

Executive Branch Personnel

Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Palmer, Virginia E

Ambassador to Ghana, Department of State

Report Year: 2024

Other Federal Government Positions Held During the Preceding 12 Months:

None

Electronic Signature - I certify that the statements I have made in this form are true, complete and correct to the best of my knowledge.

/s/ Palmer, Virginia E [electronically signed on 04/21/2024 by Palmer, Virginia E in Integrity.gov]

Agency Ethics Official's Opinion - On the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (subject to any comments below).

/s/ Veidenheimer, Paul S, Certifying Official [electronically signed on 04/25/2024 by Veidenheimer, Paul S in Integrity.gov]

Other review conducted by

/s/ Veidenheimer, Paul S, Ethics Official [electronically signed on 04/25/2024 by Veidenheimer, Paul S in Integrity.gov]

U.S. Office of Government Ethics Certification

Data Revised 04/25/2024

1. Filer's Positions Held Outside United States Government

None

2. Filer's Employment Assets & Income and Retirement Accounts

None

3. Filer's Employment Agreements and Arrangements

None

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

(N/A) - Not required for this type of report

5. Spouse's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Cassaday IRA #1	No			
1.1	Invesco Developing Mkts Fund (ODVIX)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.2	Diamond Hill Large-Cap Fund (DHLRX)	Yes	\$100,001 - \$250,000		None (or less than \$201)
1.3	FPA New Income Inc (FPNIX)	Yes	\$15,001 - \$50,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.4	Grandeur Peak International Stalwarts (GISYX)	Yes	\$100,001 - \$250,000		None (or less than \$201)
1.5	Guggenheim Total Return Bond Fund (GIBIX)	Yes	\$100,001 - \$250,000		None (or less than \$201)
1.6	Harding Loevner International Equity (HLMIX)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.7	The Hartford International Value Fund (HILIX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.8	Vanguard World Mega Cap Growth (MGK)	Yes	\$250,001 - \$500,000		None (or less than \$201)
1.9	SPDR World Gold MiniShares (GLDM)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.10	Cohen & Steers Institutional Realty Shares, Inc. (CSRIX)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.11	iShares Russell Mid-Cap Value ETF (IWS)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.12	iShares Russell Mid-Cap Growth ETF (IWP)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.13	iShares Russell 2000 Value ETF (IWN)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.14	iShares Russell 2000 Growth ETF (IWO)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.15	Schwab US Dividend Equity ETF (SCHD)	Yes	\$50,001 - \$100,000		None (or less than \$201)
1.16	Vanguard Long-Term Treasury Index Fund ETF Class Shares (VGLT)	Yes	\$15,001 - \$50,000		None (or less than \$201)

