401(a) trust

Describe the only (or first) unrelated

Open to Public Inspection for 501(c)(3) Organizations Only

Other trust

D Employer identification number

53-0132493

E Unrelated business activity code (See instructions.)

(Employees' trust, see instructions)

.- Form 990°T

Department of the Treasury Internal Revenue Service

Check box if

**B** Exempt under section

X 501(c <u>M3</u> )

408(e)

408A

529(a) C Book value of all assets

address changed

at end of year 6, 410, 619.

220(e) 530(a) Print

Type

H Enter the number of the organization's unrelated trades or businesses.

	f "Yes," enter the name and identifying number of the parent corporation.			Tolor	hone numb	nor 🕨	202-	677	-4300	<u> </u>
	art I Unrelated Trade or Business Income		(A) Inc			) Expense		<del>Ŭ.,,</del>	(C) Net	_
_	Gross receipts or sales		(,		<del>  '</del>	,p = = .			(0)	-
	Less returns and allowances c Balance	1c			'					
2	Cost of goods sold (Schedule A, line 7)	2			1. '					_
3	Gross profit. Subtract line 2 from line 1c	3			<del>  `</del>			-		Ť
	Capital gain net income (attach Schedule D)	4a						7		_
	Net gain (loss) (Form 4797, Part II, line 17) (attach Form 4797)	4b			RFC	EIVE	D			_
	Capital loss deduction for trusts	4c		1 -				18		_
5	Income (loss) from a partnership or an S corporation (attach statement)	5		12	11.11	1 7 20	20	ΘÌ		_
6	Rent income (Schedule C)	6		127	130L	<u> </u>		88		
7	Unrelated debt-financed income (Schedule E)	7		٦٣				=1		
8	Interest, annuities, royalties, and rents from a controlled organization (Schedule F)	8		1	OGE	EN,	UΤ			
9	Investment income of a section 501(c)(7), (9), or (17) organization (Schedule G)	9		L						
10	Exploited exempt activity income (Schedule I)	10								
11	Advertising income (Schedule J)	11								
12	Other income (See instructions; attach schedule)	12			/ ·	1 .				
13	Total. Combine lines 3 through 12	13		0	•					
15 16	Salaries and wages Repairs and maintenance						15 16			_
17	Bad debts						17			
18	Interest (attach schedule) (see instructions)						18			
19	Taxes and licenses						19			
20	Depreciation (attach Form 4562)			20						
21	Less depreciation claimed on Schedule A and elsewhere on return			21a			21b			
22	Depletion						22			
23	Contributions to deferred compensation plans						23			
24	Employee benefit programs						24			_
25	Excess exempt expenses (Schedule I)						25_			_
26	Excess readership costs (Schedule J)						26	L_		
27	Other deductions (attach schedule)			•			27	<u> </u>		_
28	Total deductions. Add lines 14 through 27						28_			_
29	Unrelated business taxable income before net operating loss deduction. Subtract						29			_
30	Deduction for net operating loss arising in tax years beginning on or after Januar	y 1, 20	18							
	(see instructions)						30_			_
	Unrelated business taxable income. Subtract line 30 from line 29						31	<u> </u>	m <b>990-</b> 1	=
31	701 01-27-20 LHA For Paperwork Reduction Act Notice, see instructions.							FΛI	m 4411-	1

**Exempt Organization Business Income Tax Return** 

(and proxy tax under section 6033(e))

► Go to www.irs.gov/Form990T for instructions and the latest information.

▶ Do not enter SSN numbers on this form as it may be made public if your organization is a 501(c)(3).

NATIONAL FOUNDATION FOR CREDIT

Number, street, and room or suite no. If a P.O. box, see instructions.

City or town, state or province, country, and ZIP or foreign postal code

2000 M STREET NW, NO. 505

WASHINGTON, DC 20036-3358

G Check organization type ► X 501(c) corporation

F Group exemption number (See instructions.)

Check box if name changed and see instructions.)

501(c) trust

For calendar year 2019 or other tax year beginning

COUNSELING INC.

