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GPO Member Guide)

Sen. John R. Curtis (R-UT)

House / Senate · Republican (most recent term) · UT · in Congress 2017–present · Bioguide ID C001114

Party history by chamber: House R 2017–2025, Senate R 2025–present. Source: term data in unitedstates/congress-legislators (CC0); party shown is as recorded per term there.

Estimated net worth (from public disclosures)

Estimate	Report year	Low	Mid	High
(a) Estimated net worth before entering office (report year 2017, the member's first year in office)	2017	\$611,118	\$6,928,056	\$13,244,994
(b) Latest net worth estimate	2025	–\$1,553,913	\$11,855,542	\$25,264,998
(c) Estimated gain / loss, nominal dollars, 2017 → 2025 (8 years spanned)	2017– 2025	– \$14,798,907	+\$4,927,486	 \$24,653,880

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): none for these two endpoints. **Included in the recommended dollar-gain ranking.**

Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2017	\$10,478,059	\$3,550,003	\$6,928,056	\$611,118 ... \$13,244,994	computed
2018	\$13,185,054	\$5,325,003	\$7,860,050	–\$1,870,893 ... \$17,590,994	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2019	\$13,818,069	\$4,575,002	\$9,243,066	–\$563,862 ... \$19,049,995	computed
2020	\$15,215,578	\$4,575,002	\$10,640,575	\$328,155 ... \$20,952,995	computed

2021	\$17,611,087	\$3,750,002	\$13,861,086	\$1,976,174 ... \$25,745,997	computed
2022	\$19,113,582	\$3,750,002	\$15,363,581	\$2,020,165 ... \$28,706,997	computed; 2 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2023	\$31,809,056	\$6,000,001	\$25,809,056	\$2,732,113 ... \$48,885,998	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2024	\$17,527,050	\$6,000,001	\$11,527,049	-\$1,780,900 ... \$24,834,998	computed
2025	\$17,855,544	\$6,000,001	\$11,855,542	-\$1,553,913 ... \$25,264,998	computed

- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

Read this first. Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)
+11.5%

SIMPLE AVERAGE OF
YEARS
+12.9%

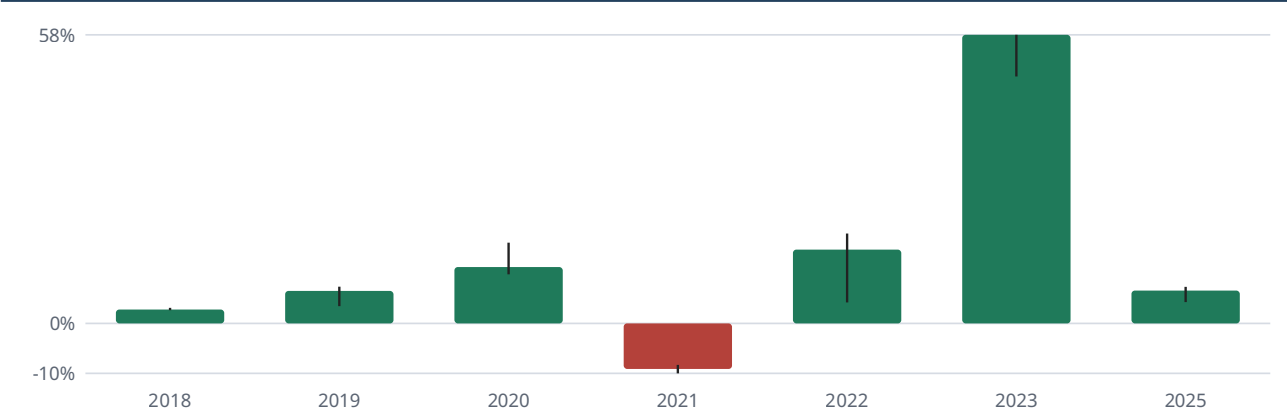
YEARS ESTIMATED
7

BEST / WORST
SINGLE YEAR
2023 +58%
2021 -9%

Reliability flags: 3/7 years trading-dominated; 1 year(s) driven by income/one position/range artefact; 4 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +8.6% to +12.3%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year “strict envelope” column and the limitations.

Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

Year (t-1 → t)	Opening value (mid)	Closing value (mid)	Income (mid)	Buys (mid)	Sales (mid)	Est. gain	Same-position band	Strict envelope	Traced coverage	Stat flag
2017→2018	\$10,322,056	\$13,045,052	\$271,714	\$3,395,506	\$687,512	+2.8%	+2.7% ... +3.1%	-139% ... +144%	99%	cou mar new exit pos
2018→2019	\$9,309,013	\$10,283,526	\$670,056	\$1,039,014	\$0	+6.5%	+3.4% ... +7.4%	-121% ... +134%	71%	cou mar new exit pos
2019→2020	\$10,219,011	\$11,865,517	\$60,954	\$553,008	\$0	+11.3%	+9.8% ... +16.2%	-105% ... +128%	74%	cou mar new exit pos
2020→2021	\$11,013,564	\$10,030,566	\$233,786	\$265,004	\$8,000	-9.1%	-11.5% ... -8.3%	-104% ... +86%	72%	cou

2021→2022	\$13,262,073	\$14,866,574	\$382,538	\$105,004	\$80,005	+14.8%	+4.2% ... +18.0%	-106% ... +135%	75%	cou
2022→2023	\$18,375,054	\$28,304,549	\$725,131	\$105,004	\$72,004	+57.8%	+49.5% ... +60.0%	-95% ... +211%	97%	cou sing pos driv the (ran jum
2023→2024	\$0	\$0	\$0	\$0	\$0	n/a	n/a ... n/a	n/a ... n/ a	0%	exc not elig trac prio yea valu belo \$50
2024→2025	\$12,367,030	\$12,592,532	\$771,706	\$183,001	\$0	+6.6%	+4.3% ... +7.3%	-103% ... +116%	71%	cou

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is $\geq 40\%$ of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as “insufficient data – scanned”.

