

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

LM Funding America, Inc.

(Name of Issuer)

Common Stock, par value \$0.001 per share

(Title of Class of Securities)

502074503

(CUSIP Number)

12/19/2025

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

☐ Rule 13d-1(b)

☒ Rule 13d-1(c)

☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No. 502074503

1	Names of Reporting Persons Mitchell P. Kopin
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 1,166,207.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 1,118,016.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,166,207.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 7.6 %	
12	Type of Reporting Person (See Instructions) HC, IN	

SCHEDULE 13G

CUSIP No.	502074503
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1	Names of Reporting Persons Daniel B. Asher	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization UNITED STATES	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 1,166,207.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 1,118,016.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,166,207.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	

11	Percent of class represented by amount in row (9) 7.6 %
12	Type of Reporting Person (See Instructions) HC, IN

SCHEDULE 13G

CUSIP No.	502074503
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1	Names of Reporting Persons INTRACOASTAL CAPITAL, LLC	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 1,166,207.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 1,118,016.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,166,207.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 7.6 %	
12	Type of Reporting Person (See Instructions) OO	

SCHEDULE 13G

Item 1.

- (a) Name of issuer:
LM Funding America, Inc.
- (b) Address of issuer's principal executive offices:
1200 West Platt Street, Suite 100, Tampa, Florida 33606

Item 2.

(a) **Name of person filing:**

This Schedule 13G is being filed on behalf of (i) Mitchell P. Kopin, an individual ("Mr. Kopin"), (ii) Daniel B. Asher, an individual ("Mr. Asher") and (iii) Intracoastal Capital LLC, a Delaware limited liability company ("Intracoastal" and together with Mr. Kopin and Mr. Asher, collectively the "Reporting Persons").

(b) **Address or principal business office or, if none, residence:**

The principal business office of Mr. Kopin and Intracoastal is 245 Palm Trail, Delray Beach, Florida 33483. The principal business office of Mr. Asher is 1011 Lake Street, Suite 311, Oak Park, Illinois 60301.

(c) **Citizenship:**

Mr. Kopin is a citizen of the United States of America. Mr. Asher is a citizen of the United States of America. Intracoastal is a Delaware limited liability company.

(d) **Title of class of securities:**

Common Stock, par value \$0.001 per share

(e) **CUSIP No.:**

502074503

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ **Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);**
- (b) ☐ **Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);**
- (c) ☐ **Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);**
- (d) ☐ **Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);**
- (e) ☐ **An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);**
- (f) ☐ **An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);**
- (g) ☐ **A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);**
- (h) ☐ **A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);**
- (i) ☐ **A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);**
- (j) ☐ **A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:**
- (k) ☐ **Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).**

Item 4. Ownership

(a) Amount beneficially owned:

(i) Immediately following the execution of the Securities Purchase Agreement with the Issuer on December 19, 2025 (the "SPA") (as disclosed in the Form 8-K filed by the Issuer with the Securities and Exchange Commission on December 22, 2025), each of the Reporting Persons may have been deemed to have beneficial ownership of 1,355,094 shares of Common Stock, which consisted of (i) 422,535 shares of Common Stock to be issued to Intracoastal at the closing of the transaction contemplated by the SPA and (ii) 932,559 shares of Common Stock issuable upon exercise of a warrant held by Intracoastal ("Intracoastal Warrant 1"), and all such shares of Common Stock represent beneficial ownership of approximately 9.99% of the Common Stock, based on (1) 12,209,413 shares of Common Stock outstanding as of December 19, 2025, as reported by the Issuer, plus (2) 422,535 shares of Common Stock to be issued to Intracoastal at the closing of the transaction contemplated by the SPA, (3) 932,559 shares of Common Stock issuable upon exercise of Intracoastal Warrant 1. The foregoing excludes (I) 72,197 shares of Common Stock issuable upon exercise of Intracoastal Warrant 1 because Intracoastal Warrant 1 contains a blocker provision under which the holder thereof does not have the right to exercise Intracoastal Warrant 1 to the extent (but only to the extent) that such exercise would result in beneficial ownership by the holder thereof, together with the holder's affiliates, and any other persons acting as a group together with the holder or any of the holder's affiliates, of more than 9.99% of the Common Stock, (II) 422,535 shares of Common Stock issuable upon exercise of a warrant to be issued to Intracoastal at the closing of the transaction contemplated by the SPA ("Intracoastal Warrant 2") because Intracoastal Warrant 2 is not exercisable until the effective date of stockholder approval of the issuance of the shares of Common Stock issuable upon exercise of Intracoastal Warrant 2 (and Intracoastal Warrant 2 also contains a blocker provision under which the holder thereof does not have the right to exercise Intracoastal Warrant 2 to the extent (but only to the extent) that such exercise would result in beneficial ownership by the holder thereof, together with the holder's affiliates, and any other persons acting as a group together with the holder or any of the holder's affiliates, of more than 9.99% of the Common Stock) and (III) 30,000 shares of Common Stock issuable upon exercise of a second warrant held by Intracoastal ("Intracoastal Warrant 3") because Intracoastal Warrant 3 contains a blocker provision under which the holder thereof does not have the right to exercise Intracoastal Warrant 3 to the extent (but only to the extent) that such exercise would result in beneficial ownership by the holder thereof, together with the holder's affiliates, and any other persons acting as a group together with the holder or any of the holder's affiliates, of more than 4.99% of the Common Stock. Without such blocker provisions (and assuming Intracoastal Warrant 2 was currently exercisable), each of the Reporting Persons may have been deemed to have beneficial ownership of 1,879,826 shares of Common Stock.

