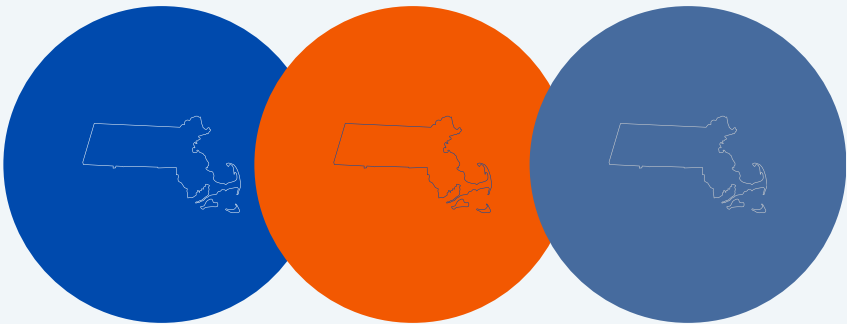




*Massachusetts Office of Campaign and Political Finance*

# Municipal Candidates

A guide for candidates who file  
**with their local election officials**



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*Online Training*



*Get Started*

Embarking on the journey of running for municipal office requires transparent campaign finance activity. This guide, crafted to usher you through the legal intricacies, helps ensure your campaign glides seamlessly within the bounds of the law. Do not hesitate to check with us if additional questions arise.

## THE THREE STEPS

### ORGANIZE

Page 3

1

All candidates who appear on a municipal ballot must file an M101 form with the local election official. Candidates without a committee check the "candidate without committee" box on the M101 organizational form.

Open a bank account to deposit funds. An EIN from the IRS will be needed.

### RAISE & SPEND

Pages 4-6

2

Receive funds, collect the required information from donors, and deposit the funds into the campaign bank account. Be aware of the contribution limits.

Make expenditures to get elected. Candidates may spend committee funds to enhance their political futures, so long as the expenditures are not primarily personal.

### REPORT

Page 7

3

Campaign finance activity is disclosed on the M102 form.

Local election officials should provide you with the reporting periods and due dates. You may also use our reporting period calculator.

Generally, two or three campaign finance reports are due during an election year.

*All forms are available at [www.ocpf.us](http://www.ocpf.us)*

## WHO FILES WITH THEIR LOCAL ELECTION OFFICIAL?

This guide is for candidates who file locally, usually the city or town clerk. This includes every municipal candidate, except for:

1. Mayoral candidates.
2. City council candidates from Boston, Brockton, Cambridge, Fall River, Framingham, Haverhill, Lawrence, Lowell, Lynn, Malden, New Bedford, Newton, Quincy, Somerville, Springfield, Waltham and Worcester.

All mayoral candidates, and city council candidates in the cities above, file with OCPF.



# Step 1: Organize

3

## FILE THE M101 FORM

The M101 organizational form is filed by all candidates who file locally, such as school committee and selectboard candidates.

Go to [www.ocpf.us](http://www.ocpf.us) and type "M101" into the search engine, to get the form.

The treasurer may not be the candidate or an appointed and compensated public employee.

The candidate may be chair.

The M101 is filed once, unless changes are made at a future date.

## EVERYONE FILES THIS

 **Form CPF M101: STATEMENT OF ORGANIZATION  
CANDIDATE OR CANDIDATE'S COMMITTEE  
MUNICIPAL FORM**  
Office of Campaign and Political Finance

File with: City / Town Clerk or Election Commission

NOTICE IS HEREBY GIVEN in accordance with the provisions of General Laws, Chapter 55, as amended, organization of a candidate or candidate's committee as follows:

**CANDIDATE:** Full Name: \_\_\_\_\_  
Residential Address: \_\_\_\_\_  
City / State / Zip: \_\_\_\_\_  
E-Mail Address: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Party Affiliation: \_\_\_\_\_ (If applicable)

**OFFICE SOUGHT/PURPOSE:**  
Title: \_\_\_\_\_ District: \_\_\_\_\_  
☐ Candidate without committee (check if applicable). If checked, do not complete committee or officer sections: sign as candidate, date and file with clerk or local election official.

