A super PAC is a political organization that can raise unlimited amounts of money from eligible donors and spend that money independently to help elect or defeat candidates. PAC stands for *political action committee*. The word "super" refers to its ability to accept donations without a dollar limit; it does not give the organization government authority. Its formal name is an independent expenditure-only political committee. That name contains the foundation of the entire arrangement: it spends money on political activity, and its spending must remain independent of the campaigns it helps. The discussion here concerns federal elections—races for president, the U.S. Senate, and the U.S. House of Representatives. State elections can involve additional rules (Federal Election Commission).

To understand how this works, imagine a fictional Senate candidate named Jordan. Jordan has an official campaign organization that raises money, hires employees, produces advertisements, and works to win the election. Separately, a group of supporters establishes a super PAC because they also want Jordan to win. A wealthy supporter gives that super PAC $10 million. The super PAC cannot simply deposit that money into Jordan's campaign account. Instead, it can use its own account to purchase advertisements supporting Jordan or opposing Jordan's opponent, provided it follows the independence rules. Jordan's campaign and the super PAC can therefore work toward the same electoral result while operating under different legal restrictions. Money can benefit a candidate without becoming money the candidate's campaign receives or controls (Federal Election Commission).

The distinction depends on two terms: contribution and expenditure. A contribution is money or another thing of value given to support a political committee or campaign. An expenditure is money spent. An *independent expenditure* pays for a communication that expressly advocates a clearly identified candidate's election or defeat without the legally prohibited involvement of that candidate, campaign, or party. *Expressly advocates* means the communication unmistakably urges an electoral result, such as voting for Jordan. Giving Jordan's campaign money and independently purchasing an advertisement favoring Jordan are therefore treated differently under federal campaign finance law (Federal Election Commission).

Put actual limits beside that distinction. For the 2025–2026 federal election cycle, an individual can generally contribute $3,500 to a candidate's campaign per election. A primary election, which selects a party's nominee, and a general election, which selects the officeholder, count separately. An eligible donor can therefore generally contribute $3,500 for the primary and another $3,500 for the general election, subject to the applicable rules. That same person can give a super PAC $1 million, $10 million, or more because contributions to a super PAC have no numerical ceiling. "Unlimited" describes the permitted amount; the source of the money and how the committee uses it remain regulated (Federal Election Commission: Candidate Contribution Limits; Contributions to Super PACs).

A traditional PAC operates differently. It can give money directly to candidates within legal limits, and an individual generally may give a traditional PAC up to $5,000 per calendar year. A super PAC accepts unlimited contributions but cannot make contributions to candidates. There is another useful detail: traditional PACs can also make independent expenditures without a numerical spending limit. The defining advantage of a super PAC is therefore its ability to raise unlimited contributions to finance independent political activity, rather than simply its ability to purchase a large amount of advertising. Fundraising means collecting money; spending means using it. Keeping those two activities separate in your understanding prevents much of the confusion surrounding these organizations (Federal Election Commission: Types of PACs; Contribution Limits; Independent Expenditures).

Super PACs can accept contributions from individuals, corporations, labor unions, and other political committees, but some sources remain prohibited. Federal contractors, national banks, and federally chartered corporations cannot contribute to them. Foreign nationals are also prohibited from financing election activity. That legal category includes foreign governments, foreign corporations, and individuals who are neither U.S. citizens nor lawful permanent residents. Lawful permanent residents—people commonly described as green-card holders—are generally permitted to contribute. The distinction concerns legal eligibility, so being born outside the United States does not automatically prevent someone from participating. An enormous donation from an eligible source may be lawful, while a small donation from a prohibited source may violate the rules (Federal Election Commission: Super PAC Contributions; Foreign Nationals).

The modern super PAC system developed through two major court decisions in 2010. The first was Citizens United v. Federal Election Commission, decided by the U.S. Supreme Court on January 21. Citizens United was a nonprofit corporation that wanted to distribute a film critical of Hillary Clinton during the 2008 presidential primary season. Its challenge eventually produced a much broader ruling: the government could not prohibit corporations and labor unions from using their treasury funds for independent election spending. *Treasury funds* means the organization's own money. The ruling did not remove the ban on corporate contributions directly to federal candidates, and it upheld the disclosure and disclaimer requirements at issue. It opened a major avenue for independent spending while leaving direct campaign contributions under a different set of rules (Federal Election Commission).

