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Rep. Michael Cloud (R-TX)

Served: House 2018–present Currently in office

House · Republican (most recent term) · TX-27 · in Congress 2018–present · Bioguide ID C001115

Data current through 2026-10-19 (latest filing date seen in the official sources: 2026-10-16) · report last updated 2026-10-19. A report is rebuilt only when new or changed source data affects it; the site-wide source check date is on the Methodology page.

Party history: R 2018–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 2017)	2017	$124,012	**$254,506**	$385,000
(b) Latest net worth estimate	2025	$316,014	**$615,507**	$915,000
(c) Estimated gain / loss, nominal dollars, 2017 → 2025 (8 years spanned)	2017–2025	– $68,986	+ **$361,001**	+ $790,988

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.**

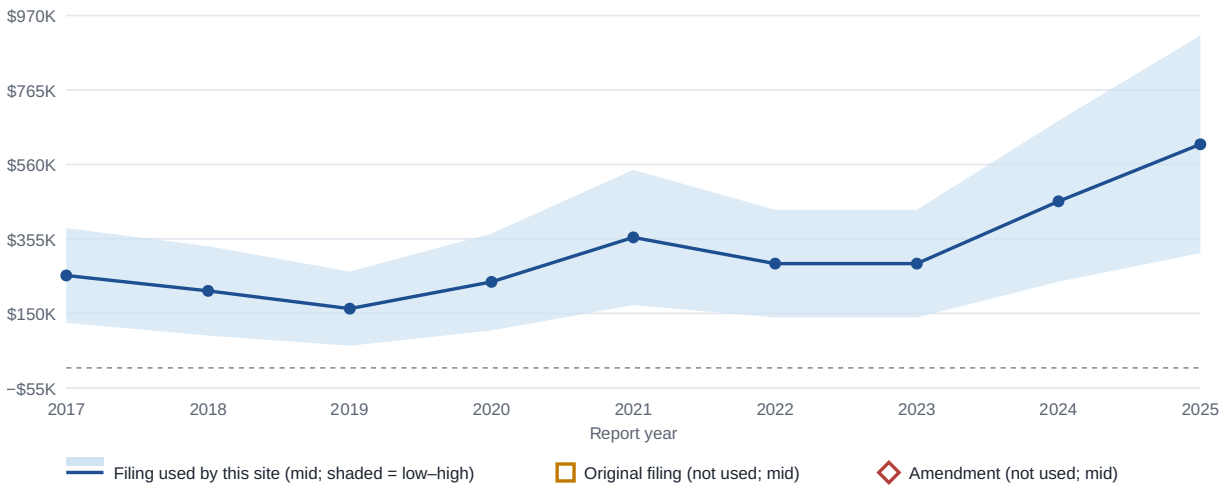
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2017	$254,506	$0	**$254,506**	$124,012 ... $385,000	computed
2018	$212,006	$0	**$212,006**	$89,012 ... $335,000	computed
2019	$163,006	$0	**$163,006**	$61,012 ... $265,000	computed
2020	$236,506	$0	**$236,506**	$103,012 ... $370,000	computed
2021	$359,006	$0	**$359,006**	$173,012 ... $545,000	computed
2022	$287,006	$0	**$287,006**	$139,013 ... $435,000	computed
2023	$287,006	$0	**$287,006**	$139,013 ... $435,000	computed
2024	$458,506	$0	**$458,506**	$237,013 ... $680,000	computed

2025	$615,507	$0	**$615,507**	$316,014 … $915,000	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.

