

# Reporting Credit Card Expenditures on Schedule F4

Texas Ethics Commission – January 2024

Any questions? Call 512-463-5800 or send an email to  
[reception@ethics.state.tx.us](mailto:reception@ethics.state.tx.us)

# Schedule F4 - revised

EXPENDITURES MADE BY CREDIT CARD		SCHEDULE F4																					
If the requested information is not applicable, DO NOT include this page in the report.																							
EXPENDITURE CATEGORIES FOR BOX 10(a)																							
<table border="0" style="width: 100%; font-size: small;"> <tr> <td>Advertising Expense</td> <td>Event Expense</td> <td>Loan Repayment/Reimbursement</td> <td>Notation/Fundraising Expense</td> </tr> <tr> <td>Accounting/Bookkeeping</td> <td>Fees</td> <td>Office Overhead/Utilities Expense</td> <td>Transportation (Equipment &amp; Related Expense)</td> </tr> <tr> <td>Consulting Expense</td> <td>Food</td> <td>Printing Expense</td> <td>Travel (In Country)</td> </tr> <tr> <td>Contributions/Donations Made by Candidate/Officer/holder/Political Committee</td> <td>Gifts/Severals/Memorials Expense</td> <td>Insurance/Travel/Contract Labor</td> <td>Travel (Out of District)</td> </tr> <tr> <td></td> <td>Legal Services</td> <td></td> <td>Other (Enter a category not listed above)</td> </tr> </table> <p style="text-align: center; font-size: x-small;">The Instruction Guide explains how to complete this form. USE A NEW PAGE FOR EACH CREDIT CARD ISSUER</p>				Advertising Expense	Event Expense	Loan Repayment/Reimbursement	Notation/Fundraising Expense	Accounting/Bookkeeping	Fees	Office Overhead/Utilities Expense	Transportation (Equipment & Related Expense)	Consulting Expense	Food	Printing Expense	Travel (In Country)	Contributions/Donations Made by Candidate/Officer/holder/Political Committee	Gifts/Severals/Memorials Expense	Insurance/Travel/Contract Labor	Travel (Out of District)		Legal Services		Other (Enter a category not listed above)
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1 TOTAL PAGES SCHEDULE F4:	2 FILER NAME	3 FILER ID (Ethics Commission Filers)																					
4 TOTAL OF UNITEMIZED EXPENDITURES CHARGED TO A CREDIT CARD		\$																					
5 CREDIT CARD ISSUER	Name of financial institution																						
6 PAYMENT	(a) Amount Charged \$	(b) Date Expenditure Charged	(c) Date(s) Credit Card Issuer Paid																				
7 PAYEE	(a) Payee name		(b) Payee address: City, State, Zip Code																				
8 PURPOSE OF EXPENDITURE	(a) Category (see Categories listed at the top of this schedule)		(b) Description																				
	<input type="checkbox"/> Political <input type="checkbox"/> Non-Political		(c) <input type="checkbox"/> Check if travel outside of Texas. Complete Schedule T. <input type="checkbox"/> Check if Austin, TX, off/holder living expense																				
9 Complete ONLY if direct expenditure to benefit C/OH	Candidate / Officer/holder name		Office Sought      Office Held																				
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ATTACH ADDITIONAL COPIES OF THIS SCHEDULE AS NEEDED																							

Forms provided by Texas Ethics Commission      www.ethics.state.tx.us      Revised 6/1/2022

You can print a copy of Schedule F4 by going to p. 11 of Form C/OH here:

<https://www.ethics.state.tx.us/data/forms/coh/coh.pdf>

## Sch. F4: Expenditures Made by Credit Card

- ⦿ Do not use Schedule F4 if you pay for the expenditure using a debit card; use only if you have to pay the credit card issuer (such as a bank) separately later
- ⦿ Section 4: report the total of any unitemized expenditures for all credit cards used
- ⦿ Section 5: list the name of the credit card issuer (bank, not type of card)
- ⦿ Sections 6 – 9: Report individual expenditures over the threshold that were made using that credit card

Tex. Elec. Code § 254.036(g)

# Expenditures Made by Credit Card: Detailed Example

Allen/Allen's PAC uses a MasterCard from Bill's Bank for a \$400 expenditure on 9-1-23 to Sally's Sign Shop. Allen/Allen's PAC uses their campaign/PAC account to pay \$400 for the credit card at Bill's Bank on 9-15-23. Allen/Allen's PAC reports the following on Schedule F4 (Expenditures Made By Credit Card):

