

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

2011

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2011 calendar year, or tax year beginning April 1, 2011, and ending March 31, 2012

B Check if applicable:
 Address change
 Name change
 Initial return
 Terminated
 Amended return
 Application pending

C Name of organization: San Francisco Consumer Action, Inc.
 Doing Business As: Consumer Action
 Number and street (or P O box if mail is not delivered to street address): 221 Main Street
 Room/suite: Suite 480
 City or town, state or country, and ZIP + 4: San Francisco, CA 94105

D Employer identification number: 23-7172908

E Telephone number: 415-777-9648

F Name and address of principal officer: Patricia Sturdevant

G Gross receipts \$: 3,201,185

H(a) Is this a group return for affiliates? Yes No
H(b) Are all affiliates included? Yes No
 If "No," attach a list (see instructions)

I Tax-exempt status: 501(c)(3) 501(c) () ◀ (insert no) 4947(a)(1) or 527

J Website: www.consumer-action.org

K Form of organization: Corporation Trust Association Other ▶

L Year of formation: 1971

M State of legal domicile: CA

Part I Summary

Schedule: 11/18/2012

1 Briefly describe the organization's mission or most significant activities: Consumer Action's mission is to provide independent consumer advocacy and education to and on behalf of consumers around the nation. Its primary activity is to write and produce educational fact sheets which it distributes for free to consumers -- translated into several languages -- through its network of 8,000 community group contacts throughout the country. It distributed about one million free publications last year.					
2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.					
Activities & Governance	3 Number of voting members of the governing body (Part VI, line 1a)	3	9		
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	9		
	5 Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	28		
	6 Total number of volunteers (estimate if necessary)	6	2		
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0		
	b Net unrelated business taxable income from Form 990-T, line 34	7b	0		
	Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	3,939,617.76	Current Year
9 Program service revenue (Part VIII, line 2g)			0		0
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)			70,064.88		57,130.29
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)			0		0
12 Total revenue--add lines 8 through 11 (must equal Part VIII, column (A), line 12)			4,009,682.64		3,201,185.02
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		88,750.00		165,000.00
	14 Benefits paid to or for members (Part IX, column (A), line 4)		0		0
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		1,843,087.62		1,992,131.68
	16a Professional fundraising fees (Part IX, column (A), line 11a)		0		30,000.00
	b Total fundraising expenses (Part IX, column (D), line 25)		198,443.34		
	17 Other expenses (Part IX, column (A), lines 11b-11d, 11f-24e)		775,055.01		1,447,923.90
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)		2,885,861.01		3,635,055.58	
19 Revenue less expenses. Subtract line 18 from line 12		1,123,821.63		(433,870.56)	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year	7,678,887.75	End of Year	6,147,172.64
	21 Total liabilities (Part X, line 26)		6,419,598.52		5,322,753.97
	22 Net assets or fund balances. Subtract line 21 from line 20		1,259,289.93		824,418.67

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer: Ken McElowney Date: 11/15/12

Type or print name and title: Ken McElowney, Secretary

Paid Preparer Use Only

Print/Type preparer's name: _____ Preparer's signature: _____ Date: _____ Check if self-employed PTIN: _____

Firm's name: _____ Firm's EIN: _____

Firm's address: _____ Phone no: _____

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

6163

Return of Organization Exempt From Income Tax

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2011

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Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the **2011** calendar year, or tax year beginning **April 1**, **2011**, and ending **March 31**, **2012**

B Check if applicable:
 Address change
 Name change
 Initial return
 Terminated
 Amended return
 Application pending

C Name of organization **San Francisco Consumer Action, Inc**
 Doing Business As **Consumer Action**
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite
221 Main Street Suite 480
 City or town, state or country, and ZIP + 4
San Francisco, CA 94105

D Employer identification number
23-7172908

E Telephone number
415-777-9648

G Gross receipts \$ **3,201,185**

H(a) Is this a group return for affiliates? Yes No
H(b) Are all affiliates included? Yes No
 If "No," attach a list (see instructions)

I Tax-exempt status 501(c)(3) 501(c) () ◀ (insert no) 4947(a)(1) or 527

J Website: ▶ **www.consumer-action.org**

K Form of organization Corporation Trust Association Other ▶ **L** Year of formation: **1971** **M** State of legal domicile **CA**

