

Consumer Action is dedicated to helping individual consumers assert their rights in the marketplace and to advancing pro-consumer industry-wide change for the benefit of all. We achieve this mission through consumer education, multilingual and multicultural community outreach and issue-focused advocacy.

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From the Executive Director

Dear Friends,

Consumer Action is now entering its 39th year of service to the public. This year, we've made it a priority to get more in touch with you, our supporters, so that you will know more about the important work we are doing.

The year ending March 31, 2009 was a very successful one for our organization. Despite the economic downturn, Consumer Action has continued to remain fiscally stable and effective. We've been working overtime to deliver our unmatched consumer services.

In the 2008-2009 fiscal year, Consumer Action distributed 1,278,879 copies of our multilingual materials to 2,153 community-based organizations (CBOs) throughout the country. We also used these materials to train about 1,115 CBO staff members in 350 cities throughout the country on effective use of our educational materials in their communities.

The year brought many opportunities for change in Washington, DC, most notably in credit cards and health insurance. Consumer Action has been an active participant in these discussions, including promoting fair credit reporting and scoring practices, continuing to push for a robust Consumer Financial Protection Agency, working with companies to provide feedback on consumer interests and consumer protection, pushing for health insurance reform that has the best possible outcome for consumers, and connecting people to foreclosure modification and mitigation services. Through it all, we know that you are with us, with more than 500,000 of you visiting our family of multilingual web sites each year to learn about these topics.

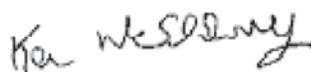
Financial literacy is the key towards rebuilding our country. As more consumers work to rebuild their credit, buy a house, and save wisely, we'll be alongside them, making sure they have all the information and support they need to become financially empowered.

As we look ahead to 2010 and beyond, Consumer Action's goals include building stronger relationships with community groups in our national network and engaging them in our legislative work. We also plan to move decisively toward more stringent evaluation, tracking the successes and challenges of our community education module. Finally, as I mentioned, we are planning to improve our relationship with our individual supporters like you, first by making our donation system easier to use, and then by engaging and informing you about our work more regularly. To that end, last year we built a long-term strategic plan and hired a development coordinator to help us achieve some of our goals in the coming years.

Please stay in touch with us. We need and appreciate feedback from you.

Thank you for your help and support along this great journey.

Sincerely,



Ken McEldowney



The face of the consumer in need is familiar. It's the family who stops answering the phone to avoid a debt collector, the student taking on hefty loans to pay for college, and the accomplished professional losing money on poor investments. Understanding your financial options can mean the difference between happiness and homelessness. It can be the difference between living in fear and living with hope.

Consumer Action builds financial empowerment by giving consumers the information and representation they need to take control of their lives. We do this through comprehensive education programs, multilingual and multicultural community outreach and training, and issue-focused advocacy.

For almost 40 years, Consumer Action has been a pioneer in the consumer movement, working to improve consumer literacy and protect consumer rights in the areas you care about most, like credit cards, home ownership, insurance, healthcare, online and medical privacy, and utilities. Our work has earned us a reputation for being responsive, innovative and, above all, effective. With offices in San Francisco, Los Angeles and Washington, DC, Consumer Action is one of the most trusted consumer organizations in the nation.

In our current economic climate, people do not need reminders of the terrible state of affairs. They need answers.

We deliver them.



Advocacy and hotline

Advocacy is not just about sounding the alarm. It's also about listening and understanding the issues that people care about. Consumer Action's advocacy team, located in Washington, DC and San Francisco, CA, keeps an ear to the ground to make sure we put the issues that matter most to consumers in front of decision-makers. The team advocates on a daily basis for effective consumer protection laws and regulations, and boils down wonky policy issues into actionable steps so that consumers are in the know.