Name of organization (

		NATIONAL FOUNDATION FO		NG IN	ic.		53-	-01324	93 Page
Part					\		I an I		0.
32		unrelated business taxable income computed fro s paid for disallowed fringes	m all unrelated trades or businesses (s	see mstructi	ons)		32		
33		•	ules\				33		0.
34		ile contributions (see instructions for limitation ru	•			00 1 00	35		<u> </u>
35 36		related business taxable income before pre-2018 on for net operating loss arising in tax years begi	•		ine sum oi iin	ies 32 and 33	36	· · · · · · · · · · · · · · · · · · ·	
37		unrelated business taxable income before specifi					37		
38		deduction (Generally \$1,000, but see line 38 inst		00			38	1	,000.
39	•	ed business taxable income. Subtract line 38 fro	· · ·	e 37			1 30		7000.
55		e smaller of zero or line 37	on mie o/ 1 mie oo ie greater alan mi				39		0.
Part	IV 1	Tax Computation					, ,		
40	Organiz	ations Taxable as Corporations. Multiply line 39	by 21% (0.21)			<b>•</b>	40		0.
41		axable at Trust Rates. See instructions for tax of	•	t on line 39	from:				
		x rate schedule or Schedule D (Form 10	41)				41		
	•	x. See instructions					42		
		ive minimum tax (trusts only)					43		
		Noncompliant Facility Income. See instructions					44		
45 Part		dd lines 42, 43, and 44 to line 40 or 41, whicheve Fax and Payments	er applies				45		0.
		tax credit (corporations attach Form 1118; trusts	attach Form 1116)	46a	1				
	•	edits (see instructions)	attacin cim vivoj	46b	<u> </u>		<b>⊣</b> 1		
		business credit. Attach Form 3800		46c			<del> </del>		
-			3827)	46d	1		┪╶╽		
									0.
									0.
50		t 965 tax liability paid from Form 965-A or Form	965-B, Part II, column (k), line 3				49 50		0.
51 a		ts: A 2018 overpayment credited to 2019		51a	1				
	-	timated tax payments		51b		1,950			
		osited with Form 8868		51c			7		
		organizations; Tax paid or withheld at source (se	e instructions)	51d			] [		
е	Backup	withholding (see instructions)	•	51e					
f	Credit fo	or small employer health insurance premiums (at	tach Form 8941)	51f					
g	Other cr	edits, adjustments, and payments: Form	2439						
	Fo	rm 4136 Other	Total	▶ 51g					
52	Total pa	yments Add lines 51a through 51g					52	1	,950 <b>.</b>
53	Estimate	ed tax penalty (see instructions). Check if Form 2	220 is attached				53		
54	Tax due	. If line 52 is less than the total of lines 49, 50, ar	nd 53, enter amount owed			<b>•</b>	54		
55		ment. If line 52 is larger than the total of lines 4				<b>•</b>	55		<u>,950.</u>
		e amount of line 55 you want: Credited to 2020 e		Ainn /	Refu		56	1	,950.
Part		Statements Regarding Certain Ac				ions)	<del></del>	<u>-</u>	<u> </u>
57	-	me during the 2019 calendar year, did the organi	<del>-</del>		-			-	Yes No
		nancial account (bank, securities, or other) in a fo	• •	-					
		Form 114, Report of Foreign Bank and Financial A	Accounts. If Yes, enter the name of the	e ioreign co	Junitry			-	-
		he tax year, did the organization receive a distribi	ution from or woo it the granter of or	transforar t		truot?		<del></del>	X
58		see instructions for other forms the organization		u ansierur u	u, a iui eigii	เนนธเ		-	
59	•	e amount of tax-exempt interest received or accru	•						
		der penalties of perjury, I declare that I have examined this	return, including accompanying schedules and	d statements,	and to the be	st of my knowl	edge and be	elief, it is true,	
Sign	CO	rec), and complete Declaration of preparer (other than tax	payer) is based on all information of which pre	parer nas any	Knowledge	Г	May the IDS	discuss this re	atura with
Here		rullic sull	7/8/2020   PRESI	DENT/	CEO			r shown below (	
		Signature of officer	Date Title				instructions)	)? X Yes	No
	7	Print/Type preparer's name Pr	reparer's signature	Date	C	heck	ıf PTIN	1	
Paid	l		Formalally A.O.	7/8/20	20 s	elf- employed			
	arer	ELIZABETH W. HELLER	Car sconing feed !	170/20	20			003978	
-	Only	Firm's name ► RSM US LLP				irm's EIN 🕨	<u> </u>	<u>2-0714</u>	325
	•		ET, NW, STE 400				000		
		Firm's address ► WASHINGTON,	DC 20036			Phone no.	202-2	<del>293-22</del>	00

Form **990-T** (2019)

## NATIONAL FOUNDATION FOR CREDIT

Form 990-T (2019) COUNSELING INC.

