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Rep. John James (R-MI)

Served: House 2023–present Currently in office

House · Republican (most recent term) · MI-10 · in Congress 2023–present · Bioguide ID J000307

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	$990,041	**$4,495,020**	$7,999,998
(b) Latest net worth estimate	2025	$10,808,040	**$30,826,520**	$50,844,999
(c) Estimated gain / loss, nominal dollars, 2022 → 2025 (3 years spanned)	2022–2025	+ $2,808,042	+ **$26,331,500**	+ $49,854,958

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)

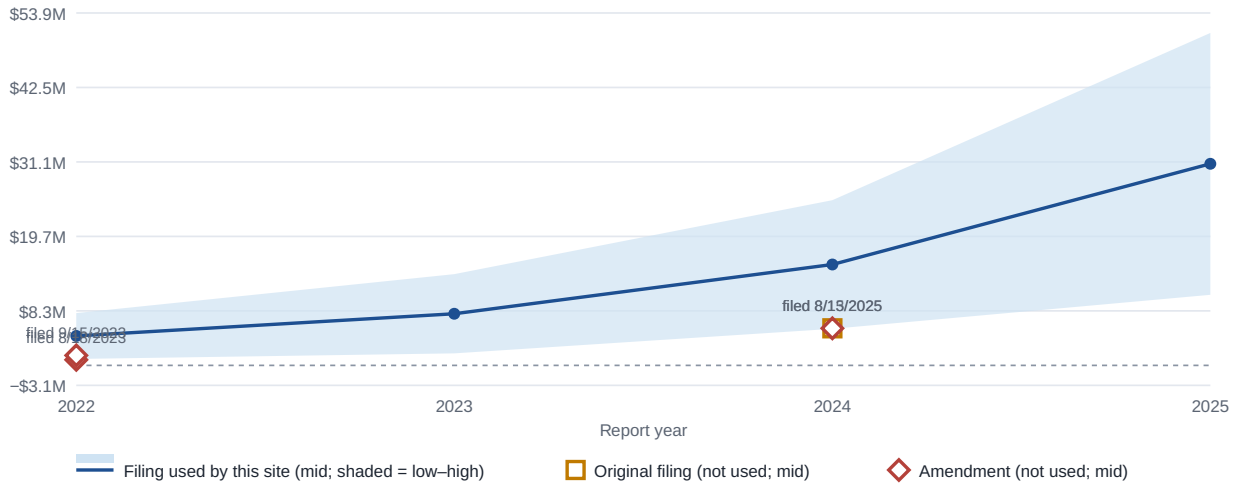
Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2022	$5,620,020	$1,125,001	**$4,495,020**	$990,041 … $7,999,998	computed
2023	$9,026,076	$1,125,001	**$7,901,074**	$1,836,151 … $13,965,998	computed
2024	$16,186,020	$750,000	**$15,436,019**	$5,592,039 … $25,279,999	computed
2025	$31,576,520	$750,000	**$30,826,520**	$10,808,040 … $50,844,999	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	10055726	8/18/2023	Amendment	−$374,965 … $2,099,998 ($862,516)	no	
2022	10055805	9/15/2023	Amendment	$5,041 … $3,049,998 ($1,527,520)	no	
2022	10062525	8/1/2024	Amendment	$990,041 … $7,999,998 ($4,495,020)	yes	
2022	8220645	9/6/2024	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed

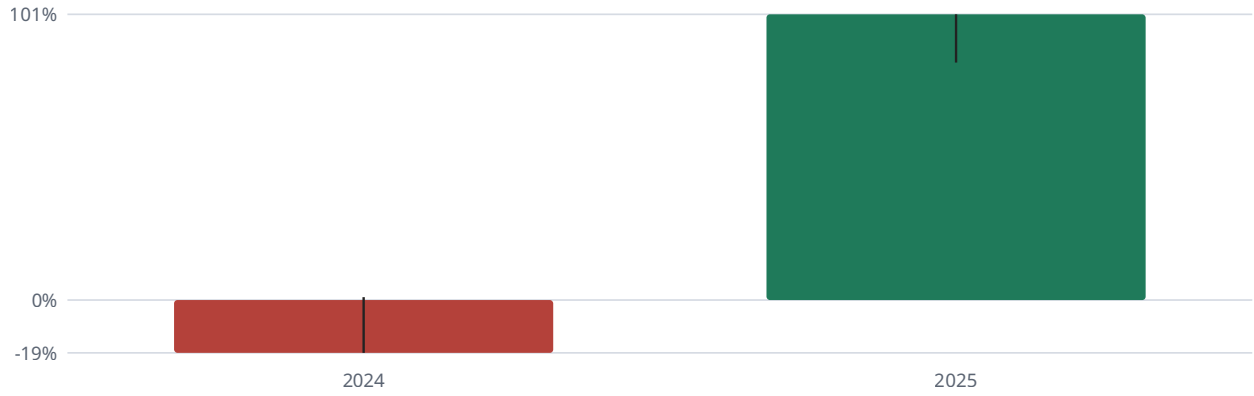
2023	10057721	9/3/2024	Original	$1,836,151 … $13,965,998 ($7,901,074)	yes	
2023	8220644	9/6/2024	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2024	10066154	8/13/2025	Original	$2,091,034 … $9,264,999 ($5,678,016)	no	
2024	10072219	8/15/2025	Amendment	$2,091,034 … $9,264,999 ($5,678,016)	no	
2024	10081526	8/13/2026	Amendment	$5,592,039 … $25,279,999 ($15,436,019)	yes	
2025	10076053	8/13/2026	Original	$10,808,040 … $50,844,999 ($30,826,520)	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.

