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Rep. Monica De La Cruz (R-TX)

Served: House 2023–present Currently in office

House · Republican (most recent term) · TX-15 · in Congress 2023–present · Bioguide ID D000594

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 2023–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 2022)	2022	−$943,973	**$348,510**	$1,640,994
(b) Latest net worth estimate	2025	−$541,974	**$164,012**	$869,997
(c) Estimated gain / loss, nominal dollars, 2022 → 2025 (3 years spanned)	2022–2025	− $2,182,968	− **$184,499**	+ $1,813,970

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.**

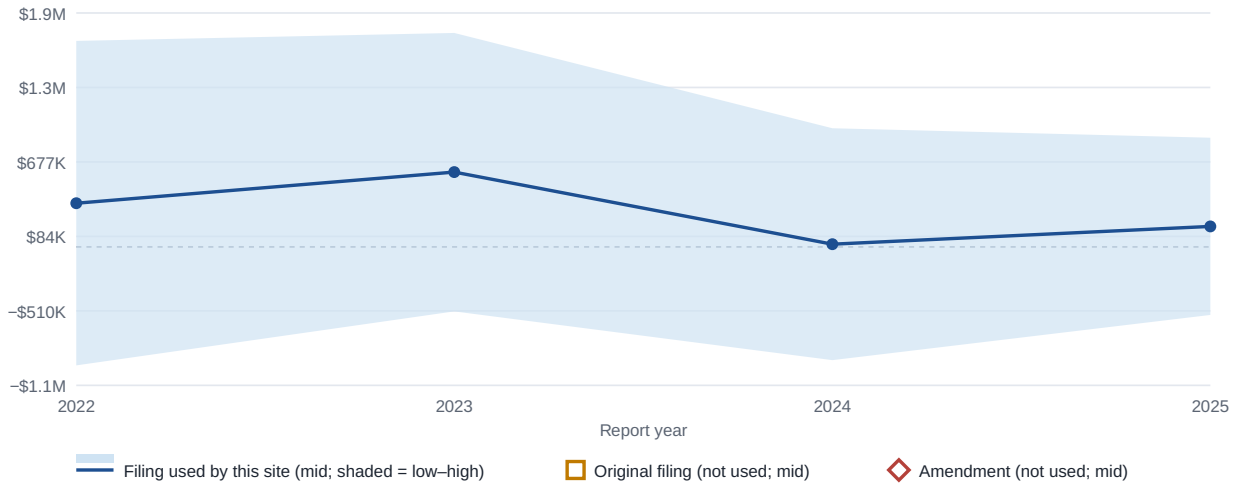
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2022	$1,798,514	$1,450,003	**$348,510**	−$943,973 … $1,640,994	computed
2023	$1,696,014	$1,100,002	**$596,012**	−$512,972 … $1,704,996	computed
2024	$1,121,512	$1,100,002	**$21,510**	−$901,975 … $944,996	computed
2025	$889,013	$725,002	**$164,012**	−$541,974 … $869,997	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
2022	10050956	7/26/2023	Amendment	−$943,973 … $1,640,994 ($348,510)	yes	
2023	10059362	8/13/2024	Original	−$512,972 … $1,704,996 ($596,012)	yes	
2024	10067135	8/13/2025	Original	−$901,975 … $944,996 ($21,510)	yes	
2025	10075630	5/25/2026	Original	−$541,974 … $869,997 ($164,012)	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.