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Costco Wholesale Corp. (COST)	N/A	\$50,001 - \$100,000	Dividends	\$201 - \$1,000
2	5Starlife AFBA Whole Life Insurance Policy	N/A	\$15,001 - \$50,000		None (or less than \$201)
3	Jackson National Whole Life Insurance Policy	N/A	\$50,001 - \$100,000		None (or less than \$201)
4	John Hancock Whole Life Insurance Policy	N/A	\$50,001 - \$100,000		None (or less than \$201)
5	5Starlife AFBA Whole Life Insurance Policy	N/A	\$50,001 - \$100,000		None (or less than \$201)
6	STATE DEPARTMENT FEDERAL CREDIT UNION CASH ACCOUNT	N/A	\$1,001 - \$15,000		None (or less than \$201)
7	CAPITAL ONE BANK - CASH ACCOUNT	N/A	\$15,001 - \$50,000	Interest	\$201 - \$1,000
8	STATE DEPARTMENT FEDERAL CREDIT UNION CASH ACCOUNT	N/A	\$100,001 - \$250,000	Interest	\$1,001 - \$2,500
9	Residential Real Estate - Washington, D.C.	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
10	AMERICAN EXPRESS NATIONAL BANK - CASH ACCOUNT	N/A	\$500,001 - \$1,000,000	Interest	\$15,001 - \$50,000
11	Axon Enterprise, Inc. (AAXN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
12	BJ's Wholesale Club Holdings, Inc. (BJ)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13	Cassaday & Company brokerage account	No			
13.1	ASML HOLDING NV (ASML)	N/A	\$15,001 - \$50,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
13.2	Advanced Micro Devices, Inc. (AMD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.3	Capital One Financial Corp. (COF)	N/A	\$15,001 - \$50,000	Dividends	\$201 - \$1,000
13.4	Costco Wholesale Corp. (COST)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.5	Freeport-McMoRan, Inc. (FCX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.6	LVMH MOET HENNESSY (LVMUY)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.7	FPA New Income, Inc (FPNIX)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.8	Grandeur Peak International Stalwarts Fund Institutional Class Shares (GISYX)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.9	iShares PHLX Semiconductor ETF (SOXX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
13.10	Vanguard Mega Cap Growth Index Fund ETF Shares (MGK)	Yes	\$100,001 - \$250,000		\$201 - \$1,000
13.11	SPDR Gold MiniShares Trust (GLDM)	Yes	\$15,001 - \$50,000		None (or less than \$201)
13.12	iShares Russell 1000 Value ETF (IWD)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.13	iShares Trust MSCI Emerging Markets Index Fund (EEM)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.14	iShares Russell 2000 Growth ETF (IWO)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.15	iShares MSCI EAFE Growth ETF (EFG)	Yes	\$15,001 - \$50,000		\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
13.16	Proshares S&P 500 Dividend Aristocrats ETF (NOBL)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
13.17	Real Estate Select Sector SPDR Fund (XLRE)	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
13.18	American Funds Bond Fund of America F2 (ABNFX)	Yes	None (or less than \$1,001)		\$2,501 - \$5,000
13.19	iShares MSCI EAFE Small-Cap ETF (SCZ)	Yes	None (or less than \$1,001)		\$1,001 - \$2,500
13.20	iShares MSCI EAFE Value ETF (EFV)	Yes	None (or less than \$1,001)		\$1,001 - \$2,500
13.21	iShares S&P Small-Cap 600 Growth ETF (IJT)	Yes	None (or less than \$1,001)		\$1,001 - \$2,500
13.22	iShares S&P Small-Cap 600 Value ETF (IJS)	Yes	None (or less than \$1,001)		\$201 - \$1,000
13.23	iShares S&P Mid-Cap 400 Value ETF (IJJ)	Yes	None (or less than \$1,001)		\$201 - \$1,000
13.24	iShares S&P Mid-Cap 400 Growth ETF (IJK)	Yes	None (or less than \$1,001)		\$201 - \$1,000
14	NIO INC. (NIO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
15	United Airlines Holdings, Inc. (UAL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
16	Goodyear Tire & Rubber Co. (GT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
17	TIAA REAL ESTATE (QREARX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
18	TIAA-CREF International Equity Index Fund Retirement Class Shares (TRIEX)	Yes	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
19	TIAA-CREF International Opportunities Fund Retirement Class Shares (TIOTX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
20	TIAA-CREF Large-Cap Growth Fund Retirement Class Shares (TILRX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
21	TIAA-CREF Large-Cap Value Index Fund Retirement Class Shares (TRCVX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
22	TIAA-CREF Mid-Cap Growth Fund Retirement Class Shares (TRGMX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
23	CREF GLOBAL EQUITIES R3 (QCGLIX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
24	CREF STOCK R3 (QCSTIX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
25	AIRBNB INC (ABNB)	N/A	\$1,001 - \$15,000		None (or less than \$201)
26	American Airlines Group, Inc. (AAL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
27	Coinbase Global Inc (COIN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
28	Delta Air Lines, Inc. (DAL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
29	DoorDash Inc (DASH)	N/A	\$1,001 - \$15,000		None (or less than \$201)
30	Ford Motor Co. (F)	N/A	\$1,001 - \$15,000		None (or less than \$201)
31	McDonald's Corp. (MCD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
32	Micron Technology, Inc. (MU)	N/A	\$1,001 - \$15,000		None (or less than \$201)
33	Target Corp. (TGT)	N/A	\$1,001 - \$15,000	Dividends	\$201 - \$1,000

