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, Stephanie A.	U.S. District Court, District of Maryland	08/13/2025
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		
United States District Court 101 W. Lombard Street Baltimore, MD 21201		

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.	Board Member	Federal Bar Association - Maryland Chapter
2.	Board Member	Sister's Circle
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	Robinhood (salary/equity awards)
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.	[redacted]	Tuition	None
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Gallagher, Stephanie A.	08/13/2025

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.	Truist (cash)	A	Interest	N	T					
3.	Alpha Ledger		None	K	V					
4.	Rally Rd. (stock options) (Y)									
5.	Account #1 (H)									
6.	Fidelity Govt Cash Reserves (FDRXX) (cash eq.)	A	Dividend	J	T					
7.	Fidelity Total Market Index Fund (FSKAX)	A	Dividend	J	T					
8.	Fidelity 500 Index Fund (FXAIX)	A	Dividend	K	T					
9.	IShares Tr MSCI USA Qlt Fct (QUAL)	A	Dividend	L	T					
10.	Account #2 (H)									
11.	Fidelity Govt Cash Reserves (FDRXX) (cash eq.)	C	Dividend	K	T	Buy (add'l)	07/30/24	N		
12.						Sold (part)	08/28/24	N		
13.	Akre Focus Fund Instl (AKRIX)		None			Sold	07/30/24	N	D	
14.	Baird Short Term Bd Fd Instl (BSBIX)	D	Dividend	N	T	Buy	08/28/24	N		
15.	iShares Core S&P Total US Stock Mkt (ITOT)	C	Dividend	N	T					
16.	iShares Russell 1000 Growth ETF (IWF)	A	Dividend	M	T					
17.	IShares Tr MSCI USA Qlt Fct (QUAL)	B	Dividend	M	T					

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		

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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		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)	
18.	Account #3 (H)									
19.	Fidelity Total Market Index Fund (FSKAX)	A	Dividend	J	T					
20.	Fidelity 500 Index Fund (FXAIX)	B	Dividend	M	T					
21.	Account #4 (H)									
22.	Fidelity Govt Cash Reserves (FDRXX) (cash eq.)	A	Dividend	J	T	Buy (add'l)	03/27/24	J		
23.						Sold (part)	04/02/24	J		
24.						Buy (add'l)	06/17/24	J		
25.						Buy (add'l)	09/30/24	J		
26.						Buy (add'l)	12/20/24	J		
27.	Fidelity Total Market Index Fund (FSKAX)	A	Dividend	J	T					
28.	Akre Focus Fund Instl (AKRIX)		None			Sold	04/02/24	M	E	
29.	Baird Aggregate Bond Fund Instll (BAGIX)	D	Dividend	M	T	Buy	04/02/24	M		
30.	iShares Core S&P Total US Stock (ITOT)	B	Dividend	M	T					
31.	iShares Core S&P 500 ETF (IVV)	C	Dividend	N	T					
32.	iShares Tr Rus 1000 Grw ETF (IWF)	A	Dividend	M	T					
33.	Account #5 (H)									
34.	Fidelity Govt Cash Reserves (FDRXX) (cash eq.)	A	Dividend	J	T	Buy (add'l)	07/30/24	K		

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	
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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)	
35.					Sold (part)	08/28/24	K		
36. Fidelity Total Market Index Fund (FSKAX)	A	Dividend	J	T					
37. Akre Focus Fund Instl (AKRIX)		None			Sold	07/30/24	K	D	
38. Baird Short Term Bd Fd Istl (BSBIX)	A	Dividend	K	T	Buy	08/28/24	K		
39. iShares Core S&P Total US Stock (ITOT)	A	Dividend	K	T					
40. iShares Core S&P 500 (IVV)	A	Dividend	K	T					
41. iShares Tr Rus 1000 Grw ETF (IWF)	A	Dividend	K	T					
42. Account #6 (H)									
43. Vanguard Target Retirement 2035 (Tr II)		None	M	T					
44. Account #7 (H)									
45. U.S. Bank (cash) (Y)									
46. Citibank (cash) (Y)									
47. Wells Fargo Bank (cash)	D	Interest	J	T					
48. Vanguard FTSE Europe ETF (VGK)	A	Dividend	J	T					
49. Vanguard Information Technology ETF (VGT)	A	Dividend	K	T	Buy (add'l)	08/05/24	J		
50.					Buy (add'l)	11/25/24	J		
51. Vanguard Russell 1000 Growth ETF (VONG)	A	Dividend	K	T	Buy (add'l)	08/05/24	J		