Limited data – not ranked. Only 2 comparable year-pair(s) could be computed (minimum 3 to rank). 4 annual filing(s) were usable (text-readable, validated OCR, or validated X-mark decoding) and 0 scanned/image-only filing(s) could not be used (older layouts failing validation, small amendments not integrated). See the method-per-year section below.

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	Sta fla
2022→2023	$1,780,016	$5,754,568	$30,602	$3,990,552	$0	+0.8%	+0.6% … +1.3%	-398% … +399%	32%	exc not eli tra cov 32 60 tur (bu > 1 ope val ma exi pos
2023→2024	$8,157,564	$5,322,010	$68,604	$510,011	$1,750,562	-18.7%	-22.9% … +1.0%	-137% … +99%	90%	cou ma exi pos
2024→2025	$15,762,016	$31,195,016	$614,104	$107,002	$8,000	+101.2%	+84.1% … +105.5%	-86% … +289%	97%	cou sin pos driv res (ra jum

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	10062525	House amendment	8/1/2024	41	0	10062525.pdf `0c9faebaad7a048746025bbb4de6a8da672690c8e0c7cf1dafd1c112438e8ae9`
2023	10057721	House annual	9/3/2024	154	0	10057721.pdf `b07536fca8518b62148029374f06c28a7552639485028295c731be3a4e905846`
2024	10081526	House amendment	8/13/2026	129	0	10081526.pdf `035536018b588435b3ebfc5744a0f117afcb2f51b1460c086c18bb8d29960d82`
2025	10076053	House annual	8/13/2026	40	0	10076053.pdf `93c4e0451afc62cdfbdb9c7d9a4805fdd34e490322453013f21e84c9308a81de`

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
John A. James Children's Trust ⇒ Federated Hermes Government Obligations Fund AVR Shares (	—	held	$1,000,001 - $5,000,000	$50,001 - $100,000	$40,002	$750,000
USAA Savings [BA]	JT	held	$100,001 - $250,000	$500,001 - $1,000,000	$0	$0
Fifth-Third Bank [BA]	—	held	$250,001 - $500,000	$50,001 - $100,000	$0	$0
James Group Inc 401k ⇒ American Funds 2045 Target DateLT [MF]	—	new	—	$100,001 - $250,000	$8,000	$0
Chase Bank Bus. Complete [BA]	SP	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0

2032/2033 Enrollment Portfolio A Michigan Educational Savings Program [5F]	DC	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
Calamos Growth [MF]	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
2030/2031 Enrollment Portfolio A Michigan Educational Savings Program [5F]	DC	held	$15,001 - $50,000	$50,001 - $100,000	$8,000	$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
John A. James Children's Trust ⇒ James Group, Inc. [OL] packing and exporting automotive c	—	held	$1,000,001 - $5,000,000	$5,000,001 - $25,000,000	$0	$0
John A. James Children's Trust ⇒ MSBNA Preferred Savings - QC [BA]	—	held	$100,001 - $250,000	$1,000,001 - $5,000,000	$0	$0
USAA Checking [BA]	JT	held	$15,001 - $50,000	$500,001 - $1,000,000	$0	$0
USAA Savings [BA]	JT	held	$500,001 - $1,000,000	$100,001 - $250,000	$0	$0
John A. James Children's Trust ⇒ Vanguard Russell 1000 Growth ETF (VONG) [EF]	—	held	$100,001 - $250,000	$250,001 - $500,000	$8,000	$0
Morgan Stanley Bank Account [BA]	JT	held	$100,001 - $250,000	$1,001 - $15,000	$0	$0
Fifth-Third Bank [BA]	—	held	$50,001 - $100,000	$100,001 - $250,000	$0	$0
John A. James Children's Trust ⇒ Federated Hermes Government Obligations Fund AVR Shares (	—	held	$50,001 - $100,000	$100,001 - $250,000	$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.