H(c) Group exemption number ▶

Part I Summary

Activities & Governance	1	Briefly describe the organization's mission or most significant activities: Consumer Action's mission is to provide independent consumer advocacy and education to and on behalf of consumers around the nation. Its primary activity is to write and produce educational fact sheets which it distributes for free to consumers -- translated into several languages -- through its network of 8,000 community group contacts throughout the country. It distributed about one million free publications last year.		
	2	Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3	Number of voting members of the governing body (Part VI, line 1a)	3	9
	4	Number of independent voting members of the governing body (Part VI, line 1b)	4	9
	5	Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	28
	6	Total number of volunteers (estimate if necessary)	6	2
	7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
	b Net unrelated business taxable income from Form 990-T, line 34	7b	0	
Revenue	8	Contributions and grants (Part VIII, line 1h)	Prior Year 3,939,617 76	Current Year 3,144,054 73
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	70,064 88	57,130 29
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	0
	12	Total revenue--add lines 8 through 11 (must equal Part VIII, column (A), line 12)	4,009,682 64	3,201,185 02
	Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	88,750 00
14		Benefits paid to or for members (Part IX, column (A), line 4)	0	0
15		Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	1,843,087 62	1,992,131 68
16a		Professional fundraising fees (Part IX, column (A), line 11e)	0	30,000 00
b		Total fundraising expenses (Part IX, column (D), line 25) ▶ 198,443 14		
17		Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	775,055 01	1,447,923 90
18		Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	2,885,861 01	3,635,055 58
	19 Revenue less expenses Subtract line 18 from line 12	1,123,821 63	(433,870 56)	
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	Beginning of Current Year 7,678,867 75	End of Year 6,147,172 64
	21	Total liabilities (Part X, line 26)	6,419,598 52	5,322,753 97
	22	Net assets or fund balances. Subtract line 21 from line 20	1,259,269 93	824,418 67

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer _____ Date _____

Type or print name and title _____

Paid Preparer Use Only

Print/Type preparer's name _____ Preparer's signature _____ Date _____ Check if self-employed PTIN _____

Firm's name ▶ _____ Firm's EIN ▶ _____

Firm's address ▶ _____ Phone no _____

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response to any question in this Part III [checked]

- 1 Briefly describe the organization's mission: Consumer Action is dedicated to helping individual consumers assert their rights in the marketplace and advancing pro-consumer marketplace changes to promote economic justice for the benefit of all consumers. The organization achieves its mission through consumer education, multilingual community outreach and issue-based advocacy through its offices in San Francisco, Los Angeles and Washington, DC, working together with many community-based organizations around the country.
2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [checked] Yes [] No
If "Yes," describe these new services on Schedule O.
3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [] Yes [checked] No
If "Yes," describe these changes on Schedule O.
4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 789,593.17 including grants of \$ 165,000) (Revenue \$ 0)
The MoneyWise Project provides education on shopping for and using consumer financial services. The free program produces, translates and distributes educational fact sheets about bank accounts and other banking services, credit, bankruptcy, senior scams, foreclosure prevention, micro banking basics, identity theft, buying a home and other topics. The project's publications are all designed for easy reading, and focus on basic rights and remedies in the financial marketplace. They are translated into Chinese, Spanish, Korean and Vietnamese, and are distributed through a network of more than 8,000 community group contacts around the country. Consumer Action provides training on these topics to the staffs of non-profit agencies, including senior centers, legal and immigrant assistance centers, universities, cooperative extension services, credit counseling services and housing assistance services. Consumer Action makes stipends (grants) available to community-based organizations who use the funds to educate their clients or members in protecting themselves and shopping for financial services. The project creates and distributes several educational modules on financial services, and maintains the www.moneywise.org web site, at which agencies can download MoneyWise materials. In the past year the project distributed more than 500,000 free copies of its publications.

4b (Code:) (Expenses \$ 206,461.61 including grants of \$ 0) (Revenue \$ 0)
The Financial Literacy Project researches, writes and produces educational materials in several languages, to help consumers understand how to shop for and use banking, credit and other financial services. The materials produced by this project also cover financial planning, debt management and retirement. Consumer Action translates these materials into Chinese, Korean, Spanish and Vietnamese, distributes them for free around the country and conducts trainings to help community agency staff work with the free materials to meet the needs of their clients or members for education about financial literacy. The project runs one of Consumer Action's web sites, www.managing-money.org, designed to serve as a financial literacy clearinghouse. It features multilingual educational materials, news on topics about personal finances, and recommended publications created by other community organizations and government agencies. The materials focus on financial services, sound financial planning and debt management, saving for emergencies and retirement and how to avoid frauds and scams. Its news stories cover a broad range of other topics, such as health insurance and health care laws, online payment systems, the banking consumer protection agency, parental controls for wireless carriers and many more.