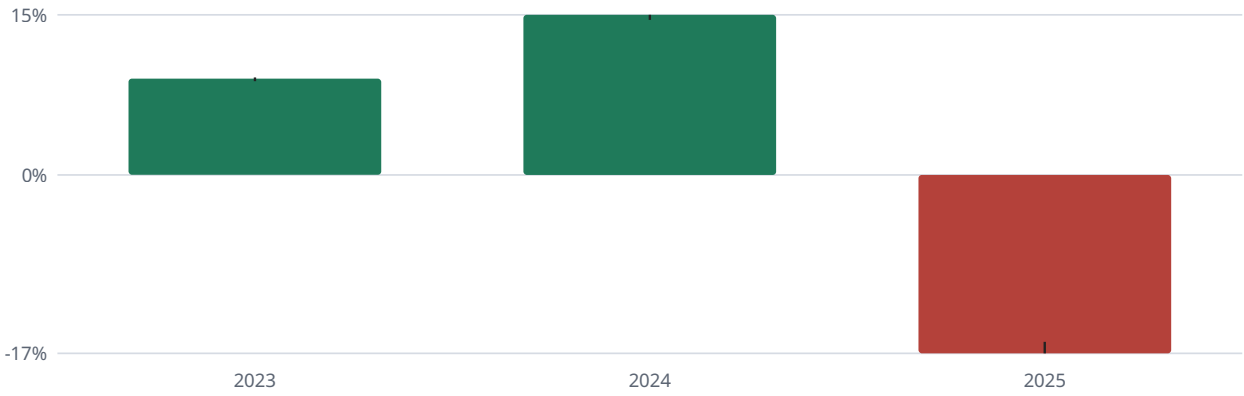
Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL CHANGE (GEOMETRIC, EST.)	SIMPLE AVERAGE OF YEARS	YEARS ESTIMATED	BEST / WORST SINGLE YEAR
+1.4%	**+2.4%**	**3**	**2024 +15%** **2025 -17%**

Reliability flags: few years (3).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.1% to +2.0%. 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
2022→2023	$1,469,508	$1,469,508	$140,002	$16,001	$8,000	**+9.0%**	+8.7% … +9.1%	-73% … +91%	82%	counted
2023→2024	$1,672,012	$1,105,512	$66,302	$0	$750,000	**+14.9%**	+14.5% … +15.1%	-74% … +104%	99%	counted
2024→2025	$1,048,511	$808,011	$65,802	$0	$0	**-16.7%**	-19.5% … -15.6%	-102% … +69%	93%	counted

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
2022	10050956	House amendment	7/26/2023	28	0	10050956.pdf ac8f4771113877234fc9f990e7572724ced1beca34e133eca2edb12274813d7a
2023	10059362	House annual	8/13/2024	30	0	10059362.pdf 1e0fe4001da9d7abbf7c26ecaff8b296d6b69f8396d2ec94ddec8320faab069f
2024	10067135	House annual	8/13/2025	27	0	10067135.pdf 441e337e76e2288380947b413aa3d8371a09b11919ecd09f8c23d87cf396c8ad
2025	10075630	House annual	5/25/2026	26	0	10075630.pdf fb31b9f58c3d1368dc1e318c290cbb460fd9feadbe272b196e927c2fbd3b75bb

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP MackKay Mid Cap Core P	—	held	$1,001 - $15,000	None	$0	$0
JSM De La Cruz Holdings, LLC ⇒ Commercial Rental Property [RP]	—	held	$500,001 - $1,000,000	$500,001 - $1,000,000	$0	$0
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Fidelity VIP Contrafund [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Wellington Mid Cap - I	—	new	—	$1,001 - $15,000	$8,000	$0

Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
New York Life 401(k) ⇒ Fixed Dollar Option Portfolio [OT]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
New York Life 401(k) ⇒ Mainstay Income Buildier Fund [MF]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Mellon Natural Resourc	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]	—	held	$1,001 - $15,000	$100,001 - $250,000	$0	$0
New York Life 401(k) ⇒ Mainstay Income Buildier Fund [MF]	—	held	$15,001 - $50,000	None	$0	$0
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Rio Bank Savings Account [BA]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy [WU]	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [W	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
JSM De La Cruz Holdings, LLC ⇒ Commercial Rental Property [RP]	—	held	$500,001 - $1,000,000	None	$0	$750,000
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Fidelity VIP Contrafund [MF]	—	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)

JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]	—	held	$100,001 - $250,000	$1,001 - $15,000	$0	$0
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy [WU]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Rio Bank Accounts [BA]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [W	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Fidelity VIP Contrafund [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Wellington Mid Cap - I	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
New York Life 401(k) ⇒ Fixed Dollar Option Portfolio [OT]	—	held	$15,001 - $50,000	$15,001 - $50,000	$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.