53-0132493

Page 3

Schedule C - Rent Income (From Real Property and Personal Property Leased With Real Property) (see Instructions)  1. Description of property  (1) (2) (3) (4)  2. Rent received or accrued  (a) From personal property (if the percentage of rent for personal property is more than 10% but not more than 50%)  (b) From real and personal property (if the percentage of the rent is based on profit or income)  (a) Property (if the percentage of the rent is based on profit or income)	Schedule A - Cost of Goods	Sold. Enter	method of invent	cory valuation N/A	A		<del></del>
3 Cost of labor 4a Additional section 263A costs (attach schedule) 4b Interest of the property produced or acquired for resale) apply to the organization? 5 Tatal. Add interest through 4b 5 Total	1 Inventory at beginning of year	1		6 Inventory at end of ye	ar		6
Image 2   7	2 Purchases	2		7 Cost of goods sold. S	Subtract I	ine 6	
(attach schedule)  4a  4b  5 Total. Add interest through 4b  5 Totals. Add interest through 4b  6 Totals  6 Totals  8 Do the rules of section 253A (with respect to peoply to the organization?  8 Totals through 4b  9 Totals  9 Total through 4b  9 Totals  9	3 Cost of labor	3		from line 5. Enter her	e and in F	Part I,	
b Other costs (attach schedule) 5 Total Add lines 1 through 4b 6 Total Add lines 1 through 4b 7 Total Add lines 1 through 4b	4a Additional section 263A costs			line 2			7
Schedule C - Rent Income (From Real Property and Personal Property Leased With Real Property) (see instructions)  1. Description of property  (1) (2) (3) (4)  2. Reint rescribed of a scowed (a) From personal property (if the p	(attach schedule)	4a		8 Do the rules of section	n 263A (v	vith respect to	Yes No
Schedule C - Rent Income (From Real Property and Personal Property Leased With Real Property) (see instructions)  1. Description of property  (1) (2) (3) (4)  2. Rent received or accrued  (a) From personal property (if the personalized of rank to personal property (if the personalized with the income in columns 2 and personal property (if the personal property of the p	<b>b</b> Other costs (attach schedule)	4b		property produced or	acquired	for resale) apply to	
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(2) (3) (4)  2. Rent received or accrued  (a) From personal property of the percentage of rent to but not more than 50%)  (b) From set and practice property (if the percentage of rent to but not more than 50%)  (c) From set and practice property (if the percentage of rent to but not more than 50%)  (d)  (1) (2) (3) (4)  (4)  Total  (b) Total  (c) Total income. Add totals of columns 2(a) and 2(b). Enter here and on page 1, Part I, lime 6, column (a)  (a)  1. Description of debt-financed property  (d)  (a)  (b) Total deductions. Enter here and on page 1, Part I, lime 6, column (b)  (a)  2. Cross income from a debt-financed property  (a)  (b) Total deductions. Enter here and on page 1, Part I, lime 6, column (a)  (b) Total deductions. Enter here and on page 1, Part I, lime 6, column (b)  (c) Total income. Add totals of columns (a) and 2(b). Enter here and on page 1, Part I, lime 6, column (b)  (c)  (d)  (d)  4. Armount of average apparation debt-financed property (a) debt-financed property (b) (a) (a) (a) (a) (a) (a) (a) (a) (a) (a	1. Description of property						
(3)  (4)  2, Rent received or accrued  (a) From personal property (if the personal property (if the personal property (if the personal property is more sham 10% but not more than 50%)  (b) From all and parsonal property is special property (if the personal property is more sham 10% but not more than 50%)  (1)  (2)  (3)  (4)  (5) Total	(1)						
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(3) (4) Total  (5) Total income. Add totals of columns 2(a) and 2(b). Enter here and on page 1, Part 1, line 6, column (A)  Schedule E - Unrelated Debt-Financed Income  1. Description of debt-financed property  1. Description of debt-financed property  (2) (3) (4)  4. Amount of everage accusation debt-infended property (attach schedule)  (4)  (5) Average adjusted basis of everage accusation debt-infended property (attach schedule)  (6) Column 4 divided by column 5  (7) Gross income (column 6)  (8) Allocable deductions (attach schedule)  (1) (2) (3) (4)  (4)  (5) Average adjusted basis of everage accusation debt-infended property (attach schedule)  (6) Column 4 divided by column 5  (7) Gross income (column 6)  (8) Allocable deductions (column 6)  (9) Allocable (column 6)  (1) A gent of everage accusation (column 6)  (1) Center here and on page 1. Part 1, line 7, column (A)  (1) Part 1, line 7, column (A)  (1) Part 1, line 7, column (A)  (2) 96  (3) 96  (4) 96  (4) 96  (5) Total deductions.  (b) Total deductions.  Enter here and on page 1, Part 1, line 7, column (A)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Total deductions (caltach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (c) Other deductions (attach schedule)  (a) Starupht line despreciation (caltach schedule)  (b) Other deductions (attach schedule)  (c) Other deductions (attach schedule)  (d) Other deduc	(1)						