**COMMITTEE:** Name of Committee: \_\_\_\_\_  
(The name of the committee must include the candidate's last name)  
Committee Mailing Address: \_\_\_\_\_  
City / State / Zip: \_\_\_\_\_ Phone #: \_\_\_\_\_

**OFFICERS:**

<b>Chairperson:</b> _____ Residential Address: _____ City / State / Zip: _____ Phone #: _____	<b>Treasurer*:</b> _____ Residential Address: _____ City / State / Zip: _____ Phone #: _____ Email: _____
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\*A public employee may not serve as treasurer of any political committee (see reverse).  
Additional officers may be listed on page two.

## OPEN A BANK ACCOUNT

Municipal candidates who file locally must open a separate bank account for depositing contributions. To open the account, apply for an EIN from the IRS.

Candidates who only spend their personal funds do not need to open bank accounts.

Some banks may attempt to require you to open what is called a "depository bank account." You will not open a depository bank account. Please ask the bank employee to contact OCPF.

## How to apply for an EIN

1. Go to this link:  
<https://sa.www4.irs.gov/modiein/individual/index.jsp>
2. When asked for the type of organization, check the "additional" types of organizations.
3. Select "Political Organization."
4. When asked for the reason, select "Banking purposes."
5. The responsible person is an "individual," usually the candidate or treasurer.
6. The person should indicate that he or she is an authorized officer.
7. For the legal name, use the committee's name as IDed in the M101.

## Step 2: Raise and Spend

4

Candidates typically collect money by personal check, cash, credit/debit card and cash app.

It's your responsibility to collect the residential address of each donor, and the occupation and employer information for all donors of \$200 or more, in the aggregate, for the calendar year.

- An individual may contribute up to an aggregate of \$1,000 to a candidate in a calendar year, including both monetary or in-kind contributions.
- The aggregate cash limit per calendar year, per individual, is \$50.
- The aggregate cash app limit per calendar year, per individual, is \$50 (such as Venmo and Zelle). Do not commingle personal and campaign funds using the same cash app account.
- A political action committee may contribute up to \$500 per calendar year.
- A local party committee may contribute up to \$1,000 per calendar year.
- Money orders may be accepted for not more than \$100 per individual per calendar year.

Receipts are disclosed on Schedule A

### SCHEDULE A: RECEIPTS

*M.G.L. c. 55 requires that the name and residential address be reported, in alphabetical order, for all receipts over \$50 in a calendar year. Committees must keep detailed accounts and records of all receipts, but need only itemize those receipts over \$50. In addition, the occupation and employer must be reported for all persons who contribute \$200 or more in a calendar year.*

*(A "Schedule A: Receipts" attachment is available to complete, print and attach to this report, if additional pages are required to report all receipts. Please include your committee name and a page number on each page.)*

Date Received	Name and Residential Address (alphabetical listing required)	Amount	Occupation & Employer (for contributions of \$200 or more)
8/1/2025	ELISA HORAM 333 EAST STREET	\$1,000	DOCTOR CENTRAL MASSACHUSETTS HOSPITAL
8/1/2025	DANIELLE MCNAMARA 444 WEST STREET	\$200	TEACHER WESTERN HIGH SCHOOL

### PROHIBITED & RESTRICTED CONTRIBUTIONS

- Corporations, LLCs, LLPs and partnerships may not contribute to candidates.
- Minors may contribute only \$25 per calendar year.
- US Citizens may contribute, but not citizens of other nations.
- Legal residents (Green Card holders) may contribute to Massachusetts candidates.
- A candidate's committee may only contribute up to \$100 in a calendar year to another candidate's committee.
- Lobbyists are restricted to \$200 in contributions per calendar year.
- Raffles are prohibited.

