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GPO Member Guide)

Rep. Chris Pappas (D-NH)

House · Democrat (most recent term) · NH-1 · in Congress 2019–present ·
Bioguide ID P000614

Party history: D 2019–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 2019, the member's first year in office)	2019	–\$156,975	\$2,581,510	\$5,319,996
(b) Latest net worth estimate	2025	–\$391,969	\$2,844,012	\$6,079,994
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	– \$5,711,965	+\$262,502	+ \$6,236,969

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
2019	\$3,681,512	\$1,100,002	\$2,581,510	–\$156,975 ... \$5,319,996	computed
2020	\$3,755,012	\$725,002	\$3,030,011	\$385,025 ... \$5,674,997	computed
2021	\$3,797,512	\$1,000,002	\$2,797,510	\$70,025 ... \$5,524,996	computed
2022	\$3,689,513	\$825,002	\$2,864,512	\$244,026 ... \$5,484,997	computed
2023	\$4,271,016	\$957,502	\$3,313,514	\$387,031 ... \$6,239,996	computed
2024	\$4,344,516	\$1,582,503	\$2,762,012	–\$420,969 ... \$5,944,994	computed

2025	\$4,426,516	\$1,582,503	\$2,844,012	-\$391,969 ... computed \$6,079,994
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- **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.)
+4.5%

SIMPLE AVERAGE OF
YEARS
+4.6%

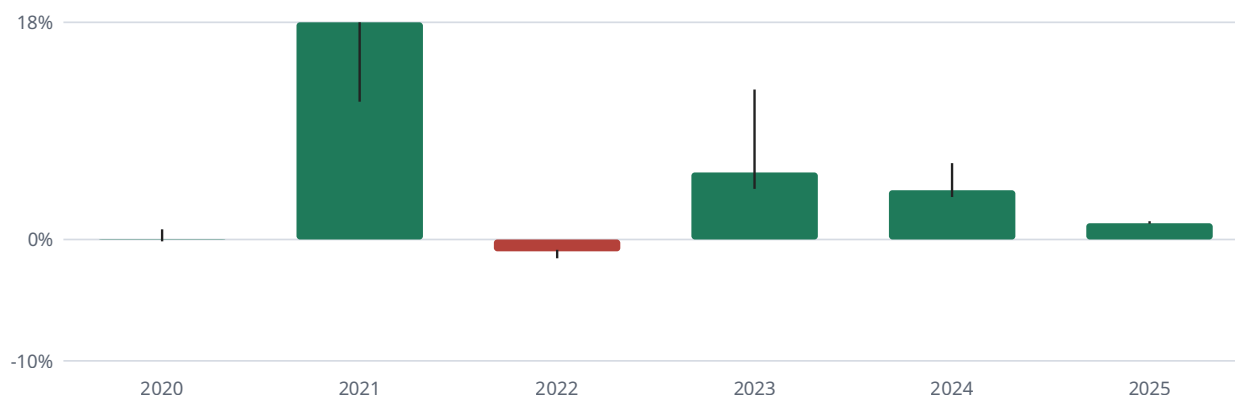
YEARS ESTIMATED
6

BEST / WORST
SINGLE YEAR
2021 +18%
2022 -1%

Reliability flags: 2/6 years trading-dominated.

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +5.0% to +4.3%. 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	Status / flags
2019→2020	\$3,657,511	\$3,625,509	\$33,202	\$0	\$0	+0.0%	-0.1% ... +0.8%	-126% ... +126%	99%	counted
2020→2021	\$3,682,510	\$3,749,011	\$584,452	\$24,002	\$32,002	+17.9%	+11.4% ... +19.4%	-123% ... +159%	98%	counted
2021→2022	\$3,781,512	\$3,665,512	\$86,952	\$8,000	\$0	-1.0%	-1.6% ... -0.8%	-126% ... +124%	100%	counted
2022→2023	\$3,024,002	\$3,188,005	\$75,202	\$72,004	\$0	+5.5%	+4.2% ... +12.4%	-134% ... +145%	82%	counted; many new/exited positions
2023→2024	\$4,271,016	\$4,344,516	\$107,702	\$40,002	\$32,002	+4.1%	+3.5% ... +6.3%	-120% ... +128%	100%	counted
2024→2025	\$4,344,516	\$4,426,516	\$201	\$177,506	\$153,505	+1.3%	+1.3% ... +1.5%	-125% ... +128%	100%	counted; many new/exited positions