4c (Code:) (Expenses \$ 741,897.37 including grants of \$ 0) (Revenue \$ 0)
Consumer Action's project with the U.S. Department of Housing and Urban Development (HUD) focused on housing discrimination and filing housing complaints. It was a national media campaign to raise public awareness about the problem of housing discrimination, the Fair Housing Act, the resources available to help victims of housing discrimination and the process involved in filing complaints about housing discrimination. The national project developed and distributed over 300,000 multilingual fair housing materials in print and online, created 26 multilingual and multi-ethnic TV and radio public service announcements with over 120,000 airings that reached tens of millions of Americans, created and placed fair housing internet banner ads through hundreds of housing web sites and achieved 34 million impressions, also drawing a lot of coverage from the media. Consumer Action held fair housing training sessions in Oakland, Chicago, Atlanta and Los Angeles for non-profit community-based agencies, HUD fair housing regional offices and local housing advocates. These trainings helped update community-based organizations on the Fair Housing Act, which is enforced by HUD. All materials developed during this project can be found at Consumer Action's web sites (www.consumer-action.org) and the HUD web site (www.hud.gov).

4d Other program services (Describe in Schedule O.)
(Expenses \$ 1,167,340.84 including grants of \$ 0) (Revenue \$ 0)

4e Total program service expenses 2,905,292.99

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9 Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12 a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI, XII, and XIII is optional	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14 a Did the organization maintain an office, employees, or agents outside of the United States?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Parts II and IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Parts III and IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20 a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants and other assistance to any government or organization in the United States on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
22 Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	<input type="checkbox"/>	<input type="checkbox"/>
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	<input type="checkbox"/>	<input type="checkbox"/>
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	<input type="checkbox"/>	<input type="checkbox"/>
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part II</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? Note. All Form 990 filers are required to complete Schedule O	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response to any question in this Part V

Form with questions 1a through 14b regarding IRS filings and tax compliance, including sections on Form 1096, Form W-2G, Form W-3, Form 990-T, Form 8886-T, Form 8282, Form 8899, Form 1098-C, Form 4947(a)(1), and Form 720.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions. Check if Schedule O contains a response to any question in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.		
1b	Enter the number of voting members included in line 1a, above, who are independent		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		<input checked="" type="checkbox"/>
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?		<input checked="" type="checkbox"/>
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		<input checked="" type="checkbox"/>
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		<input checked="" type="checkbox"/>
6	Did the organization have members or stockholders?		<input checked="" type="checkbox"/>
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		<input checked="" type="checkbox"/>
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		<input checked="" type="checkbox"/>
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
8a	The governing body?	<input checked="" type="checkbox"/>	
8b	Each committee with authority to act on behalf of the governing body?		<input checked="" type="checkbox"/>
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? <i>If "Yes," provide the names and addresses in Schedule O.</i>		<input checked="" type="checkbox"/>

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		<input checked="" type="checkbox"/>
10b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?		<input checked="" type="checkbox"/>
11b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? <i>If "No," go to line 13</i>		<input checked="" type="checkbox"/>
12b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?		
12c	Did the organization regularly and consistently monitor and enforce compliance with the policy? <i>If "Yes," describe in Schedule O how this was done</i>		
13	Did the organization have a written whistleblower policy?		<input checked="" type="checkbox"/>
14	Did the organization have a written document retention and destruction policy?		<input checked="" type="checkbox"/>
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
15a	The organization's CEO, Executive Director, or top management official		<input checked="" type="checkbox"/>
15b	Other officers or key employees of the organization		<input checked="" type="checkbox"/>
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		<input checked="" type="checkbox"/>
16b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed ► California
- 18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request
- 19 Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ► Michael Heffer, Consumer Action, 221 Main Street, Suite 480, San Francisco, CA 94105, 415-777-9648

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response to any question in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) Patricia Sturdevant, Board Chair	1	✓						0	0	0
(2) Jim Conran, Vice Chair	1	✓						0	0	0
(3) Sue Hestor, Treasurer	1	✓						0	0	0
(4) Anna Alvarez Boyd	1	✓						0	0	0
(5) Trish Butler	1	✓						0	0	0
(6) Pastor Herrera, Jr	1	✓						0	0	0
(7) Dr Irene Leech	1	✓						0	0	0
(8) Chris Bjorklund	1	✓						0	0	0
(9) Myriam Torrico	1	✓						0	0	0
(10) Ken McEldowney, Executive Director, Secretary	35	✓		✓	✓	✓		189,411	0	9,470
(11) Linda Sherry	35					✓		125,681	0	6,285
(12) Kathy Li	35					✓		119,860	0	5,994
(13)										
(14)										