#	DESCRIPTION		EIF	VALUE	INCOME TYPE	INCOME AMOUNT
34	Krispy Kreme Inc. Common Stock (DNUT)		N/A	\$1,001 - \$15,000		None (or less than \$201)
35	Tesla, Inc. (TSLA)		N/A	\$1,001 - \$15,000		None (or less than \$201)
36	Residential real estate, Arlington, VA		N/A	\$1,000,001 - \$5,000,000	Rent or Royalties	\$50,001 - \$100,000
37	Financial Select Sector SPDR Fund (XLF)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
38	Industrial Select Sector SPDR Fund (XLI)	See Endnote	Yes	\$50,001 - \$100,000		\$201 - \$1,000
39	SPDR S&P Biotech ETF (XBI)		Yes	\$15,001 - \$50,000		None (or less than \$201)
40	Vanguard S&P Mid-Cap 400 Value Index Fund ETF Shares (IVOV)		Yes	\$1,001 - \$15,000		None (or less than \$201)
41	Vanguard Emerging Markets Stock Index Fund ETF Shares (VWO)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
42	Vanguard Mid-Cap Index Fund ETF Shares (VO)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
43	Vanguard Small-Cap Index Fund ETF Shares (VB)		Yes	\$50,001 - \$100,000		\$201 - \$1,000
44	Vanguard Total Stock Market Index Fund ETF Class Shares (VTI)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
45	Vanguard International Equity Index Fund Total World Stock Index ETF (VT)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
46	Vanguard European Stock Index Fund ETF Shares (VGK)		Yes	\$1,001 - \$15,000		\$201 - \$1,000
47	Vanguard Mega Cap Growth Index Fund ETF Shares (MGK)		Yes	\$100,001 - \$250,000		\$201 - \$1,000

#	DESCRIPTION		EIF	VALUE	INCOME TYPE	INCOME AMOUNT
48	Vanguard Mega Cap Value Index Fund ETF Shares (MGV)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
49	Vanguard Real Estate Index Fund ETF Shares (VNQ)		Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
50	ARK Innovation ETF (ARKK)		Yes	\$50,001 - \$100,000		None (or less than \$201)
51	Fidelity MSCI Consumer Staples Index ETF (FSTA)		Yes	\$50,001 - \$100,000		\$1,001 - \$2,500
52	Global X FinTech ETF (FINX)		Yes	\$1,001 - \$15,000		None (or less than \$201)
53	Invesco S&P 500 Equal Weight Technology ETF (RSPT)	See Endnote	Yes	\$50,001 - \$100,000		\$201 - \$1,000
54	Invesco S&P 500 Equal Weight Consumer Discretionary ETF (RSPD)	See Endnote	Yes	\$15,001 - \$50,000		\$201 - \$1,000
55	iShares Core S&P Mid-Cap ETF (IJH)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
56	iShares Core S&P Small-Cap ETF (IJR)		Yes	\$100,001 - \$250,000		\$1,001 - \$2,500
57	iShares Core S&P Total US Stock Market ETF (ITOT)		Yes	\$15,001 - \$50,000		\$201 - \$1,000
58	iShares Core S&P 500 ETF (IVV)		Yes	\$100,001 - \$250,000		\$1,001 - \$2,500
59	iShares S&P 500 Growth ETF (IVW)		Yes	\$100,001 - \$250,000		\$1,001 - \$2,500
60	iShares S&P 500 Value ETF (IVE)		Yes	\$50,001 - \$100,000		\$201 - \$1,000
61	iShares Edge MSCI USA Momentum Factor ETF (MTUM)		Yes	\$50,001 - \$100,000		\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
62	iShares Core MSCI Total International Stock ETF (IXUS)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
63	Wealthfront Cash Account	N/A	\$15,001 - \$50,000		None (or less than \$201)
64	Virginia529	No			
64.1	2042 Portfolio	Yes	\$1,001 - \$15,000		None (or less than \$201)