Net worth by filing (every annual report and amendment)



Report year	DocID	Filed	Type	Net worth low … high (mid)	Used by this site	Note
2017	10025032	1/8/2019	Amendment	$124,012 … $385,000 ($254,506)	yes	
2018	10026740	5/15/2019	Original	$89,012 … $335,000 ($212,006)	yes	
2019	10036991	8/13/2020	Original	$61,012 … $265,000 ($163,006)	yes	
2020	10042165	8/12/2021	Original	$103,012 … $370,000 ($236,506)	yes	
2021	10048398	5/16/2022	Original	$173,012 … $545,000 ($359,006)	yes	
2022	10053787	7/14/2023	Original	$139,013 … $435,000 ($287,006)	yes	

2023	10059227	5/10/2024	Original	$139,013 … $435,000 ($287,006)	yes
2024	10067265	5/13/2025	Original	$237,013 … $680,000 ($458,506)	yes
2025	10077004	8/5/2026	Original	$316,014 … $915,000 ($615,507)	yes

Every annual report and amendment on record for this member is listed. Net worth is computed for each filing with the same rules as above. For each report year the site uses one filing (the most recently filed one whose Schedule A is at least 40% as long as the longest filing for that year; electronic filings take precedence over scanned ones); the others are shown for comparison only and do not affect any figure or ranking. Scanned (image-only) filings are listed but not computed. Senate paper reports are not listed.

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.)
+0.2%

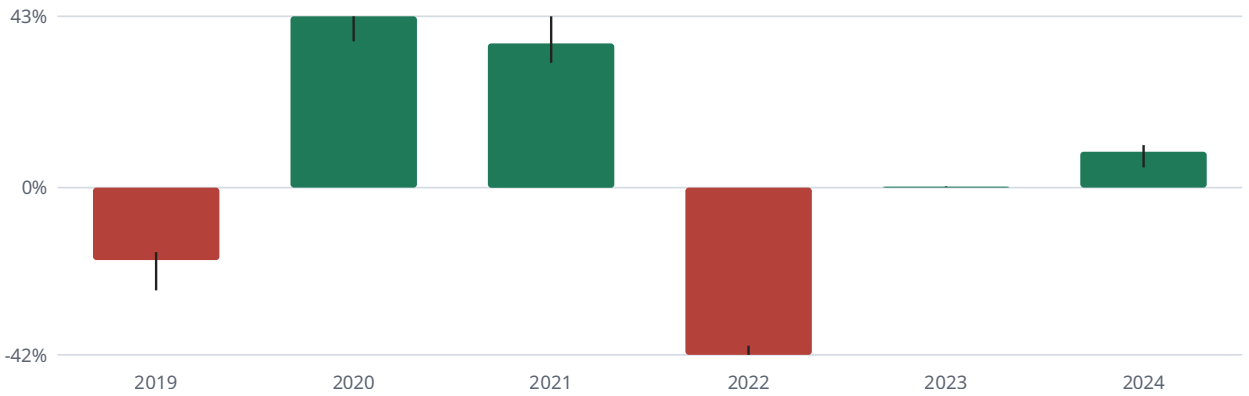
SIMPLE AVERAGE OF YEARS
+4.7%

YEARS ESTIMATED
6

BEST / WORST SINGLE YEAR
2020 +43%
2022 -42%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.6% to +0.2%. 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
2017→2018	$0	$0	$0	$0	$0	n/a	n/a … n/a	n/a … n/a	0%	excluded; not eligible: traced prior-year value below $50,000
2018→2019	$212,006	$163,006	$10,702	$0	$0	-18.1%	-25.6% … -16.1%	-127% … +91%	100%	counted
2019→2020	$155,006	$220,505	$701	$0	$0	+42.7%	+36.5% … +68.7%	-96% … +181%	95%	counted
2020→2021	$228,506	$326,506	$201	$16,001	$0	+36.0%	+31.1% … +52.9%	-99% … +171%	97%	counted
2021→2022	$351,006	$204,006	$701	$0	$0	-41.7%	-48.7% … -39.4%	-126% … +43%	98%	counted
2022→2023	$271,006	$287,006	$701	$16,001	$0	+0.3%	+0.1% … +0.3%	-109% … +110%	94%	counted
2023→2024	$174,002	$205,002	$600	$16,001	$0	+9.0%	+5.0% … +10.6%	-95% … +113%	61%	counted
2024→2025	$235,504	$260,004	$0	$48,003	$0	-10.0%	-15.1% … +7.5%	-142% … +122%	51%	excluded; not eligible: traced coverage 51% < 60%