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(15)										
(16)										
(17)										
(18)										
(19)										
(20)										
(21)										
(22)										
(23)										
(24)										
(25)										
1b Sub-total							434,952	0	21,749	
c Total from continuation sheets to Part VII, Section A							0	0	0	
d Total (add lines 1b and 1c)							434,952	0	21,749	

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **▶ 3**

	Yes	No
3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		<input checked="" type="checkbox"/>
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>	<input checked="" type="checkbox"/>	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		<input checked="" type="checkbox"/>

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
None		

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **▶ None**

Part VIII Statement of Revenue

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns	1a 0					
	1b	Membership dues	1b 4,770					
	1c	Fundraising events	1c 135,760					
	1d	Related organizations	1d 0					
	1e	Government grants (contributions)	1e 619,987					
	1f	All other contributions, gifts, grants, and similar amounts not included above	1f 2,483,538					
	g	Noncash contributions included in lines 1a-1f: \$						
	h	Total. Add lines 1a-1f ▶		3,244,055				
Program Service Revenue			Business Code					
	2a	-----						
	b	-----						
	c	-----						
	d	-----						
	e	-----						
	f	All other program service revenue .						
g	Total. Add lines 2a-2f ▶		0					
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts) ▶		57,130				
	4	Income from investment of tax-exempt bond proceeds ▶		0				
	5	Royalties ▶		0				
	6a	Gross rents	(i) Real	(ii) Personal				
	b	Less: rental expenses						
	c	Rental income or (loss)						
	d	Net rental income or (loss) ▶		0				
	7a	Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
	b	Less: cost or other basis and sales expenses						
	c	Gain or (loss)						
	d	Net gain or (loss) ▶		0				
	8a	Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18	a					
b			Less: direct expenses	b				
c			Net income or (loss) from fundraising events . . ▶		0			
9a	Gross income from gaming activities. See Part IV, line 19	a						
		b	Less: direct expenses	b				
		c	Net income or (loss) from gaming activities . . ▶		0			
10a	Gross sales of inventory, less returns and allowances	a						
		b	Less: cost of goods sold	b				
		c	Net income or (loss) from sales of inventory . . ▶		0			
Miscellaneous Revenue		Business Code						
11a	-----							
b	-----							
c	-----							
d	All other revenue							
e	Total. Add lines 11a-11d ▶		0					
12	Total revenue. See instructions. ▶		3,301,185					

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Check if Schedule O contains a response to any question in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21	165,000 00	165,000 00		
2 Grants and other assistance to individuals in the United States. See Part IV, line 22	0	0		
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16	0	0		
4 Benefits paid to or for members	0	0		
5 Compensation of current officers, directors, trustees, and key employees	191,853 00	164,397 00	11,913 00	15,543 00
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0	0	0	0
7 Other salaries and wages	1,412,125 00	1,053,761 00	267,692 00	90,672 00
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	79,080 00	60,541 52	13,259 71	5,278 77
9 Other employee benefits	184,182 43	140,006 05	32,046 25	12,130 13
10 Payroll taxes	124,891 25	95,420 36	21,209 25	8,261 64
11 Fees for services (non-employees):				
a Management				
b Legal				
c Accounting	8,000 00	0	8,000 00	0
d Lobbying	0	0	0	0
e Professional fundraising services. See Part IV, line 17	32,192 08			32,192 08
f Investment management fees	0	0	0	0
g Other	38,224 05	32,536 55	5,687 50	0
12 Advertising and promotion				
13 Office expenses	44,034 58	13,190 81	29,727 27	1,116 50
14 Information technology	86,164 36	26,120 00	56,329 36	3,715 00
15 Royalties	0	0	0	0
16 Occupancy	235,125 95	184,093 00	29,731 45	21,301 50
17 Travel	95,722 03	85,719 39	4,036 08	5,966 56
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0	0	0	0
19 Conferences, conventions, and meetings	198,039 18	194,049 88	3,989 30	0
20 Interest	0	0	0	0
21 Payments to affiliates	0	0	0	0
22 Depreciation, depletion, and amortization	6,121 47	0	6,121 47	0
23 Insurance	8,260 00	0	8,260 00	0
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a Contract Expenses (subcontractors)	477,995 00	477,995 00	0	0
b Translations	22,175 74	22,175 74	0	0
c Printing & Copying	166,584 83	156,075 21	8,480 52	2,029 10
d Postage & Shipping	46,378 08	34,211 48	11,929 74	236 86
e All other expenses. Dues, Fees, Repair	12,906 55	0	12,906 55	0
25 Total functional expenses. Add lines 1 through 24e	3,635,055 58	2,905,292 99	531,319 45	198,443 14
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