1. Income Gain Codes: (See Columns B1 and D4)
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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
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52. Vanguard S&P 500 ETF (VOO)	A	Dividend	K	T	Buy (add'l)	08/05/24	K		
53. Account #8 (H)									
54. Robinhood Mkts Inc CL A (RH)		None	P3	T	Sold	02/07/24	M		
55.					Sold (part)	03/05/24	M		
56.					Sold	05/03/24	M		
57.					Sold (part)	06/04/24	N		
58.					Sold (part)	07/03/24	N		
59.					Sold (part)	09/03/24	M		
60.					Sold (part)	10/03/24	N		
61.					Sold (part)	12/03/24	N		
62.					Sold (part)	12/23/24	P2		
63. Account #9 (H)									
64. Fidelity Treasury Money Market Fund (FZFXX) (cash eq.)	D	Dividend	P2	T	Sold (part)	01/08/24	M		
65.					Sold (part)	01/03/24	J		
66.					Buy (add'l)	01/08/24	L		
67.					Sold (part)	01/10/24	J		
68.					Buy (add'l)	01/17/24	M		

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
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69.					Sold (part)	01/17/24	L		
70.					Sold (part)	01/18/24	J		
71.					Sold (part)	02/12/24	K		
72.					Sold (part)	02/16/24	L		
73.					Buy (add'l)	03/27/24	J		
74.					Sold (part)	04/02/24	J		
75.					Sold (part)	04/16/24	J		
76.					Sold (part)	05/01/24	K		
77.					Sold (part)	05/03/24	L		
78.					Sold (part)	06/04/24	J		
79.					Buy (add'l)	06/17/24	K		
80.					Buy (add'l)	06/26/24	J		
81.					Sold (part)	07/24/24	J		
82.					Buy (add'l)	09/09/24	M		
83.					Sold (part)	09/18/24	N		
84.					Sold (part)	09/27/24	J		
85.					Buy (add'l)	09/30/24	J		

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86.					Buy (add'l)	10/04/24	N		
87.					Sold (part)	10/09/24	J		
88.					Buy (add'l)	10/15/24	N		
89.					Sold (part)	10/15/24	O		
90.					Sold (part)	10/28/24	J		
91.					Buy (add'l)	12/06/24	N		
92.					Sold (part)	12/06/24	N		
93.					Sold (part)	12/09/24	L		
94.					Buy (add'l)	12/16/24	J		
95.					Sold (part)	12/18/24	K		
96.					Buy (add'l)	12/20/24	K		
97.					Sold (part)	12/23/24	K		
98.					Buy (add'l)	12/24/24	P2		
99.					Buy (add'l)	12/26/24	J		
100.	Fidelity Total Market Index Fund (FSKAX)	D	Dividend	P1	T	Sold (part)	06/03/24	L		
101.	Lazard Global Listed Infrastructe Instl (GLIFX)	E	Dividend	N	T					
102.	Vanguard Intermediate Tax Exempt Admiral (VWIUX)	D	Dividend	M	T					

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103. Vanguard Limited Term Tax Exempt Admiral (VMLUX)	C	Dividend	M	T	Sold (part)	01/05/24	L		
104. iShares Core S&P Total US Stock (ITOT)	D	Dividend	O	T	Sold (part)	01/14/24	M	E	
105.					Sold (part)	02/06/24	L		
106.					Sold (part)	02/12/24	M		
107. Ishares S&P 500 (IVV)	D	Dividend	N	T	Sold (part)	10/14/24	N		
108. Ishares S&P Midcap 400 Index Fund (IJH)	D	Dividend	O	T	Sold (part)	02/22/24	L		
109. Ishares TR RUS1000 GRW ETF (IWF)	B	Dividend	N	T					
110. Ishares TR MSCI USA Qlt ETF (QUAL)	C	Dividend	N	T					
111. iShares Core MSCI EAFE ETF (IEFA)	E	Dividend	N	T					
112. SPDR Portfolio S&P 500 Value ETF (SPYV)	E	Dividend	O	T					
113. Schwab US Dividend Equity ETF (SCHD)	D	Dividend	N	T					
114. Viatris Inc Com (VTRS)	B	Dividend			Sold	10/14/24	L		
115. Account #10 (H)									
116. Fidelity Treasury Money Market Fund (FZFXX) (cash eq.)	B	Interest	K	T	Buy (add'l)	01/02/24	J		
117.					Buy (add'l)	02/01/24	J		
118.					Buy (add'l)	02/15/24	J		
119.					Buy (add'l)	03/01/24	J		