Focused on concerns such as credit cards, housing, scams and fraud, and privacy, Consumer Action's advocacy team had another extraordinary year. With homeowners left holding the bag while legislators tried to figure out what to do, Consumer Action jumped in to help people facing foreclosure, educating them on how to use new mortgage modification programs and fighting for the crucial right to modify a home loan with a bankruptcy court judge's approval. Working to help improve the regulatory system that oversees banks and financial companies, Consumer Action has also advocated for the creation of a Consumer Financial Protection Agency, whose primary job would be to protect consumers, and was central to the passage of important privacy protections in health information technology legislation. >



➤ Educating and mobilizing the public is crucial part of our advocacy work. Through our “Take Action” email alerts, we’ve helped consumers send nearly 3,000 emails to Congress in support of key House and Senate credit card reform bills, and Consumer-action.org had 414,883 new visitors.

Our free national hotline was again a life-line for many consumers. 3,950 individuals from 48 states contacted our hotline service to get answers to questions about a variety of issues, including credit and finance (35%), products and other retail concerns (14%), automotive issues (11%), and utility and telephone questions (10%). As the housing crisis has deepened, the hotline handled a 371% increase in calls related to mortgages.

Outreach & Education

The core of Consumer Action’s work is outreach and education. On the ground and in the trenches with community nonprofits across the country, Consumer Action’s outreach professionals travel non-stop to deliver comprehensive training and materials to these groups so that they can offer effective financial literacy programs to their constituents.

Using our award-winning financial literacy, privacy, fraud and credit card curricula, the outreach team trained 677 staff members in 800 community-based organizations across America, including MoneyWi\$e trainings in Shreveport, Louisiana; New York City; Brownsville, Texas; Boston, Massachusetts, and Los Angeles, California.

Consumer Action also presented live webinars to more than 150 community-based organizations in 40 states to help them educate consumers on personal banking services and money management. We also gave out 91 much-needed stipends totaling \$148,750 to community nonprofits to help them increase the capacity of their financial literacy programs.





Administration & Publications

If outreach and education are our core, and advocacy our voice, Consumer Action's administration and publications team is the engine. One of their greatest feats as a team is quickly and efficiently processing and distributing millions of publications every year to Consumer Action's network of over 8,000 community groups across the U.S.

"Admin" expertly manages a sophisticated database that tracks publication orders, creates in-depth distribution reports, tracks meeting/training attendance and dispatches invitations, as well as handling memberships, donations, and publication sales to for-profit companies. In addition, these employees make sure our technology needs are met and our systems are backed up regularly. And each year, the team ensures that our annual fundraiser runs like clockwork.

The team also administers our mini-grants to select community groups on the front lines of the economic crisis. For year ending March 31, 2009, we administered \$148,750 in grants of \$1,000 to \$5,000 to 91 CBOs to create innovative consumer educational programs at the community level.

Admin coordinates the translations of our English publications into Chinese, Korean, Spanish and Vietnamese. Working closely with editorial staff, the team keeps our free original-content publications up-to-date and coordinates with suppliers and printers to make sure the materials are in supply in our mail room.

Because of the hard work of this team, Consumer Action distributed 1,278,879 free publications in the year ending March 31, 2008, to consumers in all 50 states, giving them the tools they need to protect their rights and their pocketbooks. Some of the most frequently requested publications were *Talking to Teens About Money*, *Banking Basics*, *You Can Bank on It*, *Credit Fraud*, *Privacy*, *Medical Privacy*, *Credit Card Terms*, *Dealing with Debt*, *Understanding Your Credit Score*, and *Choosing a Wireless Provider*.

Spotlight On . . .

Two Venerable Community-Based Organizations

Consumer Action believes that the best way to reach and educate vulnerable consumer populations is to work with trusted community organizations. Through our outreach and education work, including free, bulk distribution of Consumer Action's multilingual educational publications, we have built a national network of more than 8,000 community-based groups.

To drill down into communities nationwide, our outreach and training team has undertaken to work even more closely with a cadre of "core groups" in order to make sure we understand the issues that our network faces. Our core group work has led to extraordinary insights that have helped us develop new curricula, classroom activities and evaluation techniques.