		(A)		(B)
		Beginning of year		End of year
Assets	1 Cash—non-interest-bearing	98,781 95	1	289,239 57
	2 Savings and temporary cash investments	5,590,337 85	2	5,015,509 04
	3 Pledges and grants receivable, net	2,113,501 80	3	1,473,502 54
	4 Accounts receivable, net	0	4	0
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L	0	5	0
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions)	0	6	0
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use	0	8	0
	9 Prepaid expenses and deferred charges	63,166 09	9	48,280 74
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 76,930 58		
	b Less: accumulated depreciation	10b 66,769 63	10c	10,160 95
	11 Investments—publicly traded securities	0	11	0
	12 Investments—other securities. See Part IV, line 11	0	12	0
	13 Investments—program-related. See Part IV, line 11	0	13	0
	14 Intangible assets	0	14	0
	15 Other assets. See Part IV, line 11	0	15	0
16 Total assets. Add lines 1 through 15 (must equal line 34)	7,877,546 40	16	6,847,849 57	
Liabilities	17 Accounts payable and accrued expenses	198,658 65	17	320,674 39
	18 Grants payable	0	18	0
	19 Deferred revenue	0	19	380,002 54
	20 Tax-exempt bond liabilities	0	20	0
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	0	21	0
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L	0	22	0
	23 Secured mortgages and notes payable to unrelated third parties	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties	0	24	0
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	0	25	0
	26 Total liabilities. Add lines 17 through 25	198,658.65	26	700,676 93
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	1,259,289 23	27	824,418 67
	28 Temporarily restricted net assets	6,419,598 52	28	5,322,753 97
	29 Permanently restricted net assets	0	29	0
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
33 Total net assets or fund balances	7,678,887 75	33	6,147,172 64	
34 Total liabilities and net assets/fund balances	7,877,546 40	34	6,847,849 57	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	3,201,185 02
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,635,055 58
3	Revenue less expenses. Subtract line 2 from line 1	3	(433,870 56)
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	7,678,887 75
5	Other changes in net assets or fund balances (explain in Schedule O)	5	(1,097,844 55)
6	Net assets or fund balances at end of year. Combine lines 3, 4, and 5 (must equal Part X, line 33, column (B))	6	6,147,172 64

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII

- 1** Accounting method used to prepare the Form 990: Cash Accrual Other _____
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.
- 2a** Were the organization's financial statements compiled or reviewed by an independent accountant?
- b** Were the organization's financial statements audited by an independent accountant?
- c** If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?
If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.
- d** If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a separate basis, consolidated basis, or both:
 Separate basis Consolidated basis Both consolidated and separate basis
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

	Yes	No
2a		<input checked="" type="checkbox"/>
2b	<input checked="" type="checkbox"/>	
2c	<input checked="" type="checkbox"/>	
3a	<input checked="" type="checkbox"/>	
3b	<input checked="" type="checkbox"/>	

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Name of the organization
San Francisco Consumer Action, Inc

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2011

Open to Public Inspection

Employer identification number
23-7172908

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

- 1 A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i).
- 2 A school described in section 170(b)(1)(A)(ii). (Attach Schedule E.)
- 3 A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii).
- 4 A medical research organization operated in conjunction with a hospital described in section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state: _____
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in section 170(b)(1)(A)(iv). (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in section 170(b)(1)(A)(vi). (Complete Part II.)
- 8 A community trust described in section 170(b)(1)(A)(vii). (Complete Part II.)
- 9 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Complete Part III.)
- 10 An organization organized and operated exclusively to test for public safety. See section 509(a)(4).
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See section 509(a)(3). Check the box that describes the type of supporting organization and complete lines 11e through 11h.
 - a Type I b Type II c Type III—Functionally integrated d Type III—Other
- e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
- f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

- (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
- (ii) A family member of a person described in (i) above?
- (iii) A 35% controlled entity of a person described in (i) or (ii) above?

