



FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Josh Harder
Status: Member
State/District: CA09

FILING INFORMATION

Filing Type: Amendment Report
Filing Year: 2024
Filing Date: 05/13/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Bank of America Checking Account [BA]	JT	\$15,001 - \$50,000	None		<input type="checkbox"/>
Bessemer Venture Associates IX L.P. Fund [HE]		\$15,001 - \$50,000	Partnership income	\$50,001 - \$100,000	<input type="checkbox"/>
Bessemer Venture Associates VIII L.P. Fund [HE]		\$1,001 - \$15,000	Partnership income	\$5,001 - \$15,000	<input type="checkbox"/>
Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLB) [ST]		\$50,001 - \$100,000	None		<input type="checkbox"/>
COMMENTS: No transactions >\$1,000; asset transferred from BVA fund.					
Betterment Brokerage Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		\$15,001 - \$50,000	Capital Gains, Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT)		\$1,001 - \$15,000	None		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
[EF]					
Betterment Brokerage Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Brokerage Account ⇒ iShares Russell 2000 Value ETF (IWN) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ Schwab International Equity ETF (SCHF) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [EF]		\$50,001 - \$100,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard Small-Cap Value ETF [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Brokerage Account ⇒		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Vanguard Value ETF (VTV) [EF]					<input type="checkbox"/>
Betterment Traditional IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 400 Mid Cap ETF (SPMD) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 500 ETF (SPLG) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 600 Small Cap ETF (SPSM) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$1,000,001 - \$5,000,000	Dividends	\$15,001 - \$50,000	<input type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P MidCap 400 ETF Trust (MDY) [EF]	SP	\$500,001 - \$1,000,000	Dividends	\$5,001 - \$15,000	<input type="checkbox"/>
Charles Schwab Investment Account ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	None		<input checked="" type="checkbox"/>
Charles Schwab Rollover IRA ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwab Rollover IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab Roth IRA ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$250,001 - \$500,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab Roth IRA ⇒ SPDR S&P MidCap 400 ETF Trust (MDY) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab Roth IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Merrill Investment Account ⇒ ACV Auctions Inc. - Class A (ACVA) [ST]		\$50,001 - \$100,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ Cash [BA]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ PagerDuty, Inc. (PD) [ST]		\$1 - \$1,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ Procure Technologies, Inc. Common Stock (PCOR) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ Toast, Inc. Class A (TOST) [ST]		\$15,001 - \$50,000	None		<input type="checkbox"/>
COMMENTS: No transactions >\$1,000; asset transferred from BVA fund.					

* 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?
Betterment Brokerage Account ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		12/19/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		12/19/2024	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		12/20/2024	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Traditional IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		02/13/2024	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		02/13/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 500 ETF (SPLG) [EF]		02/13/2024	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 400 Mid Cap ETF (SPMD) [EF]		02/13/2024	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 600 Small Cap ETF (SPSM) [EF]		02/13/2024	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		02/13/2024	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Charles Schwab Rollover IRA ⇒ SPDR S&P 500 (SPY) [EF]	SP	07/16/2024	P	\$15,001 - \$50,000	
Charles Schwab Investment Account ⇒ Vanguard Growth ETF (VUG) [EF]	SP	02/06/2024	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		02/13/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		02/13/2024	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Value ETF (VTV) [EF]		02/13/2024	S	\$1,001 - \$15,000	<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 C: EARNED INCOME

Source	Type	Amount
Goodman Family Foundation	spouse salary	N/A
Guild	spouse salary	N/A

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Rocket Mortgage	October 2020	Mortgage on personal residence	\$500,001 - \$1,000,000

SCHEDULE E: POSITIONS

None disclosed.

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B INVESTMENT VEHICLE DETAILS

- Betterment Brokerage Account
LOCATION: US
- Betterment Traditional IRA
- Charles Schwab Roth IRA (Owner: SP)
- Charles Schwab Investment Account (Owner: SP)
LOCATION: US
- Merrill Investment Account
LOCATION: US
- Alex Brown Raymond James brokerage
LOCATION: US
- Charles Schwab Rollover IRA (Owner: SP)

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. Josh Harder , 05/13/2026