### CREDIT AND DEBIT CARD CONTRIBUTIONS

Candidates who collect contributions by credit or debit card:

1. Use a platform that can collect a donor's name and residential address, and occupation and employer, at the time the contribution is made.
2. Require the donor to attest that the funds they are giving are their own.
3. Report the full amount given as a receipt, and the vendor fee as an expenditure.





## Step 2: Raise and Spend

5

A candidate may make campaign expenditures to enhance their political future, so long as the spending is not primarily personal.

Typical expenditures include lawn signs, mailings, social media ads and advertisements.

If you question whether a proposed expenditure is permitted, please e-mail OCPF@mass.gov for a legal determination.

IMPORTANT: Candidates must provide full and detailed information for the purpose of each expenditure. See below for examples:

### SCHEDULE B: EXPENDITURES

*M.G.L. c. 55 requires committees to list, in alphabetical order, all expenditures over \$50 in a reporting period. Committees must keep detailed accounts and records of all expenditures, but need only itemize those over \$50. Expenditures \$50 and under may be added together, from committee records, and reported on line 13.*

*(A "Schedule B: Expenditures" attachment is available to complete, print and attach to this report, if additional pages are required to report all expenditures. Please include your committee name and a page number on each page.)*

Date Paid	To Whom Paid (alphabetical listing)	Address	Purpose of Expenditure	Amount
8/8/2025	MARY'S CORNER RESTAURANT	111 MAIN STREET ANYTOWN MA	CATERING FOR SUMMER BACKYARD FUNDASIER	\$600
8/30/2025	CHRISTOPHER TATE	999 WEST STREET ANYTOWN MA	SOCIAL MEDIA MANAGEMENT FOR JULY AND AUGUST	\$100

## CANDIDATES SPENDING THEIR OWN PERSONAL FUNDS

### ✓ Loans and Contributions

A municipal candidate may contribute and/or loan unlimited funds to their own campaign.

LOANS: OCPF strongly recommends that candidates deposit their personal funds into their campaign checking account, and then spend money using committee checks and debit cards. The money can be disclosed as a loan to the candidate on Schedule D, Liabilities.

### ✓ Out Of Pocket Expenditures

FAQ

Municipal candidates who file with their local election officials may use their own personal funds to make expenditures directly to a vendor. We call these "out of pocket expenditures."

Out of pocket expenditures are reported on Schedule E of the M102 campaign finance report. If the spending is considered a loan, the out of pocket expenditure is also disclosed on Schedule D, Liabilities.

## **Step 2: Raise and Spend**

6

### **In-Kind Contributions: Things of value**

In-kind contributions are things of value that are not money.

Local party committees can make unlimited in-kind contributions to candidates, for such things as renting facilities for events, paying a printer directly for a mailing, and paying a caterer for a candidate's fundraising event.

Corporations, LLCs, LLPs and partnerships may not make in-kind contributions to candidates, such as free goods or services.

Individuals may contribute things of value to a candidate (\$1,000 calendar year limit, both in-kind and monetary). For example, an individual could donate sheets of plywood to the campaign for lawn signs. The price of the plywood is an in-kind contribution, disclosed on Schedule C of the M102 campaign finance report.

There are exceptions:

- Candidates do not have to disclose valuable volunteer hours as in-kind contributions.
- Candidates do not have to disclose "ordinary hospitality," such as a person donating cookies to a group of sign-holding volunteers.

**In-kind contributions are disclosed on Schedule C of the M102 campaign finance report**

### **Liabilities: Candidate loans and unpaid bills**

Candidate loans are disclosed as liabilities.

If a bill is not paid by the end of a reporting period, it is disclosed as a liability. When it is paid, it is disclosed as an expenditure on a future report.

Liabilities are disclosed on subsequent reports, if not paid.

### **Liabilities vs. Reimbursements**

A liability is a debt owed as of the end of a reporting period.

A reimbursement is a debt paid within a reporting period. A supplemental form, the R1, is filed for reimbursements with the M102 campaign finance report. State regulations require reimbursements to be made within 30 days.