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
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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 (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)	
120.					Buy (add'l)	04/01/24	J		
121.					Buy (add'l)	06/03/24	J		
122.					Buy (add'l)	07/01/24	J		
123.					Buy (add'l)	08/01/24	J		
124.					Buy (add'l)	08/15/24	L		
125.					Buy (add'l)	09/03/24	J		
126.					Sold (part)	09/04/24	K		
127.					Sold (part)	09/19/24	K		
128.					Buy (add'l)	10/01/24	K		
129.					Buy (add'l)	11/01/24	J		
130.					Buy (add'l)	12/02/24	J		
131. New Hampshire Mun Bd Bk Bds Ser. 2021 C+ 5% 08/15/2024 (64465QFR2)	C	Interest			Redeemed	08/15/24	L		
132. District Columbia Income Tax Rev 5% 10/01/24 (25477GPU3)	A	Interest			Redeemed	10/01/24	J		
133. Arizona St Transn Brd Excise Tax Rev 5% 07/01/2025 (040649MT9)	B	Interest	K	T					
134. Metropolitan Wtr Dist Salt Lake 5% 10/01/2024 (592657CE8)	A	Interest	K	T					
135. Colorado St Higher Lease Pur Fing 5% 09/01/2025 (196737AD2)	A	Interest	K	T					
136. Florida St Brd Ed Pub Ed Cap Outlay 5% 06/01/2026 (34153QSU1)	B	Interest	K	T					

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

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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 (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)	
137. Yamhill Cnty Ore Sch Dist No 029J Go Bds 4% 06/15/2026 (984657JE7)	A	Interest	K	T					
138. Columbus Ohio Go Var Purp Ref Bds 5% 07/01/2026 (199492PT0)	B	Interest	K	T					
139. Dallas Fort Worth Tex Intl Arpt (23503CEG8)	A	Interest	K	T	Buy	08/23/24	K		
140. Knoxville Tenn Waste Wtr Sys Rev Ref Bds 5% 04/01/2027 (499815B64)	B	Interest	K	T					
141. King Cty Wash Sch Dist No 412 4% 12/01/2027 (495242P45)	A	Interest	K	T					
142. Austin Tex Indpt Sch Dist Unltd Tax Bldg 5% 08/01/2028 (052430RQ0)	A	Interest	K	T					
143. Los Angeles Cnty Calif Met Transn 5% 06/01/2029 (54466HJL1)	A	Interest	K	T					
144. Louisiana St Go Ref Bds Ser 2024C (546417JQ0)	A	Interest	K	T	Buy	08/22/24	K		
145. Mansfield Tex Combination Tax Rev (564378QY6)		None	K	T	Buy	12/10/24	K		
146. Alabama St Pub Sch & College Auth Cap 45% 11/01/29 (010609FH3)	B	Interest	K	T					
147. Washington St Motor Veh Fuel Tax Related 5% 06/01/2030 (93974EBJ4)	A	Interest	K	T					
148. Harrisburg S D Indpt Sch Dist No 41-2 Go 5% 08/01/2030 (414834VH1)	B	Interest	K	T					
149. Cleveland Cnty Okla Edl Facs Auth Edl 4% 06/01/2031 (18604TEF1)	B	Interest	K	T					
150. Wisconsin St Environmental Impt 4% 06/01/2035 (97709TDA1)	A	Interest	K	T					
151. Baltimore Cnty Md Consolidated Pub 4% 03/01/2026 (05914F5Y2)	A	Interest	K	T					
152. Virginia St Pub Bldg Auth Pub Facs Rev 4% 08/01/2040 (928173BZ5)	A	Interest	K	T					
153. Michigan St Trunk Line Fd Bds 4% 11/15/2041 (5946952Y3)	A	Interest	K	T					

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

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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 (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)	
154. Stoneham Mass Go Mun Purp Ln Bds Ser. (861827ZR7)	B	Interest	K	T					
155. California St Var Purp Go Ref Bds (13063DE38)	B	Interest	K	T					
156. New Jersey St Edl Facs Auth Rev Bds (646067EK0)	B	Interest	K	T					
157. New Mexico St Severance Tax Bds (6473104R9)	A	Interest	K	T					
158. Virginia College Bldg Auth VA Edl (92778VMU9)	A	Interest	K	T					
159. Miami-Dade Cnty Fla Spl Oblig Cap Asset (59333N3U5)	C	Interest	L	T					
160. Charlotte NC Ctfs Partn Ref Cops Ser. (1610374U7)	C	Interest	L	T					
161. Ohio St Wtr Dev Auth Rev Fresh Bds Ser. (67765QMX1)	B	Interest	K	T					
162. Account #11 (H)									
163. T Rowe Price MD 529 Portfolio 2027		None	N	T	Buy (add'l)	12/10/24	K		
164. Account #12 (H)									
165. T Rowe Price MD 529 Plan Portfolio 2024		None			Sold	11/01/24	M		
166. T Rowe Price MD 529 Portfolio Education Today		None	M	T	Buy	11/01/24	M		
167. Account #13 (H)									
168. Fidelity Treasury Money Market Fund (cash eq.) (FZFXX)	A	Dividend	J	T	Buy (add'l)	11/04/24	J		
169.					Buy (add'l)	12/18/24	J		
170.					Sold (part)	12/31/24	J		

