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GPO Member Guide)

Sen. Raphael G. Warnock (D-GA)

Senate · Democrat (most recent term) · GA · in Congress 2021–present ·
Bioguide ID W000790

Party history: D 2021–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 2020)	2020	–\$2,986	\$551,006	\$1,104,998
(b) Latest net worth estimate	2025	–\$115,981	\$734,509	\$1,584,999
(c) Estimated gain / loss, nominal dollars, 2020 → 2025 (5 years spanned)	2020– 2025	– \$1,220,979	+ \$183,503	+ \$1,587,985

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
2020	\$1,001,007	\$450,001	\$551,006	–\$2,986 ... \$1,104,998	computed
2021	\$1,094,507	\$450,001	\$644,506	\$54,014 ... \$1,234,998	computed
2022	\$1,785,008	\$450,001	\$1,335,008	\$520,017 ... \$2,149,998	computed
2023	\$1,152,508	\$1,200,002	–\$47,493	–\$894,983 ... \$799,997	computed
2024	\$1,444,008	\$1,157,502	\$286,507	–\$681,983 ... \$1,254,997	computed
2025	\$1,484,510	\$750,000	\$734,509	–\$115,981 ... \$1,584,999	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.)

-8.0%

SIMPLE AVERAGE OF
YEARS

-5.3%

YEARS ESTIMATED

4

BEST / WORST
SINGLE YEAR

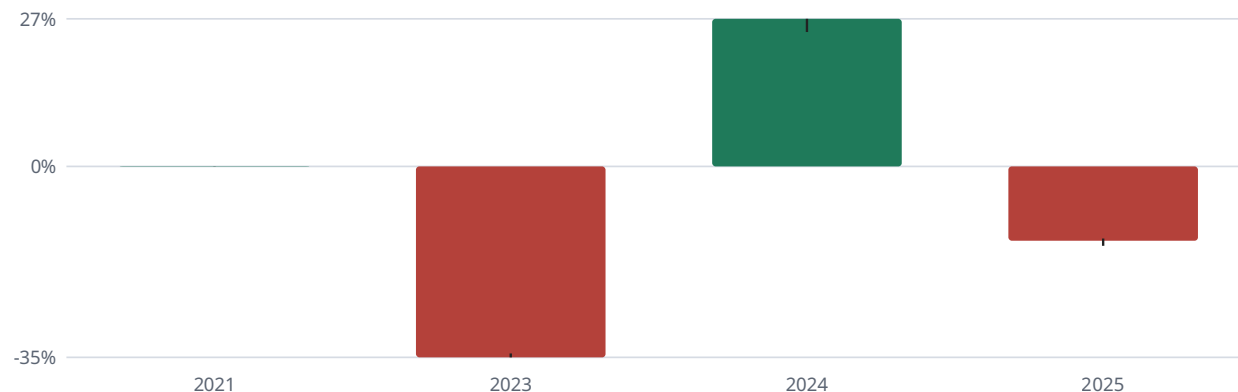
2024 +27%

2023 -35%

Reliability flags: few years (4).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -9.3% to -7.5%. 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
2020→2021	\$863,004	\$863,004	\$600	\$0	\$0	+0.1%	+0.0% ... +0.1%	-76% ... +76%	86%	counted
2021→2022	\$280,004	\$830,504	\$11,202	\$0	\$0	+200.6%	+172.2% ... +289.9%	+36% ... +365%	26%	excluded; not eligible: traced coverage 26% < 60%
2022→2023	\$1,769,008	\$1,136,508	\$15,303	\$0	\$0	-34.9%	-36.4% ... -34.2%	-97% ... +27%	99%	counted
2023→2024	\$1,152,508	\$1,444,008	\$19,654	\$0	\$0	+27.0%	+24.6% ... +28.1%	-63% ... +117%	100%	counted
2024→2025	\$1,436,008	\$1,226,508	\$14,605	\$0	\$0	-13.6%	-14.5% ... -13.2%	-88% ... +61%	99%	counted

