESTMENT EXPENSES	0	4,425	4,425	0
K-1 DEDUCTIONS	0	40,207	40,207	0
LEASE EXPENSE	4,144	0	0	4,144
MARKETING	74,820	0	0	74,820
OFFICE EXPENSES	206,887	0	0	175,060
PROGRAM EVENT	427,432	0	0	427,432
RESEARCH	240,526	0	0	240,526

Name: NEXT GEN PERSONAL FINANCE**EIN:** 82-3648278

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
SONEN GLOBAL		-490	-490
LOSS ON DISPOSAL ASSETS	-10,841		0
OTHER INCOME	16,101		0
ESCROW PAYMENT	825	825	825

Name: NEXT GEN PERSONAL FINANCE
EIN: 82-3648278

Description	Amount
UNREALIZED GAIN	2,526,416

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Description	Beginning of Year - Book Value	End of Year - Book Value
CREDIT CARDS	29,365	51,550
OPERATING LEASE LIABILITY	0	173,735

Name: NEXT GEN PERSONAL FINANCE

EIN: 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
WEB DEVELOPMENT	353,950	0	0	353,950
EXTERNAL CONTRACTORS	442,785	0	0	442,785
GAME DEVELOPMENT	40,000	0	0	40,000

Name: NEXT GEN PERSONAL FINANCE**EIN:** 82-3648278

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAXES & LICENSES	240	0	0	240
PAYROLL TAXES	188,385	0	0	188,385
FOREIGN TAXES	0	8,543	8,543	0
EXCISE TAX	9,500	0	0	0