(ii) As of the close of business on December 29, 2025, each of the Reporting Persons may have been deemed to have beneficial ownership of 1,166,207 shares of Common Stock, which consisted of (i) 161,451 shares of Common Stock held by Intracoastal and (ii) 1,004,756 shares of Common Stock issuable upon exercise of Intracoastal Warrant 1, and all such shares of Common Stock represent beneficial ownership of approximately 7.6% of the Common Stock, based on (1) 12,209,413 shares of Common Stock outstanding as of December 19, 2025, as reported by the Issuer, plus (2) 1,822,535 shares of Common Stock issued at the closing of the transaction contemplated by the SPA and (3) 1,004,756 shares of Common Stock issuable upon exercise of Intracoastal Warrant 1. The foregoing excludes (I) 422,535 shares of Common Stock issuable upon exercise of Intracoastal Warrant 2 because Intracoastal Warrant 2 is not exercisable until the effective date of stockholder approval of the issuance of the shares of Common Stock issuable upon exercise of Intracoastal Warrant 2 (and Intracoastal Warrant 2 also contains a blocker provision under which the holder thereof does not have the right to exercise Intracoastal Warrant 2 to the extent (but only to the extent) that such exercise would result in beneficial ownership by the holder thereof, together with the holder's affiliates, and any other persons acting as a group together with the holder or any of the holder's affiliates, of more than 9.99% of the Common Stock) and (II) 30,000 shares of Common Stock issuable upon exercise of Intracoastal Warrant 3 because Intracoastal Warrant 3 contains a blocker provision under which the holder thereof does not have the right to exercise Intracoastal Warrant 3 to the extent (but only to the extent) that such exercise would result in beneficial ownership by the holder thereof, together with the holder's affiliates, and any other persons acting as a group together with the holder or any of the holder's affiliates, of more than 4.99% of the Common Stock. Without such blocker provisions (and assuming Intracoastal Warrant 2 was currently exercisable), each of the Reporting Persons may have been deemed to have beneficial ownership of 1,618,742 shares of Common Stock.

(b) Percent of class:

7.6% %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

0

(ii) Shared power to vote or to direct the vote:

1,166,207

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

1,118,016

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under ?? 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Mitchell P. Kopin

Signature: /s/ Mitchell P. Kopin

Name/Title: Mitchell P. Kopin

Date: 12/29/2025

Daniel B. Asher

Signature: /s/ Daniel B. Asher

Name/Title: Daniel B. Asher

Date: 12/29/2025

INTRACOASTAL CAPITAL, LLC

Signature: /s/ Mitchell P. Kopin

Name/Title: Mitchell P. Kopin, Manager

Date: 12/29/2025

Exhibit Information

Exhibit 1 - Joint Filing Agreement

JOINT FILING AGREEMENT

The undersigned acknowledge and agree that the foregoing statement on Schedule 13G is filed on behalf of each of the undersigned and that all subsequent amendments to this statement on Schedule 13G may be filed on behalf of each of the undersigned without the necessity of filing additional joint filing agreements. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning him or it contained herein and therein, but shall not be responsible for the completeness and accuracy of the information concerning the others, except to the extent that he or it knows or has reason to believe that such information is inaccurate.

Date: December 29, 2025

/s/ Mitchell P. Kopin

Mitchell P. Kopin

/s/ Daniel B. Asher

Daniel B. Asher

Intracoastal Capital LLC

By: /s/ Mitchell P. Kopin

Mitchell P. Kopin, Manager