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U.S.?		(vii) Amount of support
			Yes	No	Yes	No	Yes	No	
(A)									
(B)									
(C)									
(D)									
(E)									
Total									

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
 (Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	2,463,612	2,772,702	2,383,938	4,775,882	3,144,055	15,540,055
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0	0	0	0	0
3 The value of services or facilities furnished by a governmental unit to the organization without charge	0	0	0	0	0	0
4 Total. Add lines 1 through 3	2,463,612	2,772,702	2,383,938	4,775,882	3,144,055	15,540,055
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						0
6 Public support. Subtract line 5 from line 4.						15,540,055

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) 2011	(f) Total
7 Amounts from line 4	2,463,612	2,772,702	2,383,938	4,775,882	3,144,055	15,540,055
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	387,112	252,861	120,009	70,065	57,130	887,177
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0	0	0	0	0	0
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	0	0	0	0	0	0
11 Total support. Add lines 7 through 10						16,427,232
12 Gross receipts from related activities, etc. (see instructions)					12	0
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2011 (line 6, column (f) divided by line 11, column (f))	14	94 60 %
15 Public support percentage from 2010 Schedule A, Part II, line 14	15	92 38 %
16a 33 1/3% support test—2011. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input checked="" type="checkbox"/>		
b 33 1/3% support test—2010. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
17a 10%-facts-and-circumstances test—2011. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b 10%-facts-and-circumstances test—2010. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>		

SCHEDULE C
(Form 990 or 990-EZ)

Political Campaign and Lobbying Activities

OMB No 1545-0047

2011

Open to Public Inspection

For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶ **Complete if the organization is described below.** ▶ **Attach to Form 990 or Form 990-EZ.**
▶ **See separate instructions.**

Department of the Treasury
Internal Revenue Service

If the organization answered "Yes" to Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations. Complete Parts I-A and B. Do not complete Part I-C.
- Section 501(c) (other than section 501(c)(3)) organizations: Complete Parts I-A and C below. Do not complete Part I-B.
- Section 527 organizations. Complete Part I-A only.

If the organization answered "Yes" to Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)). Complete Part II-A. Do not complete Part II-B.
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)): Complete Part II-B. Do not complete Part II-A.

If the organization answered "Yes" to Form 990, Part IV, line 5 (Proxy Tax) or Form 990-EZ, Part V, line 35c (Proxy Tax), then

- Section 501(c)(4), (5), or (6) organizations: Complete Part III.

Name of organization San Francisco Consumer Action, Inc	Employer identification number 23-7172908
------------------------------------------------------------	----------------------------------------------

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1	Provide a description of the organization's direct and indirect political campaign activities in Part IV.	
2	Political expenditures	\$ 5,634.36
3	Volunteer hours	0

Part I-B Complete if the organization is exempt under section 501(c)(3).

1	Enter the amount of any excise tax incurred by the organization under section 4955	\$ 0
2	Enter the amount of any excise tax incurred by organization managers under section 4955	\$ 0
3	If the organization incurred a section 4955 tax, did it file Form 4720 for this year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4a	Was a correction made?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b	If "Yes," describe in Part IV.	

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1	Enter the amount directly expended by the filing organization for section 527 exempt function activities	\$
2	Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities	\$
3	Total exempt function expenditures. Add lines 1 and 2. Enter here and on Form 1120-POL, line 17b	\$
4	Did the filing organization file Form 1120-POL for this year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV.	

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds. If none, enter -0-.	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization. If none, enter -0-.
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response to lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers?		✓	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?	✓		
c Media advertisements?		✓	
d Mailings to members, legislators, or the public?	✓		1,000 00
e Publications, or published or broadcast statements?	✓		2,000 00
f Grants to other organizations for lobbying purposes?		✓	
g Direct contact with legislators, their staffs, government officials, or a legislative body?	✓		2,634 36
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		✓	
i Other activities?		✓	
j Total. Add lines 1c through 1i			5,634 36
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		✓	
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members?	1	
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3 Did the organization agree to carry over lobbying and political expenditures from the prior year?	3	

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1 Dues, assessments and similar amounts from members	1	
2 Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a Current year	2a	
b Carryover from last year	2b	
c Total	2c	
3 Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4 If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5 Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV Supplemental Information

Complete this part to provide the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A; and Part II-B, line 1. Also, complete this part for any additional information.

See attached response

San Francisco Consumer Action, Inc. 23-7172908

Part IV. Description of lobbying activities.

