AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Gallagher, John M.	U.S. District Court, Eastern District of Pennsylvania	08/27/2025
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
United States District Judge (Active)	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
504 W Hamilton St. Allentown, PA 18101		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE
1.	2024	Self-employed (accountant)
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☐ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.	Four Score	Personal Loan	K
2.	Key Bank	Line of Credit	K
3.	Citibank	Credit Card	K
4.	Chase	Credit Card	L
5.	Amex	Credit Card	K

Name of Person Reporting	Date of Report
Gallagher, John M.	08/27/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
		(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	
1.	INDIVIDUAL ASSETS (H)									
2.	EMBASSY BANK BALANCE (cash)		None	M	T					
3.	GUARDIAN WHOLE LIFE INSURANCE #1	C	Dividend	L	T					
4.	GUARDIAN WHOLE LIFE INSURANCE #2	B	Dividend			Redeemed	07/16/24	L		
5.	ACCOUNT #1 (H)									
6.	AVANTIS EMERGING MARKETS (AVEM)	A	Dividend	J	T	Buy	01/05/24	J		
7.	AVANTIS US SMALL CAP (AVUV)	A	Dividend	J	T	Buy	01/05/24	J		
8.	SCHWAB INTERMEDIATE TERM US TRS ETF (SCHR)	A	Dividend	J	T					
9.	SCHWAB INTERNATIONAL SMALL CAP EQY ETF (SCHC)	A	Dividend	J	T					
10.	SCHWAB US BROAD MARKET ETF (SCHB)	A	Dividend	J	T					
11.	SPDR S&P 600 SMALL CAP VALUE ETF IV (SLYV)		None			Sold	01/05/24	J		
12.	VANGUARD FTSE DEVELOPED MKTS ETF IV (VEA)	A	Dividend	J	T					
13.	VANGUARD FTSE EMERGING MARKETS ETF (VWO)		None			Sold	01/05/24	J		
14.	VANGUARD INTERMEDIATE TERM COR ETF (VCIT)	A	Dividend	J	T					
15.	VANGUARD SHORT TERM COR BD ETF (VCSH)	A	Dividend	J	T					
16.	VANGUARD TOTAL INTERNATIONAL BND ETF (BNDX)	A	Dividend	J	T					
17.	ACCOUNT #2 (H)									

1. Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000	
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000		
2. Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000		
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000		
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000			
3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market		
	U =Book Value	V =Other	W =Estimated			

Name of Person Reporting	Date of Report
Gallagher, John M.	08/27/2025

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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
18. GUIDEMARK LARGE CAP CORE (GMLGX)	A	Dividend	K	T					
19. GUIDE MARK WORLD EX-US (GMWEX)	A	Dividend	J	T					
20. GUIDEPATH CONSERVE ALLOCATION FUND (GPTCX)	A	Dividend	K	T					
21. GUIDEPATH GROWTH ALLOCATION FUND (GPSTX)	C	Dividend	L	T					
22. GUIDEPATH MANAGED FUTURES STRATEGY (GPMFX)	A	Dividend	J	T					
23. GUIDEPATH TACTICAL ALLOCATION FUND (GPTUX)	B	Dividend	K	T					
24. ACCOUNT #3 (H)									
25. T.ROWE PRICE FLEX MANAGED ANNUITY		None	M	T					
26. ACCOUNT #4 (H)									
27. AVANTIS EMERGING MARKETS (AVEM)	A	Dividend			Buy	01/05/24	J		
28.					Sold	03/08/24	J	A	
29. AVANTIS US SMALL CAP (AVUV)	A	Dividend			Buy	01/05/24	J		
30.					Sold	03/08/24	J	A	
31. ISHARES NATIONAL MUNI BOND ETF (MUB)	A	Dividend			Sold	03/08/24	J	A	
32. ISHARES SHORT TERM NTNL MUN BND ETF (SUB)	A	Dividend			Sold	03/08/24	J		
33. SCHWAB INTERNATNAL SMALL CAP EQY ETF (SCHC)	A	Dividend			Sold	03/08/24	J		
34. SCHWAB US BROAD MARKET ETF (SCHB)	A	Dividend			Sold	03/08/24	J	A	

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2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
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35. SPDR S&P 600 SMALL CAP VALUE ETF IV (SLYV)	A	Dividend			Sold	01/05/24	J		
36. VANGUARD FTSE DEVELOPED MKTS ETF IV (VEA)		None			Sold	03/08/24	J		
37. VANGUARD FTSE EMERGING MARK ETF IV (VWO)	A	Dividend			Sold	01/05/24	J		
38. ACCOUNT #5 (H)									
39. ISHARES CORE GROWTH (AOR)	A	Dividend	J	T					
40. ACCOUNT #6 (H)									
41. ISHARES TRU ESG AWR USO CORPBND ETF (SUSC)	A	Dividend	J	T	Buy (add'l)	12/30/24	J		
42. ISHARES ESG AWR 1-5 Y USO CP BND ETF (SUSB)	A	Dividend	J	T					
43. ISHARES GLOBAL REIT ETF (REET)	A	Dividend	J	T					
44. ISHARES 0-5 YEAR TIPS BOND ETFIV (STIP) (Y)									
45. ISHARES USD GREEN BOND (BGRN) (X)	A	Dividend	K	T					
46. SCHWAB INTERMEDIATE TERM USTRS ETF (SCHR)	A	Dividend	J	T					
47. VANGUARD TOTAL INTERNATIONAL BND ETF (BNDX) (Y)									
48. IMPAX INTERNATIONAL SUSTAINABLE ECON INV (PXINX)	A	Dividend	K	T					
49. IMPAX LARGE CAP FUND INDIVIDUAL INVESTOR (PAXLX)	D	Dividend	K	T	Buy (add'l)	12/30/24	J		
50. IMPAX SMALL CAP INVESTOR (PXSCX)	B	Dividend	K	T					
51. ACCOUNT #7 (H)									

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
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52. GUARDIAN INTERNATIONAL EQ (X)		None	J	T					
53. GUARD LRG CP DISCIP GRWTH (X)		None	J	T					

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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings, but instead are credited only in unit value.

Part VII, Account #3, contains a variable-rate fixed annuity.

Name of Person Reporting	Date of Report
Gallagher, John M.	08/27/2025

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ John M. Gallagher

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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