The second decision was SpeechNow.org v. Federal Election Commission, decided by the federal appeals court for the District of Columbia Circuit on March 26, 2010. SpeechNow wanted individuals to pool money for independent advertisements supporting or opposing candidates. The court concluded that limits on individuals' contributions to a group making only independent expenditures violated the First Amendment, which protects freedom of speech and association. This supplied another essential piece of the super PAC structure: people could contribute unlimited amounts to a committee devoted to independent spending. When people attribute the entire system

to *Citizens United*, they leave out this separate decision. One case removed restrictions on corporate and union independent spending; the other removed contribution limits for individuals funding independent expenditure groups. Registration and reporting requirements remained enforceable (Federal Election Commission).

The reasoning behind these decisions deserves careful attention. Political communication usually costs money: producing a film, printing mailers, purchasing airtime, or distributing advertisements requires resources. Restricting spending can therefore restrict how much political expression reaches the public. The Supreme Court's majority also distinguished independent spending from direct contributions when evaluating corruption. It focused on quid pro quo corruption, meaning an exchange of something valuable for an improper political commitment or favor. The majority treated independent spending as lacking the corruption danger needed to justify the prohibition before it. Justice John Paul Stevens's dissent challenged that understanding, arguing that political dependency, preferential access, and financial pressure could damage government even without an easily proven exchange. These were competing legal judgments about political freedom and corruption; the ruling did not establish that money has no influence over elected officials (U.S. Supreme Court, Majority and Dissenting Opinions).

That brings us to the word independent, which is easy to misunderstand. A super PAC can openly favor one candidate and spend its resources trying to elect that person. Independence does not require political neutrality. The legal concern is whether the campaign participates in spending decisions in a way that turns outside spending into a campaign contribution. For communications, the FEC uses a test examining three things: who paid, what the communication contains, and the relevant conduct between the spender and the campaign or party. All three parts must be satisfied for the communication to qualify as coordinated under that test. A campaign's involvement in an advertisement's message, audience, timing, or distribution can be significant to that determination (Federal Election Commission).

Consider a hypothetical example. Jordan's campaign privately tells the super PAC, "Our polling shows that we are losing support in these three counties. Run this particular advertisement there next week." The super PAC then follows those instructions. That arrangement could make the advertisement a coordinated communication and therefore an in-kind contribution, meaning a contribution supplied through goods or services instead of a direct payment. Paying the advertising company would still provide something valuable to the campaign. This is why keeping separate bank accounts is insufficient by itself. The law also examines the relationship behind the spending. A campaign cannot automatically escape contribution restrictions by having another organization purchase what the campaign directs it to purchase (Federal Election Commission).

The rules nevertheless allow relationships that may surprise someone hearing "independent" for the first time. Federal candidates can attend, speak at, and appear as featured guests at super PAC fundraisers, including events where the organizers solicit unlimited donations. However, candidates must restrict their own fundraising requests to federally permissible amounts and sources; the FEC identifies a limit of $5,000 from an individual for this purpose. A candidate's presence at such an event therefore does not, by itself, establish illegal coordination. This helps explain why a super PAC can appear closely associated with a politician while maintaining a legally distinct position. Evaluating the relationship requires examining what people actually requested, discussed, and did, rather than assuming that every connection is prohibited (Federal Election Commission).

Illegal coordination has produced criminal consequences. In 2015, political consultant Tyler Harber received a 24-month prison sentence after pleading guilty to coordinated federal election contributions and making false statements to the FBI. While managing a congressional campaign, he also participated in operating a super PAC. He admitted directing the PAC to purchase $325,000 in advertisements opposing the campaign's rival and knowing that the coordination was unlawful. The case shows why the payment's destination cannot answer the whole legal question: the money purchased advertisements attacking an opponent, but the campaign manager's direction made the spending an unlawful contribution. It also shows why careful reporting should distinguish an allegation, an investigation, and a proven violation. Harber's conduct was established through his guilty plea (U.S. Department of Justice).

To see the political power involved, return to the fictional $10 million donation. At $50 per person, raising that amount would require 200,000 donations. One person able to contribute $10 million can supply the same dollar amount with a single decision. This calculation does not tell us whether the person's preferred policies are good or bad, whether the advertisements are persuasive, or whether the candidate will win. It shows the difference in financial capacity. A large group of people might need months of organizing to gather resources that one wealthy donor can provide immediately. The ability to form a political organization is widely available; the ability to finance it on that scale is distributed very unevenly.