Common	(2)					·	
Total O . Total income. Add totals of columns 2(a) and 2(b). Enter here and on page 1, Part 1, line 6, column (A)  Schedule E - Unrelated Debt-Financed Income (see instructions)  1. Description of debt-financed property  1. Description of d	(3)						
(c) Total income. Add totals of columns 2(a) and 2(b). Enter here and on page 1, Part I, line 6, column (A)  Schedule E - Unrelated Debt-Financed Income (see instructions)  2. Gross income from or allocable to debt-financed property  1. Description of debt-financed property  2. Gross income from or allocable to debt-financed property  (a) Straight line depreciation (attach schedule)  (b) Other deductions directly connected with or allocable to debt-financed property  (a) Straight line depreciation (attach schedule)  (b) Other deductions (attach schedule)  (c) (a) (b) Other deductions (attach schedule)  (d)	(4)						
Common   C	Total	0.	Total		0.	[	
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1. Description of debt-financed property  2. Gross income from a allocable to debt-financed property  (1)  (2)  (3)  (4)  4. Amount of average acquisition debt-financed property (attach schedule)  (5) Average adjusted basis of or allocable to debt-financed property (attach schedule)  (6) Column 4 divided by column 5  (7. Gross income reportable (column 2 x column 6)  (8) Allocable deductions (column 6 x total of columns 3(a) and 3(b))  (1)  (2)  (3)  (4)  5) Average adjusted basis of or allocable to debt-financed property (attach schedule)  (5) Average adjusted basis of or allocable to debt-financed property (attach schedule)  (6) Column 4 divided by column 5  7. Gross income reportable (column 2 x column 6)  (a) Allocable deductions (column 6 x total of columns 3(a) and 3(b))  (1)  (2)  (3)  (4)  (4)  (5) Enter here and on page 1, Part I, line 7, column (A)  (6) Enter here and on page 1, Part I, line 7, column (B)	Schedule E - Unrelated Deb	t-Financed	Income (see	nstructions)	_		
1. Description of debt-financed property  and a straight line depreciation (attach schedule)  (a) Straight line depreciation (attach schedule)  (b) Other deductions (attach schedule)  (1)  (2)  (3)  (4)  4. Amount of average acquisition debt-financed property (attach schedule)  5. Average adjusted basis of or allocable to debt-financed property (attach schedule)  (b) Other deductions (attach schedule)  7. Gross income reportable (column 2 x column 6 x total of columns 3(a) and 3(b))  (1)  (2)  (3)  (4)  (4)  (5)  (6)  (6)  (7)  (7)  (6)  (6)  (6)  (6				2. Gross income from			
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(3) (4)  4. Amount of average acquisition debt on or allocable to debt-financed property (attach schedule)  5. Average adjusted basis of or allocable to debt-financed property (attach schedule)  6. Column 4 divided by column 5  7. Gross income reportable (column 2 x column 6)  8. Allocable deductions (column 6 x total of columns 3(a) and 3(b))  (1)  %  (2)  %  (3)  (4)  Enter here and on page 1, Part I, line 7, column (A)  Part I, line 7, column (B)  O .			•				
(4)  4. Amount of average acquisition debt-financed property (attach schedule)  5. Average adjusted basis of or allocable to debt-financed property (attach schedule)  (1)  (2)  (3)  (4)  Totals  6. Column 4 divided by column 5  7. Gross income reportable (column 2 x column 6)  (2)			<u></u>				
debt on or allocable to debt-financed property (attach schedule)  (1)  (2)  (3)  (4)  Totals  debt-financed property (attach schedule)  of or allocable to debt-financed property (attach schedule)  by column 5  reportable (column 6 x total of columns 3(a) and 3(b))  (2)  %  Enter here and on page 1, Part I, line 7, column (A)  Part I, line 7, column (B)  O •  O •							
(2)	debt on or allocable to debt-financed	of or a debt-fina	illocable to nced property			reportable (column	(column 6 x total of columns
(2)	(1)			%			
(3)				%			
(4)  Enter here and on page 1, Part I, line 7, column (A)  Part I, line 7, column (B)  Totals				%	1	· <del></del>	
Enter here and on page 1, Part I, line 7, column (A)  Totals  Enter here and on page 1, Part I, line 7, column (A)  O • O •							
	Totals			•		0.	0.
		cluded in column	18			<b>•</b>	