**Liabilities are disclosed on Schedule D of the M102 campaign finance report**

# **Step 3: Reporting**

7

## **Candidates who appear on ballots in an election year**

### **TOWN CANDIDATES FILE:**

- Pre-preliminary report, due eight days prior to a preliminary election, if a candidate's name appears on the preliminary ballot.
- Pre-election report, due eight days prior to an election, for all candidates on the general election ballot, and all unsuccessful candidates on the preliminary ballot.
- Post-election report, due 30 days after an election by all candidates on the preliminary or general election ballots (this form is not filed for town elections in November).
- Write-in candidates are, generally, required to file campaign finance reports.

### **CITY CANDIDATES WHO FILE LOCALLY FILE:**

- Pre-preliminary report, due eight days prior to a preliminary election, if a candidate's name appears on the preliminary ballot.
- Pre-election report, due eight days prior to an election, for all candidates on the general election ballot, and all unsuccessful candidates on the preliminary ballot.
- Write-in candidates are, generally, required to file campaign finance reports.

## **All local candidate filers**

### **YEAR-END REPORT**

- Due every Jan. 20, filed by all incumbent officeholders.
- The year-end report is also filed by all candidates, future or past, with balances, liabilities, contributions or expenditures (any activity).

Reporting periods are provided to candidates by local election officials. Reports cover every day of the year, with no gaps or overlaps between reports. Reporting periods end 10 days before the due date for pre-preliminary and pre-election reports, and 20 days after an election for post-election reports. Type "calculator" into the search engine at [www.ocpf.us](http://www.ocpf.us) to calculate reporting periods and due dates.

**No activity? You can file the front page of the M102 report, but enter zeros. You can also file the M109 form, an affidavit that discloses to the public that you will not raise or spend money for the calendar year. Type "M109" into the search engine at [www.ocpf.us](http://www.ocpf.us)**



## **HOW TO FILE**



M102 campaign finance reports can be filed by hand, fax, mail or e-mail with your local election official, usually the city or town clerk.

Electronic Forms: Candidates may register for OCPF's filing software, Reporter 7, to create, print and file with a local election official. E-mail [OCPF@mass.gov](mailto:OCPF@mass.gov) for access.



## The Steps, In Summary

1. **Organize** with the local election official by filing the M101 form.
2. **Open a bank account** to deposit contributions. You will need an EIN from the IRS.
3. **Keep records** of contributions received and expenditures made.
4. **File campaign finance reports** by the deadlines. Local election officials will provide you with the reporting periods and due dates.

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## GROUND RULES

### Public Employees

Appointed and compensated public employees on the state, county and municipal levels, full time and part time, may not solicit or receive funds for any political purpose, directly or indirectly. The ban on soliciting includes using social media to fundraise. Does not apply to elected officials.

The restriction is in place at all times and all places.

Candidates who are also appointed and compensated public employees must organize a political committee to solicit and receive funds.

### Public Buildings

Funds may not be solicited or received in buildings used for governmental purposes, such as libraries, seniors centers, public colleges and town halls.

Tip: Candidates should not mail or e-mail invitations to their fundraisers to government buildings or e-mail addresses.

### Public Resources

Public resources may not be used for campaign purposes, such as public employee time, copiers, vehicles, postage and e-mail.

Public property may be used for campaign purposes, if all sides are given equal access under the same terms and conditions. For example, a candidate may have a campaign event in a public park, if all candidates and committees are treated equally (always check with property administrators first). Fundraising restrictions still apply within buildings used for governmental purposes.

## EDUCATION

OCPF hosts one-hour training classes on Zoom for municipal candidates, and their teams, who file locally. To register:

1. Go to [www.ocpf.us](http://www.ocpf.us)
2. Click the green "register" button.
3. Select the class and register.
4. You will receive a Zoom invitation by e-mail.

\*Follow the QR code on the front for self-paced training.