- Section 5: Bill's Bank
- Section 6a: \$400
- Section 6b: 9-1-23
- Section 6c: 9-15-23
- Section 7: Sally's Sign Shop, and fill in address completely
- Section 8: check box for political (will almost always be political), then choose your category and provide a description
- Section 9: Allen: used only if the expenditure benefitted a different C/OH from Allen; Allen's PAC: used only if the expenditure benefitted a C/OH

## Expenditures Made by Credit Card: Detailed Example (cont'd)

Allen/Allen's PAC uses a MasterCard from Bill's Bank for a \$400 expenditure on 9-1-23 to Sally's Sign Shop. Allen/Allen's PAC uses their campaign/PAC account to pay \$400 for the credit card at Bill's Bank on 9-15-23. Allen/Allen's PAC reports that \$400 transaction twice:

- Schedule F4 (Expenditure Made by Credit Card): Payee is Sally's Sign Shop; **AND**
- Schedule F1 (Political Expenditures Made from Political Contributions): payee is Bill's Bank
  
- Allen/Allen's PAC also reports the following:
  - Cover Sheet, Page 2, Section 15 or 17, Box 4: \$800, **AND**
  - Cover Sheet, Page 3: Boxes 5 and 8 (for C/OH filers) or Boxes 10 and 13 (for PAC filers); \$400 is included twice (Schedules F4 and F1)
  
- Each part of this transaction can happen in different reporting periods

## Expenditure: Using personal credit card, do not want reimbursement

- ⦿ Jaime uses a personal credit card from Bill's Bank to purchase some signs that cost \$400 from Sally's Sign Shop, but he does not want to be reimbursed from political contributions later. Jaime reports that \$400 transaction twice:
  - Schedule F4 (Expenditures Made by Credit Card): payee is Sally's Sign Shop; **AND**
  - Schedule G (Expenditures Made From Personal Funds): payee is Bill's Bank; do not check the box in section 6
- ⦿ \$800 (\$400 x 2) should also be included in Jaime's Cover Sheet, Page 2, Section 17, Box 4 (Total Political Expenditures), and \$400 should be included twice on Cover Sheet, Page 3 (Box 8 for Schedule F4 and Box 9 for Schedule G)
- ⦿ Each part of this transaction can happen in different reporting periods

# Expenditure: Using personal credit card, want reimbursement

- ⦿ Abby uses a personal credit card from Bill's Bank to purchase some signs that cost \$400 from Sally's Sign Shop, and she wants to be reimbursed from political contributions later. Abby reports that \$400 transaction three times:
  - Schedule F4 (Expenditures Made by Credit Card): payee is Sally's Sign Shop;
  - Schedule G (Expenditures Made from Personal Funds): payee is Bill's Bank; make sure to check the box in section 6; **AND**
  - Schedule F1 (Political Expenditures Made From Political Contributions): payee is Abby
- ⦿ \$1200 (\$400 x 3) should also be included in Abby's Cover Sheet, Page 2, Section 17, Box 4 (Total Political Expenditures), and \$400 should be included three times on the Cover Sheet, Page 3, in Boxes 5, 8 and 9 (Schedules F4, G and F1)
- ⦿ Each part of this transaction can happen in different reporting periods

# Expenditures Made by Credit Card: Example 1

During the same reporting period, candidate Jane Doe uses her personal credit card to buy \$1,000 in campaign office supplies from Oscar's Office Store and \$500 in political advertising signs from Sally's Sign Shop, then uses her campaign account to pay \$1,500 to the credit card issuer, Bill's Bank. Jane Doe reports the following:

- ◎ Schedule F4 (Expenditures Made by Credit Card): Lists Bill's Bank in section 5 and date Bill's Bank was paid in section 6c
- ◎ Schedule F4 (Expenditures Made by Credit Card): \$1,000 expenditure to Oscar's Office Store reported in sections 6a, 6b and 7 – 9
- ◎ Schedule F4 (Expenditures Made by Credit Card): \$500 expenditure to Sally's Sign Shop reported in sections 6a, 6b and 7 – 9
- ◎ Schedule F1 (Political Expenditures Made From Political Contributions): \$1,500 payment to Bill's Bank
- ◎ Cover Sheet, Page 2, Section 17, Box 4: \$3,000, and Cover Sheet, Page 3, Boxes 5 and 8: \$1,500 is included twice (Schedules F1 and F4)



## Expenditures Made by Credit Card: Example 2

During the same reporting period, candidate John Smith uses his personal credit card to buy \$3,000 in political advertising signs from Sally's Sign Shop and uses his personal account to pay \$3,000 to the credit card issuer, Bill's Bank. John does not want to be reimbursed. John reports the following:

- ⦿ Schedule F4 (Expenditures Made by Credit Card): Lists Bill's Bank in section 5, and date Bill's Bank was paid in 6c
- ⦿ Schedule F4 (Expenditures Made by Credit Card): \$3,000 expenditure to Sally's Sign Shop in sections 6a, 6b, and 7 – 9
- ⦿ Schedule G (Political Expenditures Made From Personal Funds): \$3,000 payment to Bill's Bank
- ⦿ Cover Sheet, Page 2, Section 17, Box 4: \$6,000, and Cover Sheet, Page 3, Boxes 8 and 9: \$3,000 is included twice (F4 and G)

# Expenditures Made by Credit Card: Example 3

Geoff's GPAC uses a campaign credit card to buy \$500 in newspaper ads from Nate's Newspaper during one reporting period and uses a campaign bank account to pay \$500 to the credit card issuer, Bill's Bank, in a different reporting period.

Geoff's GPAC reports the following during the reporting period when the expenditure was made to Nate's Newspaper:

- Schedule F4 (Expenditures Made by Credit Card): Lists Bill's Bank in section 5
- Schedule F4 (Expenditures Made by Credit Card): \$500 expenditure to Nate's Newspaper in sections 6a, 6b, and 7 – 9
- Cover Sheet, Page 2, Section 17, Box 4: \$500, and Cover Sheet, Page 3, Box 13: \$500 is included once (Schedule F4)

Geoff's GPAC reports the following during the reporting period when Bill's Bank is paid:

- Schedule F1 (Political Expenditures Made From Political Contributions): \$500 payment to Bill's Bank
- Cover Sheet, Page 2, Section 17, Box 4: \$500, and Cover Sheet, Page 3, Box 10: \$500 is included once (Schedule F1)

# Expenditures Made by Credit Card: Example 4

Judicial candidate Jenny Jackson uses her campaign credit card to buy \$500 in newspaper ads from Nate's Newspaper during one reporting period and uses her campaign bank account to pay \$500 to the credit card issuer, Bill's Bank, in a different reporting period.

Jenny reports the following during the reporting period when the expenditure was made to Nate's Newspaper:

- Schedule F4 (Expenditures Made by Credit Card): Lists Bill's Bank in section 5
- Schedule F4 (Expenditures Made by Credit Card): \$500 expenditure to Nate's Newspaper in sections 6a, 6b, and 7 – 9
- Cover Sheet, Page 2, Section 17, Box 4: \$500 is included once, and Cover Sheet, Page 3, Box 8: \$500 is included once (Schedule F4)

Jenny reports the following during the reporting period when Bill's Bank is paid:

- Schedule F1 (Political Expenditures Made From Political Contributions): \$500 payment to Bill's Bank
- Cover Sheet, Page 2, Section 17, Box 4: \$500, and Cover Sheet, Page 3, Box 5: \$500 is included once (Schedule F1)

# Expenditures Made by Credit Card: Example 5

Grace's GPAC uses its campaign credit card to buy \$5,000 in mailers from Paul's Printing Company during one reporting period. Grace's GPAC uses its campaign bank account to pay \$2,000 to the credit card issuer, Bill's Bank, in the same reporting period, and pays the remaining \$3,000 balance to Bill's Bank in a different reporting period.

Grace's GPAC reports the following during the reporting period when the expenditure was made to Paul's Printing:

- Schedule F4 (Expenditures Made by Credit Card): Lists Bill's Bank in section 5, and the date of the \$2,000 payment to Bill's Bank in section 6c
- Schedule F4 (Expenditures Made by Credit Card): \$5,000 expenditure to Paul's Printing in sections 6a, 6b, and 7 – 9
- Schedule F1 (Political Expenditures Made from Political Contributions): \$2,000 payment to Bill's Bank
- Cover Sheet, Page 2, Section 15, Box 4: \$7,000, and Cover Sheet, Page 3, Box 10 (Schedule F1): \$2,000, and Box 13 (Schedule F4): \$5,000

Grace's GPAC reports the following during the reporting period when Bill's Bank is paid the remaining \$3,000:

- Schedule F1 (Political Expenditures Made From Political Contributions): \$3,000 payment to Bill's Bank
- Cover Sheet, Page 2, Section 15, Box 4: \$3,000, and Cover Sheet, Page 3, Box 10 (Schedule F1): \$3,000

Thanks for watching!

**QUESTIONS?**



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