Network members include university extensions, credit counseling agencies, immigrant/refugee services, government agencies, libraries, churches, and social services—diverse community groups and nonprofits that share a commitment to financial literacy and consumer protection.

In this annual report, we profile two of our core groups—Texas AgriLife Extension, Dallas County and the Opportunities Industrialization Center (OIC)—to provide a sample of the great work being done by our network organizations.

Texas AgriLife Extension, Dallas County, Texas

In 2003, Texas AgriLife Extension in collaboration with Consumer Action started a financial literacy education program in the Lone Star State's Dallas County. The program targeted several specific populations: grandparents raising grandchildren, incarcerated individuals, drug and alcohol rehabilitation centers, as well as the general public. According to Annie Tinsley, Better Living for Texans Regional Program Manager of Texas AgriLife Extension in Dallas County, families living in the county have learned new and effective ways to manage their personal finances so they have more of the time and energy required to nurture themselves and their children. Classes based on Consumer Action's materials included budgeting, banking basics, credit, and personal bankruptcy.

To spread the word, the availability of the classes and the program was publicized on 20 local radio stations and advertised on the Texas AgriLife Extension website as well as with flyers and word of mouth. By February 2009, 110 classes, four workshops, and one conference had been held with 1,700 individual attendees. Through the effort, the organization added 3,500 new clients.

Evaluations for the classes and other events were overwhelmingly positive. Through follow up surveys, it

'If I want something in life, then I have to know how to budget my money.'

— **Workshop participant**

➤ was learned that individuals wanted longer classes, more information on how to restore damaged credit and more detailed advice on how to open bank accounts.

Ms. Tinsley shared this client story from among many success stories:

JT, an inmate in a local drug and alcohol program, participated in the financial management classes offered to inmates by Texas AgriLife. After being released, JT visited the class instructor and shared that he was actively using the financial management information provided in the class. "I am now budgeting my money," said JT. "I have a job at a supermarket where I earn only \$6.50 an hour. My wife works, too, but now we have a baby on the way. If I want something in life, then I have to know how to budget my money."*

Opportunities Industrialization Center (OIC)

The Consumer Action outreach and training team has worked closely with chapters of the Opportunities Industrialization Center. The OIC provides education, training, employment, and housing services through a national network of local affiliates to help economically disadvantaged people of all races and backgrounds excel in life.

Our staff has collaborated with Opportunities Industrialization Center of Washington, DC, and Opportunities Industrialization Center (OIC) of Ouachita, Louisiana, to train staff on how to teach clients to manage their money and weather financial crises.

The Opportunities Industrialization Center in Washington, DC (OIC/DC) is using Consumer Action's financial literacy materials to educate the residents of Ward 8, an area in the Southeast of the District with its highest poverty and unemployment rates. OIC/DC has conducted 31 financial workshops and distributed hundreds of Consumer Action MoneyWi\$e brochures.

RC is an OIC/DC client who had a goal to become independent. The 23-year-old woman had enlisted in the Armed Forces but left after several months when she could not pass a mandatory long-distance running test. She moved in with family members and started to sort out her life. Setting a goal to find employment that would allow her to rent her own apartment, RC enrolled in OIC/DC's Opportunities Family Assistance Club and attended a number of MoneyWi\$e workshops. The learning paid off—RC found a job and recently secured her own apartment. RC attributes the knowledge she gained in the workshops with helping her save and manage the money she needed to take control of her life.*



The Opportunities Industrialization Center (OIC) of Ouachita, Louisiana shared another story to illustrate how trainings using Consumer Action's materials have had a positive impact on Post-Katrina Louisiana. In the wake of Hurricane Katrina in the summer of 2007, Consumer Action and its MoneyWi\$e partner Capital One hosted regional meetings in New Orleans and Shreveport, where they trained frontline advocates, case managers, educators, and counselors from all over the state. As with all Consumer Action trainings, the participants attend free and are provided with free travel, meals and accommodations.