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
2020	8be79d29-e293-478f-a858-63936281f883	Senate annual	08/16/2021	14	0	Senate eFD report 5cf845bea8225196036bd e27212c66e8a9ea99229f332247596d4595408e4db0

2021	e4185c66-e8bd-48bb-8094-2c4ef28f50f1	Senate annual	08/15/2022	14	0	Senate eFD report cacf1b9220 abfae026831 a7fb010f64 d259aebc672 41e32bf73d7 bec29a080ef
2022	efb51666-c01d-4356-bfeb-56d533ad8180	Senate annual	08/14/2023	17	0	Senate eFD report 0e7652a75f6 d222ab21be0 cc85e64c5b d4228c076e9 c48b6c52d2 f4203350165
2023	39bb13a4-a81f-44af-8869-8f6476e88fde	Senate amendment	08/20/2024	17	0	Senate eFD report 7adb8efb382 fd83ea2f46 a8ccc21f406 3b311311aa7 6e74e906e4 f0d09a61ad3
2024	8b30b95a-01d2-48e2-ae9d-ec4212c2f5d4	Senate amendment	07/11/2025	17	0	Senate eFD report b870624f7d5 a856308f50 a339f2a7a62 56b84598484 119373d2607 6fa3d0dc08
2025	8feb7643-0640-4e2f-b985-3d0a6d7e6433	Senate annual	08/13/2026	19	0	Senate eFD report 209c8ea1501 a4dfbb0923 ba9d3122e3 fdfde641d13 34dd333afd2 777d26ebdad

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
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The Gamaliel Project LLC Company: The Gamaliel Project LLC (Atlanta, GA) Description: Hold	—	held	\$500,001 - \$1,000,000	\$50,001 - \$100,000	\$0	\$0
MMBB - American Baptist Church Retirement Plan ⇒ VTTHX - Vanguard Target Retirement 2035 F	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Wells Fargo (Sioux Falls, SD) Type: Checking, Money Market Account, Savings	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ IWM - iShares Russell 2000 ETF	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ POGAX - Putnam Growth Opportunities Fund Class A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
HealthEquity Corporate (Draper, UT) Type: Savings	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ OIGAX - Invesco Oppenheimer International Growth Fund CI	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
MMBB - American Baptist Church Retirement Plan ⇒ Balanced Fund	—	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Merrill Lynch - CMA Account ⇒ Bank of America, N.A. (Atlanta, GA) Type: Money Market Accou	—	held	\$1,001 - \$15,000	\$100,001 - \$250,000	\$0	\$0
The Gamaliel Project LLC Company: The Gamaliel Project LLC (Atlanta, GA) Description: Hold	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ MEIAX - MFS Series Trust I - MFS Value Fund Class A	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ POGAX - Putnam Growth Opportunities Fund Class A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
HealthEquity Corporate (Draper, UT) Type: Savings	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (Sioux Falls, SD) Type: Checking, Money Market Account, Savings	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

MMBB - American Baptist Church Retirement Plan ⇒ VTTHX - Vanguard Target Retirement 2035 F	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ PEQUX - Putnam Focused International Equity Fund A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Merrill Lynch - CMA Account ⇒ Bank of America, N.A. (Atlanta, GA) Type: Money Market Accou	—	held	\$100,001 - \$250,000	\$1,001 - \$15,000	\$0	\$0
The Gamaliel Project LLC Company: The Gamaliel Project LLC (Atlanta, GA) Description: Hold	—	held	\$100,001 - \$250,000	\$1,001 - \$15,000	\$0	\$0
MMBB - American Baptist Church Retirement Plan ⇒ VTTHX - Vanguard Target Retirement 2035 F	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ ETHIX - Eaton Vance High Income Opportunites Fund Class	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ POGAX - Putnam Growth Opportunities Fund Class A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
HealthEquity Corporate (Draper, UT) Type: Savings	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ PEQUX - Putnam Focused International Equity Fund A	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Merrill Lynch - CMA Account ⇒ OIGAX - Invesco Oppenheimer International Growth Fund CI	—	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.