Report year	Doc ID	Type	Filed	Schedule A rows	Rows with unparsed value	Source (official filing) / SHA-256
2017	10022582	House annual	8/9/2018	119	0	10022582.pdf c95f48a441a1fd949523d70ea002988ee9f95ce931ace8e8fb54863d18b96279

2018	10025607	House annual	7/23/2019	112	1	10025607.pdf ad421af7f276 8b94c321dfd9 3eb06f9d0978 fb1a40eff9b d607240fa631 d21e8
2019	10034966	House annual	8/13/2020	138	0	10034966.pdf b4fba1aa1437 d66cd817bc74 9d606469f927 2f98033a8857 67e0e5cdef2 df6dd
2020	10040200	House annual	8/13/2021	163	0	10040200.pdf 5a4bf5b13443 04e16ec25e55 91b3146db07 d24b6fc94b48 a58d8fa471d b7a74f
2021	10046402	House annual	8/13/2022	180	0	10046402.pdf ad99b1ffb984 aa0946645ab ad8f6bb9bef1 c2dabedff80 b2aae465c156 f31f4a
2022	10051769	House annual	8/11/2023	166	2	10051769.pdf 22d84154baf4 47cd7f296724 6bf6ae89d71 b6544f849b10 33c2f0830c49 0aaec
2023	10057450	House annual	8/5/2024	125	1	10057450.pdf ec2b4ff8ffc0 d714fb32ff1 f32ea7d295c fb037464e759 f95efcc83c48 622974

2024	55e88d82-9349-4089-9a2b-51b80b3f3431	Senate annual	08/13/2025	100	0	Senate eFD report e1faede5dcf3 2c2548e731c be317ad31aa0 9561347091d0 4bb9b8091b05 c270c
2025	dbac9cff-e9f0-461a-8b23-8c0280e09639	Senate annual	07/14/2026	87	0	Senate eFD report dd6bd1b4872 b352227743f c7a36137ebb5 a500e9f1acc a7265f07dfd0 ab3febb

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Sundance Debt Partners, LLC [OL]	—	held	\$250,001 - \$500,000	\$1,000,001 - \$5,000,000	\$0	\$0
Zions Bank Checking Account [BA]	—	held	\$1,001 - \$15,000; \$500,001 - \$1,000,000	\$100,001 - \$250,000	\$0	\$0
TriState Capital Holdings, Inc. (TSC) [OT]	—	held	None	\$100,001 - \$250,000	\$0	\$0
Northwestern Mutual - Joint ⇒ IJR - iShares Core S&P Small-Cap [EF]	JT	held	\$100,001 - \$250,000	\$15,001 - \$50,000	\$0	\$0
QQRGV [OL]	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual - Joint ⇒ IEMG - iShares Core MSCI Emerging Markets [EF]	JT	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual - Joint ⇒ VNQ - Vanguard Real Estate Index Fund [HE]	JT	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Northwestern Mutual - Joint ⇒ Alphabet Inc. - Class A (GOOGL) [ST]	JT	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Action Opportunity Fund [RP]	—	held	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$0	\$0
North Ogden Residential Property [RP]	—	held	\$1,000,001 - \$5,000,000	\$500,001 - \$1,000,000	\$0	\$0
TriState Capital Holdings, Inc. (TSC) [OT]	—	held	\$100,001 - \$250,000	\$500,001 - \$1,000,000	\$0	\$0
Curtis Family Georgetown Condo, LLC, (Provo, UT) [RP]	—	held	\$250,001 - \$500,000	None	\$0	\$0
Zions Bank Checking Account [BA]	—	held	\$100,001 - \$250,000	\$15,001 - \$50,000	\$0	\$0
QQRGV [OL]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Northwestern Mutual - Joint ⇒ PIFZX - PGIM Short-Term Corporate Bond Fund Class Z [MF]	JT	held	\$1,001 - \$15,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual - Joint ⇒ IJR - iShares Core S&P Small-Cap [EF]	JT	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
EZU - iShares MSCI Eurozone ETF	JT	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
IEMG - iShares Core MSCI Emerging Markets ETF	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
EASTERN HOWARD IN 3RD MILLENIUM SCH BLDG 1ST MTG REV B/E ST INCPT PTC CPN Rate/Coupon: 4 M	JT	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
John Reem Curtis SPE, LLC Company: John Reem Curtis SPE, LLC (North Ogden, UT) Description	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
VNQ - Vanguard Real Estate ETF	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

MISSISSIPPI ST SER B B/E CPN Rate/Coupon: 4.0% Matures: 10/01/2036 Filer comment: Mississi	JT	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
NLI Falmouth, LLC Company: NLI Falmouth, LLC (Salt Lake City, UT) Description: Self- Storag	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Curtis Family Trust ⇒ Zions Bank Checking Account (Salt Lake City, UT) Type: Checking	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).
4. A year counts only if traced opening value ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than ±100%.
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.
- Asset values in an annual report are as of Dec 31 of the reporting year; the report year t–1→t covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

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Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.