According to Juanita W. Rambo, Director of OIC of Ouachita, Louisiana, she sees "green shoots" ➤



sprouting” in post-Katrina Louisiana, and she assigns some of the credit to seeds sowed by Consumer Action’s ongoing efforts in the region.

Ms. Rambo shared the following story to illustrate how Consumer Action’s trainings and materials are having a positive impact on lives of the people in Ouachita:

PJ had ruined her credit as a young woman because she did not realize that a bad credit history, if not addressed, could haunt her for life. When PJ needed to move, she came face to face with the reality of bad credit when her credit history prevented her from renting the*

apartment of her choice. PJ attended a MoneyWi\$e workshop on “Repairing Bad Credit.” Remaining after class, she was coached by OIC staff and wrote a letter to the landlord attempting to explain her past credit history and outlining her goal to rebuild her credit. She told the landlord that if she missed a payment, he could break the lease. The landlord gave her a chance and at three months, PJ was still working, sticking with her budget, and living in her newly acquired two-bedroom apartment.

Mikael Wagner, Consumer Action’s director of training and outreach, notes that these great organizations are just a sampling of the dozens of core groups and the thousands of community organizations that Consumer Action is privileged to work with. “When we go out to do our trainings, the strength and commitment of our CBO friends never fails to make me hopeful about the future of our rich and diverse nation,” said Wagner.

‘The strength and commitment of our CBO friends never fails to make me hopeful about the future of our rich and diverse nation.’

— Mikael Wagner, Consumer Action

** Not these individuals’ real initials.*

Did you know?

That in the year ending March 31, 2009, Consumer Action . . .

- Responded to 3,950 calls and emails from people nationwide who contacted our consumer advice and referral hotline.
- Received more than half a million visitors to our multilingual website and subsites.
- Sent 53 advocacy alerts, which generated 17,051 emails and 462 phone calls to policymakers from our active subscriber list of 19,600 people.
- Distributed 1,278,879 copies of our multilingual materials to 2,153 CBOs nationwide.
- Trained 1,115 CBO staff members in 350 cities throughout the country on the effective use of our materials in their communities.
- Provided \$148,750 in grants of \$1,000 to \$5,000 to 91 CBOs to create innovative consumer educational programs at the community level.

Staff Profile

Jamie Woo

Consumer Action Community Outreach Manager Jamie Woo knows firsthand how important financial literacy is to families, particularly immigrant families. She came to the United States in 1983 from Taiwan. Seven years after arriving on our shores, her husband passed away and Woo was suddenly thrust into the position of single-handedly taking care of both their two young children and her mother-in-law.

“I had to learn to become a more independent American mother because I was a very traditional Chinese woman [before] and hid behind my husband,” Woo says.

In San Francisco, she began working at the Chinatown YWCA and later at the Veteran’s Administration Hospital. Woo also spent six years at the Chinese Newcomers Service Center in Chinatown where she taught a popular job-readiness program in two Chinese dialects, Cantonese and Mandarin. She says she learned many career skills from the CNSC, picking up English and tidbits about American culture from her kids. She learned many life skills from her over 20 years experience as a single parent.

Because of her experience as a young immigrant struggling to make it in this country, Woo says she is dedicated to giving back to her community. “I like to help others [in my community] learn how to manage in American society,” she says.



Four Questions for . . . Jamie Woo

Q *How did you begin your career? What brought you to Consumer Action?*

I completed my studies in Taiwan and went to work as department manager at the YWCA in Taipei. This is where I met my husband.

I started to work in 1999 as a freelance translator for Consumer Action. It was a very rewarding experience for me because I learned a lot about consumer rights through translating materials into Chinese. Eventually I was hired in 2006 as a community consumer advocate. Kathy Li has always been supportive of me [at the organization] and helped me become a member of the Outreach and Training team led by Mikael Wagner.