Consumer Action took positions on consumer legislation, contacting legislators and their staffs by phone, e-mail, postal mail and in person, and urged consumers to communicate with their legislators about proposed laws. Consumer Action utilized the computer service CapWiz to promote contact on issues between citizens and the Congress and the California Legislature. Consumer Action used its web site to inform the public of its positions on various pieces of legislation. Consumer Action advocated positions on federal and California measures covering such issues as: health insurance, financial services regulation, credit card payments and fees, default on credit cards, mortgage brokers, the privacy of financial and medical records, predatory lending, identity theft, elder abuse, warranties and food labeling and safety. Details about Consumer Action's positions on legislation and can be found at its web site: www.consumer-action.org.

Below is a list of some of the bills that Consumer Action took positions on:

-Federal bills:

S. 139: Equal Access to Tax Planning Act
H.R. 4010: The DICLOSE Act
S. 1829: Empowering States' Rights to Protect Consumers Act
S. 3452: Protecting Consumers from Unreasonable Credit Rates Act of 2012
S. 3204: Bill to remove fee signs on ATM machines
H.R. 3461: Financial Institutions Examination Fairness and Reform Act
H.R. 3077: Freedom and Mobility in Consumer Banking Act
S. 1787: Wall Street Trading and Speculators Tax Act
H.R. 2028: Private Student Loan Bankruptcy Fairness Act of 2011
H.R. 5794: Fair Debt Collection Practices Act of 2012
H.R. 1909: Federal Financial Services and Credit Companies Charter Act of 2011
H.R. 1315: Consumer Financial Protection Safety and Soundness Improvement Act
S. 2296: Protecting Financial Aid for Students and Taxpayers Act
S. 1102: Fairness for Struggling Students Act of 2011
S. 968: Protect IP Act of 2011
H.R. 3261: Stop Online Piracy Act
S. 1903: Stop Trading on Congressional Knowledge Act
H.R. 1120: International Travelers Bill of Rights Act of 2011
H.R. 3035: Mobile Informational Call Act of 2011
S. 23: Patent Reform Act of 2011

-California bills:

SB 990: Vehicle history report
AB 1534: Vehicles and used vehicle sales
SB 890: Debt collection
AB 2218: Consumer safety: table saws
AB 88: Food labeling: genetically engineered food
AB 52: Health care coverage

SCHEDULE D (Form 990)

Supplemental Financial Statements

OMB No 1545-0047

2011

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990. See separate instructions.

Name of the organization

San Francisco Consumer Action, Inc

Employer identification number

23-7172908

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows include: 1 Total number at end of year, 2 Aggregate contributions to (during year), 3 Aggregate grants from (during year), 4 Aggregate value at end of year, 5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?, 6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

Table with 2 columns: Held at the End of the Tax Year. Rows include: 1 Purpose(s) of conservation easements held by the organization (check all that apply), 2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year, 3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year, 4 Number of states where property subject to conservation easement is located, 5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?, 6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year, 7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year, 8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?, 9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

Table with 2 columns: Amounts. Rows include: 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items. 1b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items: (i) Revenues included in Form 990, Part VIII, line 1, (ii) Assets included in Form 990, Part X. 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items: a Revenues included in Form 990, Part VIII, line 1, b Assets included in Form 990, Part X.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):
- a Public exhibition
 - b Scholarly research
 - c Preservation for future generations
 - d Loan or exchange programs
 - e Other
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
- b If "Yes," explain the arrangement in Part XIV and complete the following table:
- | | Amount |
|---------------------------------|--------|
| c Beginning balance | 1c |
| d Additions during the year | 1d |
| e Distributions during the year | 1e |
| f Ending balance | 1f |
- 2a Did the organization include an amount on Form 990, Part X, line 21? Yes No
- b If "Yes," explain the arrangement in Part XIV.

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

- | | (a) Current year | (b) Prior year | (c) Two years back | (d) Three years back | (e) Four years back |
|--------------------------------------------------|------------------|----------------|--------------------|----------------------|---------------------|
| 1a Beginning of year balance | | | | | |
| b Contributions | | | | | |
| c Net investment earnings, gains, and losses | | | | | |
| d Grants or scholarships | | | | | |
| e Other expenditures for facilities and programs | | | | | |
| f Administrative expenses | | | | | |
| g End of year balance | | | | | |
- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a Board designated or quasi-endowment ▶%
 - b Permanent endowment ▶%
 - c Temporarily restricted endowment ▶%
- The percentages in lines 2a, 2b, and 2c should equal 100%.
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|-----------------------------|--------|----|
| (i) unrelated organizations | 3a(i) | |
| (ii) related organizations | 3a(ii) | |
- b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R? Yes No
- 4 Describe in Part XIV the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment	76,930 58		66,769 63	10,160 95
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				10,160 95

