



Commonwealth of Massachusetts

# Form CPF M 102: Campaign Finance Report Municipal Form

Office of Campaign and Political Finance

File with: City or Town Clerk or Election Commission

Fill in Reporting Period dates: Beginning Date: 1/1/25 Ending Date: 10/27/25

Type of Report: (Check one)  
 8th day preceding preliminary  8th day preceding election  30 day after election  year-end report  dissolution

Michael T. Higgins  
Candidate Full Name (if applicable)  
Ward 6 Peabody City Councilor  
Office Sought and District  
7 Catherine Dr., Peabody, MA 01960  
Residential Address  
E-mail: mthiggins65@comcast.net  
Phone #: (978) 500-9181

Committee to Elect Michael Higgins  
Committee Name  
Andrea M. Higgins  
Name of Committee Treasurer  
7 Catherine Dr., Peabody, MA 01960  
Committee Mailing Address  
E-mail: electmichaelhiggins@gmail.com  
Phone #: (978) 587-1055

SUMMARY BALANCE INFORMATION:	
Line 1: Ending Balance from previous report	502.10
Line 2: Total receipts this period (page 3, line 12)	100.00
Line 3: Subtotal (line 1 plus line 2)	602.10
Line 4: Total expenditures this period (page 5, line 15)	570.54
Line 5: Ending Balance (line 3 minus line 4)	31.56
Line 6: Total in-kind contributions this period (page 6, line 18)	0.00
Line 7: Total (all) outstanding liabilities (page 7, line 19)	0.00
Line 8: Total out-of-pocket expenses this period (page 8, line 22)	0.00
Line 9: Name of bank(s) used:	TD Bank

CITY OF PEABODY

RECEIVED  
OCT 27 PM 2:38  
CITY CLERK

**Affidavit of Committee Treasurer:**  
I certify that I have examined this report including attached schedules and it is, to the best of my knowledge and belief, a true and complete statement of all campaign finance activity, including all contributions, loans, receipts, expenditures, disbursements, in-kind contributions and liabilities for this reporting period and represents the campaign finance activity of all persons acting under the authority or on behalf of this committee in accordance with the requirements of M.G.L. c. 55.  
Signed under the penalties of perjury: Andrea Higgins (Treasurer's signature) Date: 10/27/25

**FOR CANDIDATE FILINGS ONLY: Affidavit of Candidate: (check 1 box only)**

**Candidate with Committee**  
 I certify that I have examined this report including attached schedules and it is, to the best of my knowledge and belief, a true and complete statement of all campaign finance activity, of all persons acting under the authority or on behalf of this committee in accordance with the requirements of M.G.L. c. 55. I have not received any contributions, incurred any liabilities nor made any expenditures on my behalf during this reporting period that are not otherwise disclosed in this report.

**Candidate without Committee**  
 I certify that I have examined this report including attached schedules and it is, to the best of my knowledge and belief, a true and complete statement of all campaign finance activity, including contributions, loans, receipts, expenditures, disbursements, in-kind contributions and liabilities for this reporting period and represents the campaign finance activity of all persons acting under the authority or on behalf of this candidate in accordance with the requirements of M.G.L. c. 55.  
Signed under the penalties of perjury: Michael T Higgins (Candidate's signature) Date: 10/27/25





## SCHEDULE B: EXPENDITURES

M.G.L. c. 55 requires for each expenditure over \$50 that the candidate or committee list the name and address, in alphabetical order, to whom each expenditure is paid in a reporting period. Expenditures of \$50 and less can be reported in total without itemization, however, the candidate or committee must keep detailed accounts and records of all expenditures made of any amount. Do not include out-of-pocket expenditures of candidate reported on Schedule E. Attach additional pages as needed to report all expenditures. Please include the candidate or committee name and a page number on each additional page.

Date Paid	To Whom Paid (alphabetical listing)	Address	Purpose of Expenditure	Amount
5/30/25	TD Bank	635 Lowell St., Peabody MA 01960	Paper Statement Fee	3.00
6/30/25	TD Bank	635 Lowell St., Peabody MA 01960	Paper Statement Fee	3.00
7/30/25	TD Bank	635 Lowell St., Peabody MA 01960	Paper Statement Fee	3.00
8/28/25	Thriftco Printing	56 Pulaski St, Peabody, MA 01960	Palm Cards	555.54
8/29/25	TD Bank	635 Lowell St., Peabody MA 01960	Paper Statement Fee	3.00
9/30/25	TD Bank	635 Lowell St., Peabody MA 01960	Paper Statement Fee	3.00