Q *What interests you most about your work at Consumer Action?*

Financial literacy is an important part of my work. Immigrants are at a disadvantage because of the language and the lack of understanding about American culture and financial services.

For instance, Chinese and Asian people need to learn how to complain and they should not be ashamed of what they don’t know or be ashamed of having been scammed. They need to learn that here in





America we can make our voices heard and participate in civic life without some of the repercussions we would have faced in the old country.

When I give trainings and presentations, I encourage [mono-lingual] people to attend adult ESL (English as a Second Language) classes to learn English and to pick up a volunteer job in their community. I also encourage them to keep up with events and not to hide away in the immigrant community but to take their place in wider society.

I really enjoy doing media work because I can reach so far by doing even just one interview. My interviews have been made available on the Chinese Internet and are often picked up by Chinese media networks.

Q Which consumer issues do you think are the most pressing right now?

Since the economic crisis, there has been even more of a need for outreach on consumer rights and financial literacy in the Asian American community. For instance, scams are a real problem in the Chinese communities. They can fall for them so easily. Many have fallen for scams such as work at home or Canadian lottery, multi level marketing, and others. They don't always believe the authorities can really help them or that they have a right to complain.

Health insurance is always a big issue. Children's health insurance budgets have been cut. We spread the word about the Healthy San Francisco health insurance program offered by San Francisco City and County. Many people in the Asian communities have been laid off and have no coverage. Taiwan has universal health coverage, and because Taiwanese can hold dual citizenship while in the U.S., some in the community have opted to continue paying the affordable monthly fee for Taiwanese insurance, in case they need surgery or encounter another major medical expense.

Overall, people in the community need to know what consumer advocacy is. Many Chinese-born of my generation were educated to believe you don't talk back or even talk too much, but here it is a free country and I encourage them to take action on behalf of themselves and their families.

Q How do you think Consumer Action impacts every day people?

Consumer Action's outreach work is very valuable because we go into the community, and they can really depend on the information we provide because it is always updated and made available for free online and offline. American people have an easier time learning about financial literacy, but in Asian communities, they sometimes have a hard time learning how to manage their money and not falling for "too good to be true" offers. It is important to overcome the challenges of coming from a different culture while still honoring the culture. Especially for new immigrants, we have to give them more time so that they can learn and be comfortable.

In the Asian American community, they don't always understand Consumer Action. Much of my work is explaining to them that we help people, and have a Chinese hotline and publications in different languages. I assist people in understanding their rights and keep them updated on all key consumer issues.

信用卡購物慎防詐騙陷阱 消費者權益要據理力爭

【明報記者陳維衡報導】信用卡詐騙陷阱層出不窮，消費者行動三藩市辦公室的社區外展經理張麗潔形容，近日發現有新的信用卡問題層出不窮，希望華人密切留意。

張麗潔表示，近日接到不少華裔市民投訴，亦有信用卡公司人員在一些大型電器店門外設攤位，並用其優惠利率和積分計劃吸引別人即時申請及啓用信用卡。由於攤位非常接近商店，市民很容易聯想到信用卡公司與零售店均有合作關係，於是在申請信用卡後即使用，期望儘快享受優惠。可是，當市民對產品的熱情漸漸減退後，才發現信用卡公司久都沒有寄來月結單，等到接到月結單時，發現過了還款期，需要繳付高昂罰款，結果不償失。有市民不甘心繳付罰款，深入查問下，才發現信用卡公司與該零售店沒有合作關係，可謂求助無門。