NATIONAL FOUNDATION FOR CREDIT 53-0132493 Form 990-T (2019) COUNSELING INC. Page 4 Schedule F - Interest, Annuities, Royalties, and Rents From Controlled Organizations (see instructions) **Exempt Controlled Organizations** 3. Net unrelated income (loss) (see instructions) 4. Total of specified 6. Deductions directly 5. Part of column 4 that is 1. Name of controlled organization 2. Employer identification payments made included in the controlling connected with income in column 5 number organization's gross income (1) (2) (3) (4) Nonexempt Controlled Organizations Part of column 9 that is included in the controlling organization's gross income 8. Net unrelated income (loss) (see instructions) 9. Total of specified payments made 11. Deductions directly connected with income in column 10 7. Taxable Income (1) (2) (3) (4) Add columns 5 and 10 Add columns 6 and 11 Enter here and on page 1, Part I, Enter here and on page 1, Part I, line 8, column (A) line 8, column (B) 0 0. **Totals** Schedule G - Investment Income of a Section 501(c)(7), (9), or (17) Organization (see instructions) 3. Deductions directly connected (attach schedule) 5 Total deductions 4. Set-asides (attach schedule) 2. Amount of income and set-asides (col 3 plus col 4) 1. Description of income (1) (2) (3) (4) Enter here and on page Part I, line 9, column (A) Enter here and on page 1, Part I line 9 column (B) 0. Schedule I - Exploited Exempt Activity Income, Other Than Advertising Income (see instructions) 4. Net income (loss) 7. Excess exempt 3. Expenses from unrelated trade or 2. Gross 6. Expenses expenses (column directly connected 1. Description of unrelated business business (column 2 from activity that with production of unrelated attributable to 6 minus column 5 income from trade or business minus column 3) If a gain, compute cols 5 is not unrelated business income column 4) business income through 7 (1) (2) (3) (4) Enter here and Enter here and on page 1, Part I, line 10, col (B) Enter here and on page 1, Part I, line 10, col (A) on page 1, Part II, line 25 0. 0 Schedule J - Advertising Income (see instructions) Part I Income From Periodicals Reported on a Consolidated Basis

1. Name of periodical	2. Gross advertising income	3. Direct advertising costs	Advertising gain     or (loss) (col. 2 minus     col. 3). If a gain, compute     cols. 5 through 7.	5. Circulation income	6. Readership costs	7. Excess readership costs (column 6 minus column 5, but not more than column 4)
(1)		_				]
(2)			] . [			]. •
(3)			<u>,                                    </u>			]
(4)			A			L.
Totals (carry to Part II, line (5))	0.	0.				0.

Part II Income From Perio			ate Basis (For ea	ch periodical liste	d in Part II, fill in	
. columns 2 through 7 on a	2. Gross advertising income	3. Direct advertising costs	4. Advertising gain or (loss) (col 2 minus col 3) If a gain, compute cols 5 through 7	5. Circulation income	6. Readership costs	7. Excess readership costs (column 6 minus column 5, but not more than column 4)
(1)		_				
(2)						
(3)						
(4)						
Totals from Part I	0.	0.				0.
	Enter here and on page 1, Part I, line 11, col (A)	Enter here and on page 1, Part I, (ine 11, col. (B)	, ,			Enter here and on page 1, Part II, line 26
Totals, Part II (lines 1-5)	0.	0.	<u> </u>			0.
Schedule K - Compensation	n of Officers, I	Directors, and	Trustees (see in	structions)	•	·
				3. Perce	nt of 4. Com	noensation attributable

1. Name

2. Title

3. Percent of time devoted to business

(1)

(2)

(3)

(4)

Total. Enter here and on page 1, Part II, line 14

4. Compensation attributable to unrelated business

4. Compensation attributable to unrelated business

4. Compensation attributable to unrelated business

9%

4. Compensation attributable to unrelated business

9%

7%

1. Name

9%

1. Na

Form 990-T (2019)