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
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3. Value Method Codes (See Column C2)
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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.)*

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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)	
171. Fidelity Total Market Index Fund (FSKAX)	A	Dividend	K	T					
172. Fidelity 500 Index Fund (FXAIX)	A	Dividend	K	T					
173. Baird Aggregate Bond Fund Inst (BAGIX)		None	J	T	Buy	12/31/24	J		
174. iShares Core S&P Mid-Cap ETF (IJH)	A	Dividend	J	T					
175. SPDR Portfolio S&P 500 Value ETF (SPYV)	A	Dividend	K	T					
176. Schwab U.S. Dividend Equity ETF (SCHD)	A	Dividend	K	T					
177. Account #14 (H)									
178. Fidelity Treasury Money Market Fund (FZFXX) (X)	A	Dividend	J	T	Buy (add'l)	12/18/24	J		
179.					Sold (part)	12/31/24	J		
180. Fidelity Total Market Index Fund (FSKAX)	A	Dividend	K	T					
181. Fidelity 500 Index Fund (FXAIX)	A	Dividend	K	T					
182. Baird Aggregate Bond Fund Instl (BAGIX)		None	J	T	Buy	12/31/24	J		
183. iShares Core S&P Mid-Cap ETF (IJH)	A	Dividend	J	T					
184. SPDR Portfolio S&P 500 Value ETF (SPYV)	A	Dividend	J	T					
185. Schwab U.S. Dividend Equity ETF (SCHD)	A	Dividend	J	T					
186. Account #15 (H)									
187. Fidelity Treasury Money Market Fund (FZFXX) (X)	A	Dividend	J	T	Buy (add'l)	12/18/24	J		

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	
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188.					Sold (part)	12/31/24	J		
189. Fidelity Total Market Index Fund (FSKAX)	A	Dividend	K	T					
190. Fidelity 500 Index Fund (FXAIX)	A	Dividend	K	T					
191. Baird Aggregate Bond Fund Instl (BAGIX)		None	J	T	Buy	12/31/24	J		
192. iShares Core S&P Mid-Cap ETF (IJH)	A	Dividend	J	T					
193. SPDR Portfolio S&P 500 Value ETF (SPYV)	A	Dividend	J	T					
194. Schwab U.S. Dividend Equity ETF (SCHD)	A	Dividend	J	T					
195. Account #16 (H)									
196. Fidelity Treasury Money Market Fund (cash eq.) (FZFXX)	A	Dividend			Sold	09/27/24	J		
197. Account #17 (H)									
198. Bitcoin (BTC)		None	M	T	Buy (add'l)	11/22/24	K		
199. Ethereum (ETH)		None	L	T	Buy	02/28/24	J		
200.					Buy (add'l)	03/11/24	K		
201.					Buy (add'l)	08/06/24	K		
202. Dogecoin (DOGE)		None	J	T					
203. Account #18 (H)									
204. Vanguard S&P 500 ETF (VOO)	A	Dividend	J	T	Buy	06/03/24	J		

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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)	
205. Account #19 (H)									
206. Fidelity Core Account (cash) (X)	A	Interest	M	T					
207. Account #20 (H)									
208. Fidelity Core Account (cash)		None	J	T	Open	11/26/24	J		
209. Fidelity Total Money Market Index Fund (FSKAX)	A	Dividend	K	T	Buy	12/03/24	J		
210. Fidelity 500 Index Fund (FXAIX)	A	Dividend	J	T	Buy	12/03/24	J		
211. J P Morgan Exchange Traded Fd Ultra Shrt (JPST)		None	J	T	Buy	12/03/24	J		

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

Value method code "V" represents the dollar amount invested.

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.

Parenthetical numbers in Part VII are CUSIP numbers.

Part VII, Account #8: Shares are acquired in this account without corresponding reportable transactions.

Minor discrepancies, if any, between periodic and annual transaction details are the result of software limitations, brokerage reporting practices, and/or the effect of market changes affecting reportability.

Name of Person Reporting	Date of Report
Gallagher, Stephanie A.	08/13/2025

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/ Stephanie A. 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
Suite G-330
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Washington, D.C. 20544