張表示，由於求助人數不少，她開始懷疑對是刻意延遲寄出月結單，意圖強逼使用者繳高昂的罰款來賺錢。張更透露，部分遭投訴公司，是規模較大的信用卡公司，所以她也

感到驚訝。張說，她會經代受害人致電到其中一家公司求助，發現接待員帶有印度口音，相信該客戶服務中心已移往印度，但最重要的是感到對方有誠意解決問題。

張建議說，市民一定要在申請信用卡前閱讀該信用卡公司是否與零售店有掛鈎，同時謹記在申請前仔細閱讀所有條款，特別是細字，並設定字條或手機通告，提醒自己在購物後指定時間內追問月結單，必要時主動出擊。

此外，張亦提醒市民在退回會用信用卡購買的產品時，看清楚收據，確認退款是存進自己的信用卡戶口，因為曾有市民投訴說，有操守不佳的店員把退款存入自己的戶口，結果導致消費者賠了產品，卻沒有退款。

張表示，信用紀錄不佳的人，有時會利用親人的信用開信用卡，或者是男女朋友和夫婦二人共開一個信用卡戶口，這樣，戶口持有人均有責任付清所有信用卡欠款，如任何一方試圖逃避付款責任，另一方也必須繳付，否則兩人的信用紀錄均遭破壞。因此，消費者在作此抉擇時必須想清楚。



消費者行動組織社區外展經理張麗潔形容信用卡購物仍有許多陷阱，民一定要據理力爭。(王如一攝)

Staff Profile

Nelson Santiago

Community Outreach Manager Nelson Santiago grew up in the Los Angeles area. He eventually moved to the Bay Area to attend U.C. Berkeley, graduating with a degree in Sociology, and joined Consumer Action in 1993 as hotline coordinator.

Starting at the hotline proved to be a great way for Santiago to learn about the broad areas that fall under consumer protection.

“No matter how many consumers I helped on the hotline, there would regularly be calls about something new,” he says. “Doing the research in order to provide the best information and resources to consumers made the job challenging and gratifying.”

Santiago provided assistance to thousands of consumers in English and Spanish, helping them understand their rights and directing them to appropriate complaint handling agencies.

“Having this direct contact with consumers on a daily basis allowed me to identify trends as they emerged and to warn the public about new scams more quickly,” Santiago says. To reach a larger audience, he developed short fact sheets and product surveys on key issues, some of which drew media attention.

Today, Santiago’s work in Consumer Action’s Los Angeles office is focused on outreach and training. As a Community Outreach Manager, he trains non-profit staff and educates communities on a variety of topics including banking basics, building and rebuilding credit, identity theft, and senior scams.

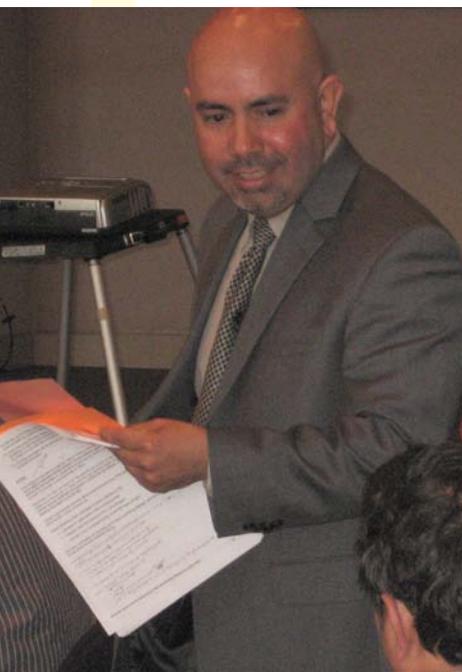
Four Questions for . . . Nelson Santiago

Q *How did you begin your career? What brought you to Consumer Action?*

After college, I worked as an intern for the San Francisco AIDS Foundation for several months. The agency’s hotline was very busy and I helped train volunteers for the Spanish language hotline. The internship laid the groundwork for my work at Consumer Action. When I learned of the hotline position at Consumer Action’s San Francisco office, I knew I was right for the job and CA’s recruiters agreed.