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 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
2017	10025032	House amendment	1/8/2019	13	0	10025032.pdf 41d612c52a09eec09e62bca7174ee620627458d08cb5bd864e0266bf38e5daf3
2018	10026740	House annual	5/15/2019	12	0	10026740.pdf 6a7be28c998b882e4d40f27200f091a627ada1e13ff63344049039ac84b9efb1
2019	10036991	House annual	8/13/2020	12	0	10036991.pdf 827dd0f5bb2862d010fcc7b5f22de215a878de7cbc79ec10a13f70fe54c4aee6
2020	10042165	House annual	8/12/2021	13	0	10042165.pdf a5d9c5d8d2f58b51080817bf4632c6545ef2af256932411959c212dcbbd8ce4a
2021	10048398	House annual	5/16/2022	12	0	10048398.pdf 1f69627cb5b87c357e7b31ba1c68e5c2b98b2bf8919ca6ee6ba093a6ec9fe0f8
2022	10053787	House annual	7/14/2023	13	0	10053787.pdf 52830a7f3c99de424f41cee00faebf4b421c4e4f7f89435903852be75992748c
2023	10059227	House annual	5/10/2024	13	0	10059227.pdf 507116dcf790b67c917088af613361349db79feb9245125ffd810292b88115ae
2024	10067265	House annual	5/13/2025	13	0	10067265.pdf d4f5471d26339238720e6a6f0446fc82f7da1b0622a3652479701b4370a9cd60
2025	10077004	House annual	8/5/2026	14	0	10077004.pdf 0e316a6a31c2a7c9d2c831c2cd4d31febafe1a93e9d93ecce201b542b4850af7

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Roth IRA ⇒ American Mutual Fund (AMRMX) [MF]	SP	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ The Growth Fund of America (AGTHX) [MF]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ American Mutual Fund (AMRMX) [MF]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ New Perspectives Fund (ANWPX) [MF]	SP	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ New Perspectives Fund (ANWPX) [MF]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ The Growth Fund of America (AGTHX) [MF]	SP	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
529 ⇒ AMERICAN VA 529 COLEGE 2024 FUND CL A (CFTAX) [OT]	DC	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Roth IRA ⇒ Capital Income Builder (CAIBX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Roth IRA ⇒ American Mutual Fund (AMRMX) [MF]	SP	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
529 ⇒ AMERICAN VA 529 COLEGE 2024 FUND CL A (CFTAX) [OT]	DC	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
RET ACCT ⇒ TEACHER RETIREMENT SYSTEM OF TEXAS [PE]	SP	held	$50,001 - $100,000	$50,001 - $100,000	$0	$0
Roth IRA ⇒ Capital Income Builder (CAIBX) [MF]	SP	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ The Growth Fund of America Class A Shares (AGTHX) [MF]	SP	new	—	$1,001 - $15,000	$8,000	$0
Roth IRA ⇒ American Mutual Fund (AMRMX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Roth IRA ⇒ New Perspectives Fund (ANWPX) [MF]	SP	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0

Roth IRA ⇒ The Growth Fund of America Class A Shares (AGTHX) [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)
BANK ⇒ Capital One accounts [BA]	—	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
OTHER INVESTMENTS ⇒ Precious Metals [CO]	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Roth IRA ⇒ The Growth Fund of America Class A Shares (AGTHX) [MF]	SP	held	$1,001 - $15,000	$15,001 - $50,000	$8,000	$0
Roth IRA ⇒ The Growth Fund of America Class A Shares (AGTHX) [MF]	—	held	$1,001 - $15,000	$15,001 - $50,000	$8,000	$0
RET ACCT ⇒ TEACHER RETIREMENT SYSTEM OF TEXAS [PE]	SP	held	$50,001 - $100,000	$50,001 - $100,000	$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.