Now consider what that money could permit the fictional super PAC to do. It could purchase repeated advertisements about an issue its donor considers important, commission research, hire political professionals, and communicate with voters across a competitive race. Its preferred candidate might emphasize experience and accomplishments while the super PAC concentrates on attacking the opponent. Those messages could help each other politically without being produced through illegal coordination. The practical concern is that financial resources can influence which subjects receive sustained attention, which accusations get repeated, and which candidates have the resources to answer. That is an explanation of how the incentive can

work, rather than proof that every donor controls a candidate or that every expensive campaign succeeds.

The scale is visible in official financial records. In its April 2025 summary of the 2023–2024 election cycle, the FEC reported that 2,526 independent expenditure-only committees received approximately $5.1 billion and made approximately $5.0 billion in disbursements. *Receipts* means money coming in; *disbursements* means money going out. Those committees reported about $2.7 billion in independent expenditures. These figures measure different categories: total disbursements can include operating expenses and other payments beyond the electoral communications classified as independent expenditures. Reading a headline about billions "spent" therefore requires checking what the figure includes. Money raised, total money paid out, and money spent on independent electoral communications are related figures, but they cannot be substituted for one another (Federal Election Commission).

Super PACs are required to disclose financial information. They file reports showing receipts and disbursements, and individual contributors generally must be identified once their contributions exceed $200 in a calendar year. Required identifying information includes the donor's name, mailing address, occupation, and employer. Independent expenditure reports also identify the candidate supported or opposed. *Disclosure* means making specified information available so the public can examine it. A committee can therefore accept an enormous donation while being required to report the donor. Unlimited fundraising and anonymous fundraising are separate concepts. However, identifying the organization that immediately supplied money does not always reveal every person who originally financed that organization (Federal Election Commission, Form 3X Reporting Instructions).

That distinction explains the connection to dark money, a term used for political funding whose original sources are not publicly identifiable. Suppose a nonprofit organization contributes to a super PAC. The super PAC may report the nonprofit as its donor, while the nonprofit's underlying contributors remain undisclosed to the public. Certain nonprofits, including organizations under section 501(c)(4) of the tax code, generally do not have to publish contributor names through their publicly available federal tax returns. Other disclosure requirements can apply depending on the activity and circumstances. The public may consequently see which nonprofit gave money without being able to trace all of that money back to the people financing it. A super PAC and a dark-money organization are therefore different things, even though money can move between them (Internal Revenue Service, Public Disclosure Rules; Federal Election Commission, Receipt Disclosure Instructions).

This does not make every arrangement that conceals a donor lawful. Federal law prohibits contributions made in someone else's name, often called straw-donor contributions. For example, one person cannot provide money to another person simply to have that second person falsely appear as the contributor. Knowingly accepting such

a contribution is also prohibited. The existence of organizations with different disclosure obligations does not erase the requirement to report the legally correct source. Another useful distinction concerns taxes: donating to a super PAC does not qualify as a charitable contribution deductible on a federal individual income tax return. Supporting a political cause and giving to an eligible charity follow different tax rules (Federal Election Commission; Internal Revenue Service).

When evaluating political advertising, pay attention to the sponsor notice. An independent advertisement generally must identify who paid for it and state that it was not authorized by a candidate or candidate's committee. That notice helps identify the organization responsible for the communication. It does not establish that the sponsor represents a large community, and its name alone cannot tell you who supplied its money. A name containing words such as "families," "freedom," or "working people" is a starting point for investigation. The financial records provide evidence about the organization behind the message (Federal Election Commission).

A useful investigation follows the money in both directions. Search the committee in the FEC's public campaign finance database, examine where its receipts came from, and compare that information with its spending. Look at whether its support depends on thousands of contributors or a handful of large ones. Check which candidates it supports, which it opposes, and what companies or consultants receive its payments. A donor's business interests may raise reasonable questions about motivation, but those interests alone do not prove a corrupt agreement. Likewise, a committee's support for a candidate does not establish that the candidate controls it. Financial records supply evidence to examine; sound judgment comes from distinguishing what those records demonstrate from what they merely suggest (Federal Election Commission).

Money is a pervasive, game-changing and often unacknowledged participant in our politics. How it's spent and where it comes from is a story that needs to be told, often and in detail, to build both transparency and trust (www.Opensecrets.org).