7. Transactions

#	DESCRIPTION	TYPE	DATE	AMOUNT
1	Target Corp. (TGT)	Purchase	12/29/2023	\$1,001 - \$15,000
2	Southwest Airlines Co. (LUV)	Sale	12/29/2023	\$1,001 - \$15,000
3	Real Estate Select Sector SPDR Fund (XLRE)	Purchase	11/01/2023	\$15,001 - \$50,000
4	iShares Cohen & Steers REIT ETF (ICF)	Sale	11/01/2023	\$15,001 - \$50,000
5	Vanguard Long-Term Treasury Index Fund ETF Class Shares (VGLT)	Purchase	10/04/2023	\$1,001 - \$15,000
6	Guggenheim Total Return Bond Fund Institutional Class Shares (GIBIX)	Sale	10/04/2023	\$1,001 - \$15,000
7	Guggenheim Total Return Bond Fund Institutional Class Shares (GIBIX)	Purchase	04/26/2023	\$15,001 - \$50,000
8	FPA New Income, Inc (FPNIX)	Sale		\$15,001 - \$50,000
9	Guggenheim Total Return Bond Fund Institutional Class Shares (GIBIX)	Purchase	03/22/2023	\$50,001 - \$100,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
10	American Funds Bond Fund of America F2 (ABNFX)	Sale	03/21/2023	\$50,001 - \$100,000
11	Grandeur Peak International Stalwarts Fund Institutional Class Shares (GISYX)	Purchase	03/27/2023	\$15,001 - \$50,000
12	iShares MSCI EAFE Small-Cap ETF (SCZ)	Sale	03/23/2023	\$15,001 - \$50,000
13	Hartford International Value Fund Class I Shares (HILIX)	Purchase	01/23/2023	\$1,001 - \$15,000
14	iShares MSCI EAFE Value ETF (EFV)	Sale	01/19/2023	\$1,001 - \$15,000
15	Real Estate Select Sector SPDR Fund (XLRE)	Sale	01/04/2023	\$1,001 - \$15,000
16	iShares S&P Small-Cap 600 Growth ETF (IJT)	Sale	01/04/2023	\$1,001 - \$15,000
17	iShares S&P Small-Cap 600 Value ETF (IJS)	Sale	01/04/2023	\$1,001 - \$15,000
18	iShares S&P Mid-Cap 400 Value ETF (IJJ)	Sale	01/04/2023	\$1,001 - \$15,000
19	iShares Russell 2000 Growth ETF (IWO)	Purchase	01/04/2023	\$1,001 - \$15,000
20	iShares Russell 2000 Value ETF (IWN)	Purchase	01/04/2023	\$1,001 - \$15,000
21	iShares S&P Mid-Cap 400 Growth ETF (IJK)	Sale	01/04/2023	\$15,001 - \$50,000
22	iShares Cohen & Steers REIT ETF (ICF)	Purchase	01/04/2023	\$1,001 - \$15,000
23	iShares Russell Mid-Cap Growth ETF (IWP)	Purchase	01/04/2023	\$15,001 - \$50,000
24	iShares Russell Mid-Cap Value ETF (IWS)	Purchase	01/04/2023	\$1,001 - \$15,000
25	Vanguard Mega Cap Growth Index Fund ETF Shares (MGK)	Purchase	01/03/2023	\$50,001 - \$100,000
26	Invesco QQQ Trust, Series 1 (QQQ)	Sale	01/03/2023	\$50,001 - \$100,000
27	Vanguard Long-Term Treasury Index Fund ETF Class Shares (VGLT)	Purchase	10/06/2023	\$15,001 - \$50,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
28	Guggenheim Total Return Bond Fund Institutional Class Shares (GIBIX)	Sale	10/04/2023	\$15,001 - \$50,000
29	Guggenheim Total Return Bond Fund Institutional Class Shares (GIBIX)	Purchase	04/26/2023	\$15,001 - \$50,000
30	FPA New Income, Inc (FPNIX)	Sale	04/25/2023	\$15,001 - \$50,000
31	VA 529 Plan 2042 Portfolio	Purchase	12/29/2023	\$1,001 - \$15,000

8. Liabilities

None

9. Gifts and Travel Reimbursements

None

Endnotes

PART	#	ENDNOTE
6.	38	Value of this fund was inadvertently misreported last year, as was a transaction related to the fund. There was a 8/4/22 purchase (rather than sale) in the \$15,001-\$50,000 range and the value should have been reported in the \$50,001-\$100,000 range.
6.	53	NOTE: EFT "RSPT" was incorrectly listed in 2023 OGE 278 as "RYT" - all other details remain the same.
6.	54	NOTE: EFT "RSPD" was incorrectly listed in 2023 OGE 278 as "RCD" - all other details remain the same.