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
2019	10042338	House amendment	8/4/2021	31	0	10042338.pdf 478326f1f17c1b5b6b6eb71a9f03327ced399504b05a41751e69ce95691dec05
2020	10042337	House amendment	8/4/2021	30	0	10042337.pdf be0a47ce6cd7c5f513fed4863b83b134a1ae422730f20263096403146e0e05c8
2021	10048829	House annual	5/16/2022	27	0	10048829.pdf 3763b00017b1af1f6056e609884ec28eadc44379b18d909987d969f73d40d48c
2022	10054290	House annual	5/14/2023	27	0	10054290.pdf 63d984294dfe174ee891a90e7c5448dc79d0cb0e7186cda02346a05607b90227
2023	10058983	House annual	8/13/2024	37	0	10058983.pdf 4e7e5da5eb704975bbf397314cb3c08a7893472f5a36e1e3a539ef67c765c709
2024	10068162	House annual	8/2/2025	35	0	10068162.pdf f10c51efec983e7ddf85d7656509cf2c95079a544ec875c2f3bbe8d51cb45bfc
2025	10077615	House annual	8/13/2026	39	0	10077615.pdf 34c6b98cc8ff34f9b0fef69aa2e4488dd525e7713c52b0d471d0d37689768aef

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Bank of America Checking xx23 [BA]	—	held	\$1,001 - \$15,000	\$50,001 - \$100,000	\$0	\$0
Bank of America Savings xx25 [BA]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0

Wells Fargo IRA ⇒ Thornburg Better World International Fund Class I (TBWIX) [MF]	—	new	—	\$15,001 - \$50,000	\$16,001	\$0
Wells Fargo IRA ⇒	—	held	\$1,001 - \$15,000	None	\$0	\$0
Wells Fargo IRA ⇒ Parnassus Value Equity Fund Institutional Shares (PFPWX) [MF]	—	new	—	\$1,001 - \$15,000	\$16,001	\$0
Wells Fargo IRA ⇒ Virtus Zevenbergen Innovative Growth Stock Fund I (SCATX) [MF]	—	new	—	\$1,001 - \$15,000	\$8,000	\$0
Puritan Confectionery Co. [OL]	—	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$0	\$0
Wells Fargo IRA ⇒ AMG Yacktmann Focused Fund - Class I (YAFIX) [MF]	—	new	—	\$1,001 - \$15,000	\$8,000	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
PNC Bank Checking xx22 [BA]	SP	held	\$100,001 - \$250,000	\$1,001 - \$15,000	\$0	\$0
Fidelity 401K ⇒ Vanguard Target Retirement 2055 Fund (VFFVX) [MF]	SP	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Uber Technologies, Inc. Common Stock (UBER) [ST]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Bank of America Savings xx25 [BA]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Bank of America Checking xx23 [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo IRA ⇒ Parnassus Value Equity Fund Institutional Shares (PFPWX) [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo IRA ⇒ BrandywineGLOBAL Corporate Credit Fund Class I (BCGIX) [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo IRA ⇒ Fidelity Advisor Growth Opportunities Fund: Class I (FAGCX) [MF]	—	new	—	\$15,001 - \$50,000	\$8,000	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Uber Technologies, Inc. Common Stock (UBER) [ST]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Bank of America Savings xx25 [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo IRA ⇒ Smead Value Fund - Class I1 (SVFFX) [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$16,001	\$0
Wells Fargo IRA ⇒ Virtus Zevenbergen Innovative Growth Stock Fund I (SCATX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo IRA ⇒ BNY Mellon Natural Resources Fund Class I (DLDRX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$8,000	\$0
Wells Fargo IRA ⇒ BrandywineGLOBAL Corporate Credit Fund Class I (BCGIX) [MF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$8,000	\$0
Wells Fargo IRA ⇒ American Funds SMALLCAP World A (SMCWX) [MF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
PNC Bank Checking xx22 [BA]	SP	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 $\pm 100\%$.

- 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 $t-1 \rightarrow t$ 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.