Q *What interests you most about your work at Consumer Action?*

My work as Community Outreach Manager provides both challenges and opportunities that help me sharpen new skills. I’m proud of Consumer Action’s ability to bring the latest consumer infor-





mation to workshop participants who then can spread the knowledge to their communities.

I also like that Consumer Action is a very integrated organization. Our work in the different departments – advocacy, outreach, and administration/publications – all feed each other. In just one example, our editorial and advocacy team in Washington, DC regularly writes up-to-the-minute articles and fact sheets on things that every consumer needs to know, including information on changes in credit card laws, new disaster-related scams, and various insurance and privacy topics. I take this information to our trainings and roundtables to arm participants with the latest information.



Q Which consumer issues do you think are the most pressing right now?

I think protecting good credit is critical right now. Consumer Action's MoneyWi\$e Good Credit module is one of my favorite topics to present at trainings and roundtables because the material is relevant to so many people whether they be single mothers living in transitional housing, teens coming out of the foster care system, or business owners looking to improve their chances of getting a business loan. Every one of these populations needs to think about credit and not just for borrowing money. Good credit helps people find jobs, save on insurance rates and much more.

Q How do you think Consumer Action impacts every day people?

I think our hotline really impacts individual consumers and helps Consumer Action stay on the pulse of what's happening to people. Many times consumers who call don't know where to turn and we help get them on the right track.

I also think the fact that we publish materials in so many languages is important. This helps us reach people who aren't necessarily engaged in the system already and who might be alienated from services because they don't speak English.

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California Consumer Protection Foundation

California Department of Insurance

Capital One

Congressional Hispanic Caucus Institute (CHCI)

Consumer Federation of America (CFA)

Consumers for Auto Reliability and Safety (CARS)

The Hastings Group

JPMorgan Chase

Microsoft

The National Association for Black Veterans (NABVETS)



➤ *The National Coalition for Asian Pacific American Community Development (National CAPACD)*

National Endowment for Financial Education (NEFE)

Neighbor Works America

The Rose Foundation

Sage Communications

Securities Investor Protection Corporation (SIPC)

Southeast Asia Resource Action Center (SEARAC)

TracFone Wireless

Verizon

Wisconsin Department of Financial Institutions

Cy Pres Awards

Consumer Action's work is supported in part with cy pres awards from these lawsuits:

Boehr v. American Express

Comb v. Paypal

Griego v. Rent-A-Center

Providian Credit Card Cases

Slayton v. Citibank

UCAN v. Bank of America

UCAN v. Capital One

Van Etta v. Capital One Auto Finance

Ventura v. Providian National Bank

Community Network

Many thanks to our educational network of more than 8,000 community-based organizations nationwide. We appreciate the work you do and respect your commitment to excellence.

Statement of Activities

Year ended March 31, 2009

<i>Revenue and support</i>	Unrestricted	Temporarily Restricted	Total
Grants and contracts	\$ 1,561,914	\$ 241,360	\$ 1,803,274
Donations	1,565		\$1,565
Donated services	41,000		41,000
Fundraising event	41,185		41,185
Membership dues	5,350		5,350
Other income	3,470		3,470
Investment income	252,761		252,761
Transfer from temporarily restricted to unrestricted assets	1,145,766	(1,145,766)	-
Total revenue	<u>\$ 3,053,011</u>	<u>(904,406)</u>	<u>\$2,148,605</u>
 <i>Expenses</i>			
Program services	\$ 2,428,559	-	\$ 2,428,559
Management and general	609,071	-	609,071
Fundraising	\$34,895	-	34,895
Total Expenses	3,073,525	-	3,073,525
Change in net assets	(20,514)	(904,406)	(924,920)
Net assets at beginning of year	1,207,935	6,313,446	7,521,381
Transfer of net assets to general fund	<u>28,360</u>	<u>-</u>	<u>\$28,360</u>
Net assets at end of year	<u>\$ 1,215,781</u>	<u>\$ 5,409,040</u>	<u>\$ 6,624,821</u>

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