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses positions that the filer held at any time during the reporting period (excluding positions with the United States Government). Positions are reportable even if the filer did not receive compensation.

This section does not include the following: (1) positions with religious, social, fraternal, or political organizations; (2) positions solely of an honorary nature; (3) positions held as part of the filer's official duties with the United States Government; (4) mere membership in an organization; and (5) passive investment interests as a limited partner or non-managing member of a limited liability company.

2. Filer's Employment Assets & Income and Retirement Accounts

Part 2 discloses the following:

- Sources of earned and other non-investment income of the filer totaling more than \$200 during the reporting period (e.g., salary, fees, partnership share, honoraria, scholarships, and prizes)
- Assets related to the filer's business, employment, or other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

3. Filer's Employment Agreements and Arrangements

Part 3 discloses agreements or arrangements that the filer had during the reporting period with an employer or former employer (except the United States Government), such as the following:

- Future employment
- Leave of absence
- Continuing payments from an employer, including severance and payments not yet received for previous work (excluding ordinary salary from a current employer)
- Continuing participation in an employee welfare, retirement, or other benefit plan, such as pensions or a deferred compensation plan
- Retention or disposition of employer-awarded equity, sharing in profits or carried interests (e.g., vested and unvested stock options, restricted stock, future share of a company's profits, etc.)

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

Part 4 discloses sources (except the United States Government) that paid more than \$5,000 in a calendar year for the filer's services during any year of the reporting period.

The filer discloses payments both from employers and from any clients to whom the filer personally provided services. The filer discloses a source even if the source made its payment to the filer's employer and not to the filer. The filer does not disclose a client's payment to the filer's employer if the filer did not provide the services for which the client is paying.

5. Spouse's Employment Assets & Income and Retirement Accounts

Part 5 discloses the following:

- Sources of earned income (excluding honoraria) for the filer's spouse totaling more than \$1,000 during the reporting period (e.g., salary, consulting fees, and partnership share)
- Sources of honoraria for the filer's spouse greater than \$200 during the reporting period
- Assets related to the filer's spouse's employment, business activities, other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's spouse's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF). Amounts of income are not required for a spouse's earned income (excluding honoraria).

6. Other Assets and Income

Part 6 discloses each asset, not already reported, (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in investment income was received during the reporting period. For purposes of the value and income thresholds, the filer aggregates the filer's interests with those of the filer's spouse and dependent children.

This section does not include the following types of assets: (1) a personal residence (unless it was rented out during the reporting period); (2) income or retirement benefits associated with United States Government employment (e.g., Thrift Savings Plan); and (3) cash accounts (e.g., checking, savings, money market accounts) at a single financial institution with a value of \$5,000 or less (unless more than \$200 in income was received). Additional exceptions apply. Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

7. Transactions

Part 7 discloses purchases, sales, or exchanges of real property or securities in excess of \$1,000 made on behalf of the filer, the filer's spouse or dependent child during the reporting period.

This section does not include transactions that concern the following: (1) a personal residence, unless rented out; (2) cash accounts (e.g., checking, savings, CDs, money market accounts) and money market mutual funds; (3) Treasury bills, bonds, and notes; and (4) holdings within a federal Thrift Savings Plan account. Additional exceptions apply.

8. Liabilities

Part 8 discloses liabilities over \$10,000 that the filer, the filer's spouse or dependent child owed at any time during the reporting period.

This section does not include the following types of liabilities: (1) mortgages on a personal residence, unless rented out (limitations apply for PAS filers); (2) loans secured by a personal motor vehicle, household furniture, or appliances, unless the loan exceeds the item's purchase price; and (3) revolving charge accounts, such as credit card balances, if the outstanding liability did not exceed \$10,000 at the end of the reporting period. Additional exceptions apply.

