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 GPO Member Guide)

Sen. Cory Gardner (R-CO)

House / Senate · Republican (most recent term) · CO · in Congress 2011–2021
 · Bioguide ID G000562

Party history by chamber: House R 2011–2015, Senate R 2015–2021. 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 at the earliest available report (2014); the member entered office earlier, in 2011	2014	– \$375,982	–\$72,993	\$229,996
(b) Latest net worth estimate	2019	–\$111,981	\$234,008	\$579,998
(c) Estimated gain / loss, nominal dollars, 2014 → 2019 (5 years spanned)	2014–2019	– \$341,977	+ \$307,002	+ \$955,980

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
2014	\$242,009	\$315,002	–\$72,993	–\$375,982 ... \$229,996	computed
2015	\$242,009	\$315,002	–\$72,993	–\$375,982 ... \$229,996	computed
2016	\$384,509	\$315,002	\$69,507	–\$290,982 ... \$429,996	computed
2017	\$417,010	\$207,501	\$209,508	–\$125,981 ... \$544,998	computed
2018	\$441,510	\$207,501	\$234,008	–\$111,981 ... \$579,998	computed
2019	\$441,510	\$207,501	\$234,008	–\$111,981 ... \$579,998	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.)

+12.4%

SIMPLE AVERAGE OF
YEARS

+14.3%

YEARS ESTIMATED

5

BEST / WORST
SINGLE YEAR

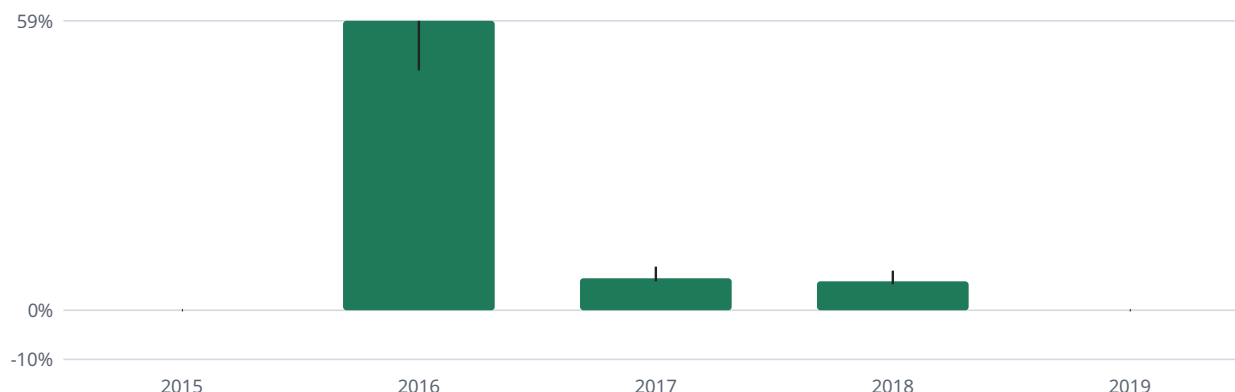
2016 +59%

2015 +0%

Reliability flags: 1 year(s) driven by income/one position/range artefact.

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +20.4% to +10.7%. 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	Status / flags
2014→2015	\$242,009	\$242,009	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-139% ... +139%	100%	counted
2015→2016	\$242,009	\$384,509	\$0	\$0	\$0	+58.9%	+48.8% ... +114.8%	-104% ... +221%	100%	counted; single position drives the result (range jump)
2016→2017	\$376,508	\$401,008	\$0	\$0	\$0	+6.5%	+5.9% ... +8.9%	-112% ... +125%	98%	counted
2017→2018	\$417,010	\$441,510	\$0	\$0	\$0	+5.9%	+5.3% ... +8.0%	-113% ... +125%	100%	counted
2018→2019	\$441,510	\$441,510	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-115% ... +115%	100%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 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
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2014	051a2ff6-b3e7-4103-87d8-c7343defbb79	Senate annual	08/13/2015	18	0	Senate eFD report dbfc78a1 e0fa7525 2df9dad1 94977d98 3d0f0c3 f1ef84b2 e9a80b95 ecec3c1 ed
2015	0f12a0df-f790-4850-bbd6-11d89198bcea	Senate annual	08/14/2016	18	0	Senate eFD report fde5a86 fba29c87 041d7ea d2d2891 a362510 a108598 ef8ba63 a65f190 f3ac877
2016	d0765965-0109-49dc-af2b-208b2e8b814a	Senate annual	08/12/2017	18	0	Senate eFD report 43e1e210 e6863b39 6fb5441 fc0e7183 12fd9af d25934e3 d29ade18 765239a0 0c
2017	66709dc6-5c7c-4ec3-864d-2b567ac73539	Senate annual	08/12/2018	19	0	Senate eFD report e5ad4ed7 39611ca2 581756f b4749ad d01ad7a2 d1612935 3bf069d4 e8339708 26

2018	ace47b94-5baa-428c-b79c-c00bc848fecb	Senate annual	08/12/2019	19	0	Senate eFD report 23f35093 a376fe45 d5a8aa46 438015e b6963fa2 7c52122 eb0728d4 e6729c89 cc
2019	c8a84aee-c132-45e1-a1ea-f3276d193239	Senate annual	08/13/2020	19	0	Senate eFD report 11e7989 dc1d40c6 753efc93 2d0f28c b5753815 1385d491 107d7786 1419f5b b6e

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
John Hancock Regional Bank Fund	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Colorado PERA DC Plan ⇒ PERAdvantage 2040 Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Edward Jones Roth IRA ⇒ LAFFX - Lord Abbett Affiliated A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Yuma County Federal Credit Union (Yuma, CO) Type: Checking	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Edward Jones Roth IRA ⇒ FKINX-Franklin Income A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Edward Jones Roth IRA ⇒ TEPLX-Templeton Growth A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Colorado PERA DC Plan ⇒ PERAdvantage US Sm Mid Cap	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

Edward Jones Roth IRA ⇒ LAVLX-Lord Abbett Mid Cap Stock A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
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Largest movers 2017→2018

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
United States Senate Federal Credit Union (Washington, D.C.) Type: Checking	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Colorado PERA DC Plan ⇒ PERAdvantage 2040 Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Edward Jones Roth IRA ⇒ LAFFX - Lord Abbett Affiliated A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Yuma County Federal Credit Union (Yuma, CO) Type: Checking	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Edward Jones Roth IRA ⇒ LVOAX - Lord Abbett Value Opportunities A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Colorado PERA DC Plan ⇒ PERAdvantage US Sm Mid Cap	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Edward Jones Roth IRA ⇒ LAVLX-Lord Abbett Mid Cap Stock A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Edward Jones Roth IRA ⇒ GGOAX- Goldman Sachs Growth Opportunities A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Largest movers 2018→2019

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Colorado PERA DC Plan ⇒ PERAdvantage 2040 Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Edward Jones Roth IRA ⇒ LAFFX - Lord Abbett Affiliated A (NASDAQ)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Yuma County Federal Credit Union (Yuma, CO) Type: Checking	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Edward Jones Roth IRA ⇒ LVOAX - Lord Abbett Value Opportunities A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Colorado PERA DC Plan ⇒ PERAdvantage US Sm Mid Cap	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

Edward Jones Roth IRA ⇒ LAVLX-Lord Abbott Mid Cap Stock A (NASDAQ)	— held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Edward Jones Roth IRA ⇒ GGOAX- Goldman Sachs Growth Opportunities A	— held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
United States Senate Federal Credit Union (Washington, D.C.) Type: Checking	— held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$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.