



Filing ID #10066929

FINANCIAL DISCLOSURE REPORT

Clerk of the House of Representatives • Legislative Resource Center • B81 Cannon Building • Washington, DC 20515

FILER INFORMATION

Name: Hon. Teresa Leger Fernandez
Status: Member
State/District: NM03

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2024
Filing Date: 08/12/2025

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwabb IRA ⇒ Baillie Gifford Emerging Market Fund- Institutional Class (BEGGX) [MF]		\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		\$250,001 - \$500,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Causeway International Value Fund - Institutional Class (CIVIX) [MF]		\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		\$1 - \$1,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Charles Schwab Bank [BA]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Conestoga SMid Cap Fund Institutional Class (CCSGX) [MF]		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwabb IRA ⇒ Flat Rock Opportunity Fund (FROPX) [MF]		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Lazard Global Listed Infrastructure Ptf Insti Shs (GLIFX) [MF]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Loomis Sayles Core Plus Bond Fd Cl Y (NERYX) [MF]		\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Parnassus Core Equity Fund-Institutional Shares (PRILX) [MF]		\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Vanguard Equity Income Fund Admiral Shares (VEIRX) [MF]		\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Vanguard Mid-Cap ETF (VO) [EF]		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Vanguard Russell 1000 Growth ETF (VONG) [EF]		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]		\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Vanguard Short-Term Investment Grade Fund Admiral Shrs (VFSUX) [MF]		\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory 500 Index Fund Member Shares (USSPX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory 500 Index Fund Member Shares (USSPX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Aggressive Growth Fund Shares (USAUX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Core Plus Intermediate Bond Fund Shares (USIBX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwabb IRA ⇒ Victory High Income Fund Shares (USHYX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Income Fund Shares (USAIX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Income Stock Fund Shares (USISX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Short-Term Bond Fund Shares (USSBX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ Victory Small Cap Stock Fund Shares (USCAX) [MF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwabb IRA ⇒ Westwood Salient MLP & Energy Infrastructure Fund - Institutional (SMLPX) [MF]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>

* Investment Vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF] DESCRIPTION: Dividend Reinvestment		12/27/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Baillie Gifford Emerging Market Fund- Institutional Class (BEGGX) [MF] DESCRIPTION: Dividend Reinvestment		12/30/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH] DESCRIPTION: Cash Distribution From (CIVIX)		12/20/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒		12/20/2024	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab (Cash) [IH]					
DESCRIPTION: Cash Distribution From (CIVIX)					
Charles Schwabb IRA ⇒ Parnassus Core Equity Fund-Institutional Shares (PRILX) [MF]		12/06/2024	P	\$1,001 - \$15,000	
DESCRIPTION: Distribution Reinvestment					
Charles Schwabb IRA ⇒ Vanguard Equity Income Fund Admiral Shares (VEIRX) [MF]		12/18/2024	P	\$1,001 - \$15,000	
DESCRIPTION: Distribution Reinvestment					
Charles Schwabb IRA ⇒ Vanguard Equity Income Fund Admiral Shares (VEIRX) [MF]		12/18/2024	P	\$1,001 - \$15,000	
DESCRIPTION: Distribution Reinvestment					
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF]		12/06/2024	P	\$15,001 - \$50,000	
DESCRIPTION: Distribution Reinvestment					
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		11/14/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		06/27/2024	S (partial)	\$50,001 - \$100,000	<input type="checkbox"/>
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		05/15/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		02/09/2024	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		11/05/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		08/06/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		05/07/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		02/06/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Charles Schwabb IRA ⇒ Causeway International Value Fund - Institutional Class (CIVIX) [MF]		06/27/2024	P	\$50,001 - \$100,000	
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF]		06/27/2024	P	\$1,001 - \$15,000	

* Investment Vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE C: EARNED INCOME

None disclosed.

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Claremont McKenna	September 2016- December 2023	Co-signed student loan debt for children	\$15,001 - \$50,000
	Regis University	2020	Student Loan	\$10,000 - \$15,000
	Guardian Mortgage	February 2021	Residential Mortgage	\$250,001 - \$500,000
	Select Portfolio Servicing Mortgage	November 2021	Residential Mortgage	\$100,001 - \$250,000

SCHEDULE E: POSITIONS

None disclosed.

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

Trip Details					Inclusions		
Source	Start Date	End Date	Itinerary	Days at Own Exp.	Lodging?	Food?	Family?
RepresentWomen	11/09/2024	11/12/2024	Santa Fe, New Mexico - Reykjavik, Iceland - Washington, DC	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
American Lands Project	06/15/2024	06/21/2024	Washington, DC - Fairbanks, Alaska - Arctic National Wildlife Refuge, Alaska - Albuquerque, New Mexico	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B INVESTMENT VEHICLE DETAILS

◦ Charles Schwabb IRA

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

IPO: Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

Trusts: Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

Digitally Signed: Hon. Teresa Leger Fernandez , 08/12/2025