9. Gifts and Travel Reimbursements

This section discloses:

- Gifts totaling more than \$480 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than \$480 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.

For purposes of this section, the filer need not aggregate any gift or travel reimbursement with a value of \$192 or less. Regardless of the value, this section does not include the following items: (1) anything received from relatives; (2) anything received from the United States Government or from the District of Columbia, state, or local governments; (3) bequests and other forms of inheritance; (4) gifts and travel reimbursements given to the filer's agency in connection with the filer's official travel; (5) gifts of hospitality (food, lodging, entertainment) at the donor's residence or personal premises; and (6) anything received by the filer's spouse or dependent children totally independent of their relationship to the filer. Additional exceptions apply.

Privacy Act Statement

Title I of the Ethics in Government Act of 1978, as amended (the Act), 5 U.S.C. § 13101 et seq., as amended by the Representative Louise McIntosh Slaughter Stop Trading on Congressional Knowledge Act of 2012 (Pub. L. 112-105) (STOCK Act), and 5 C.F.R. Part 2634 of the U. S. Office of Government Ethics regulations require the reporting of this information. Failure to provide the requested information may result in separation, disciplinary action, or civil action. The primary use of the information on this report is for review by Government officials to determine compliance with applicable Federal laws and regulations. This report may also be disclosed upon request to any requesting person in accordance with sections 105 and 402(b)(1) of the Act or as otherwise authorized by law. You may inspect applications for public access of your own form upon request. Additional disclosures of the information on this report may be made: (1) to any requesting person, subject to the limitation contained in section 208(d)(1) of title 18, any determination granting an exemption pursuant to sections 208(b)(1) and 208(b)(3) of title 18; (2) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of violations or potential violations of law or regulation; (3) to a source when necessary to obtain information relevant to a conflict of interest investigation or determination; (4) to the National Archives and Records Administration or the General Services Administration in records management inspections; (5) to the Office of Management and Budget during legislative coordination on private relief legislation; (6) when the disclosing agency determines that the records are arguably relevant to a proceeding before a court, grand jury, or administrative or adjudicative body, or in a proceeding before an administrative or adjudicative body when the adjudicator determines the records to be relevant to the proceeding; (7) to reviewing officials in a new office, department or agency when an employee transfers or is detailed from one covered position to another, a public financial disclosure report and any accompanying documents, including statements notifying an employee's supervising ethics office of the commencement of negotiations for future employment or compensation or of an agreement for future employment or compensation; (8) to a Member of Congress or a congressional office in response to an inquiry made on behalf of and at the request of an individual who is the subject of the record; (9) to contractors and other non-Government employees working on a contract, service or assignment for the Federal Government when necessary to accomplish a function related to this system of records; (10) on the OGE Website and to any person, department or agency, any written ethics agreement, including certifications of ethics agreement compliance, filed with OGE by an individual nominated by the President to a position requiring Senate confirmation; (11) on the OGE Website and to any person, department or agency, any certificate of divestiture issued by OGE; (12) on the OGE Website and to any person, department or agency, any waiver of the restrictions contained in Executive Order 13989 or any superseding executive order; (13) to appropriate agencies, entities and persons when there has been a suspected or confirmed breach of the system of records, the agency maintaining the records has determined that there is a risk of harm to individuals, the agency, the Federal Government, or national security, and the disclosure is reasonably necessary to assist in connection with the agency's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm; and (14) to another Federal agency or Federal entity, when the agency maintaining the record determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in responding to a suspected or confirmed breach or in preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity, the Federal Government, or national security. See also the OGE/GOVT-1 executive branch-wide Privacy Act system of records.

Public Burden Information

This collection of information is estimated to take an average of ten hours per response, including time for reviewing the instructions, gathering the data needed, and completing the form. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Program Counsel, U.S. Office of Government Ethics (OGE) Suite 500, 1201 New York Avenue, N.W., Washington, DC 20005-3917.

Pursuant to the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and no person is required to respond to, a collection of information unless it displays a currently valid OMB control number (that number, 3209-0001, is displayed here and at the top of the first page of this OGE Form 278e).
