



Filing ID #10076099

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

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

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2025
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		☐
Bessemer Venture Associates IX L.P. Fund [HE]		\$250,001 - \$500,000	None		☐
Bessemer Venture Associates VIII L.P. Fund [HE]		\$100,001 - \$250,000	Partnership income	\$5,001 - \$15,000	☐
Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST]		\$15,001 - \$50,000	None		☐
Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLB) [ST]		\$100,001 - \$250,000	None		☐
COMMENTS: No transactions >\$1,000; additional shares transferred from BVA fund.					
Betterment Brokerage Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		\$15,001 - \$50,000	Capital Gains, Dividends	\$1,001 - \$2,500	☒
Betterment Brokerage Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT)		\$1,001 - \$15,000	None		☐

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		☐
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	☒
Betterment Brokerage Account ⇒ iShares Russell 2000 Value ETF (IWN) [EF]		None	Capital Gains, Dividends	\$201 - \$1,000	☒
Betterment Brokerage Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [EF]		\$1,001 - \$15,000	None		☐
Betterment Brokerage Account ⇒ Schwab International Equity ETF (SCHF) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Betterment Brokerage Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [EF]		\$50,001 - \$100,000	Dividends	\$201 - \$1,000	☐
Betterment Brokerage Account ⇒ State Street SPDR Portfolio S&P 500 ETF (SPYM) [EF] DESCRIPTION: Previously under ticker "SPLG."		\$1,001 - \$15,000	None		☒
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$1,001 - \$15,000	Capital Gains, Dividends	\$201 - \$1,000	☒
Betterment Brokerage Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1 - \$1,000	Capital Gains, Dividends	\$201 - \$1,000	☒
Betterment Brokerage Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		\$1,001 - \$15,000	Capital Gains, Dividends	\$201 - \$1,000	☐
Betterment Brokerage Account ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		\$1,001 - \$15,000	Capital Gains, Dividends	\$201 - \$1,000	☐
Betterment Brokerage Account ⇒ Vanguard Tax-Exempt Bond ETF (VTEB) [EF]		\$1,001 - \$15,000	None		☒
Betterment Brokerage Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	None		☒
Betterment Brokerage Account ⇒		\$1,001 - \$15,000	None		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Vanguard Total Stock Market ETF (VTI) [EF]					
Betterment Brokerage Account ⇒ Vanguard Value ETF (VTV) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Betterment Traditional IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 400 Mid Cap ETF (SPMD) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 600 Small Cap ETF (SPSM) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ State Street SPDR Portfolio S&P 500 ETF (SPYM) [EF] DESCRIPTION: Ticker previously "SPLG."		\$1,001 - \$15,000	Tax-Deferred		☒
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$15,001 - \$50,000	Tax-Deferred		☒
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1,001 - \$15,000	Tax-Deferred		☒
Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		\$15,001 - \$50,000	Tax-Deferred		☐
Charles Schwab Investment Account ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [BA]	SP	\$1,001 - \$15,000	Dividends	\$1,001 - \$2,500	☐
Charles Schwab Investment Account ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$1,000,001 - \$5,000,000	Capital Gains, Dividends	\$15,001 - \$50,000	☒

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwab Investment Account ⇒ SPDR S&P MidCap 400 ETF Trust (MDY) [EF]	SP	\$500,001 - \$1,000,000	Dividends	\$5,001 - \$15,000	☐
Charles Schwab Investment Account ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	None		☒
Charles Schwab Rollover IRA ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Charles Schwab Rollover IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Charles Schwab Roth IRA ⇒ SPDR S&P 500 (SPY) [EF]	SP	\$250,001 - \$500,000	Tax-Deferred		☐
Charles Schwab Roth IRA ⇒ SPDR S&P MidCap 400 ETF Trust (MDY) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		☐
Charles Schwab Roth IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Merrill Investment Account ⇒ ACV Auctions Inc. - Class A (ACVA) [ST]		\$15,001 - \$50,000	None		☐
Merrill Investment Account ⇒ Cash [BA]		\$1,001 - \$15,000	None		☐
Merrill Investment Account ⇒ Procore Technologies, Inc. Common Stock (PCOR) [ST]		\$1,001 - \$15,000	None		☐
Merrill Investment Account ⇒ Toast, Inc. Class A (TOST) [ST]		\$15,001 - \$50,000	None		☐

* 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 Schwab Investment Account ⇒ State Street SPDR S&P 500 ETF Trust (SPY) [EF]	SP	01/07/2025	S (partial)	\$15,001 - \$50,000	☒

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab Investment Account ⇒ State Street SPDR S&P 500 ETF Trust (SPY) [EF]	SP	01/30/2025	S (partial)	\$1,001 - \$15,000	☒
Charles Schwab Investment Account ⇒ Vanguard Growth ETF (VUG) [EF]	SP	02/06/2025	P	\$1,001 - \$15,000	
Charles Schwab Investment Account ⇒ State Street SPDR S&P 500 ETF Trust (SPY) [EF]	SP	12/10/2025	P	\$50,001 - \$100,000	
Betterment Brokerage Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		04/04/2025	S (partial)	\$1,001 - \$15,000	☐
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		04/04/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		04/08/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ State Street SPDR Nuveen ICE Municipal Bond ETF (TFI) [EF]		04/08/2025	S (partial)	\$1,001 - \$15,000	☐
Betterment Brokerage Account ⇒ State Street SPDR Nuveen ICE Municipal Bond ETF (TFI) [EF]		04/09/2025	S	\$1,001 - \$15,000	☐
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		04/09/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		04/10/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		04/10/2025	S (partial)	\$1,001 - \$15,000	☒
Betterment Brokerage Account ⇒ SPDR Portfolio S&P 500 ETF (SPLG) [EF]		04/10/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		06/11/2025	S (partial)	\$1,001 - \$15,000	☒
Betterment Brokerage Account ⇒ iShares Russell 2000 Value ETF (IWN) [EF]		06/11/2025	S	\$1,001 - \$15,000	☒

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		06/11/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ SPDR Portfolio S&P 500 ETF (SPLG) [EF]		06/11/2025	P	\$1,001 - \$15,000	
Betterment Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		06/11/2025	S (partial)	\$1,001 - \$15,000	☒
Betterment Brokerage Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		06/11/2025	S (partial)	\$1,001 - \$15,000	☒
DESCRIPTION: Value after sale <\$1000.					
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		08/21/2025	S (partial)	\$1,001 - \$15,000	☐
Betterment Brokerage Account ⇒ Vanguard Tax-Exempt Bond ETF (VTEB) [EF]		08/21/2025	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ SPDR Portfolio S&P 500 ETF (SPLG) [EF]		04/21/2025	S (partial)	\$1,001 - \$15,000	☐
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		04/21/2025	S (partial)	\$1,001 - \$15,000	☐
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		04/21/2025	S (partial)	\$1,001 - \$15,000	☐

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SCHEDULE C: EARNED INCOME

Source	Type	Amount
Goodman Philanthropies	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

SP	Chase	December 2025	Credit card balance	\$15,001 - \$50,000
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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