Part XI Reconciliation of Change in Net Assets from Form 990 to Audited Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	
3	Excess or (deficit) for the year. Subtract line 2 from line 1	3	
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV.)	8	
9	Total adjustments (net). Add lines 4 through 8	9	
10	Excess or (deficit) for the year per audited financial statements. Combine lines 3 and 9	10	

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1		3,192,490 02
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIV.)	2d	8,695 00	
e	Add lines 2a through 2d	2e		8,695 00
3	Subtract line 2e from line 1	3		3,201,185.02
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIV.)	4b		
c	Add lines 4a and 4b	4c		
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5		3,201,185 02

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1		3,626,360 02
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIV.)	2d	8,695 00	
e	Add lines 2a through 2d	2e		8,695
3	Subtract line 2e from line 1	3		3,635,055 58
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIV.)	4b		
c	Add lines 4a and 4b	4c		
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5		3,635,055 58

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, line 8, Part XII, lines 2d and 4b; and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

Part XII 2d and Part XIII 2d Adjusted financial statements subtract \$8,695 from fundraising income and fundraising expenses to account for

the value of the organization's fundraising event to the sponsors of that event

SCHEDULE G
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

**Supplemental Information Regarding
Fundraising or Gaming Activities**

Complete if the organization answered "Yes" to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate Instructions.

OMB No 1545-0047

2011

**Open to Public
Inspection**

Name of the organization

San Francisco Consumer Action, Inc

Employer identification number

23-7172908

Part I

Fundraising Activities. Complete if the organization answered "Yes" to Form 990, Part IV, line 17.
Form 990-EZ filers are not required to complete this part.

- 1** Indicate whether the organization raised funds through any of the following activities. Check all that apply.
- a Mail solicitations
 - b Internet and email solicitations
 - c Phone solicitations
 - d In-person solicitations
 - e Solicitation of non-government grants
 - f Solicitation of government grants
 - g Special fundraising events
- 2a** Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? Yes No
- b** If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
1 Carole Berke Events, 7412 Oak Lane, Chevy Chase, MD 20815	Fundraising		✓	135,760 00	30,000 00	135,760 00
2						
3						
4						
5						
6						
7						
8						
9						
10						
Total ▶				135,760 00	30,000 00	135,760 00

- 3** List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

California

Part II Fundraising Events. Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1 cocktail party (event type)	(b) Event #2 (event type)	(c) Other events (total number)	(d) Total events (add col (a) through col (c))
Revenue	1	Gross receipts	135,760 00		135,760 00
	2	Less: Charitable contributions	0		0
	3	Gross income (line 1 minus line 2)	135,760 00		135,760 00
Direct Expenses	4	Cash prizes	0		0
	5	Noncash prizes	0		0
	6	Rent/facility costs	795 00		795.00
	7	Food and beverages	7,857 50		7,857 50
	8	Entertainment	0		0
	9	Other direct expenses	39,867 67		39,867 67
	10	Direct expense summary. Add lines 4 through 9 in column (d) ▶			
11	Net income summary. Combine line 3, column (d), and line 10 ▶				

Part III Gaming. Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col (a) through col. (c))	
Revenue	1	Gross revenue				
Direct Expenses	2	Cash prizes				
	3	Noncash prizes				
	4	Rent/facility costs				
	5	Other direct expenses				
	6	Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
	7	Direct expense summary. Add lines 2 through 5 in column (d) ▶				()
	8	Net gaming income summary. Combine line 1, column d, and line 7 ▶				

9 Enter the state(s) in which the organization operates gaming activities: _____

a Is the organization licensed to operate gaming activities in each of these states? Yes No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? Yes No

b If "Yes," explain: _____

**SCHEDULE I
(Form 990)**

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**

OMB No 1545-0047

2011

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

Name of the organization

Employer identification number

San Francisco Consumer Action, Inc

23-7172908

Part I General Information on Grants and Assistance

- 1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? Yes No
- 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000.

Part II can be duplicated if additional space is needed

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Opportunities Industrialization Ctr of DC, 3707 ML King Ave., DC 20001	52-2237798	501(c)(3)	7,500	None			consumer counseling
(2) All other grants were for \$5,000 or less, see Schedule O							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 1

3 Enter total number of other organizations listed in the line 1 table 0

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat No 50055P

Schedule I (Form 990) (2011)

Part III Grants and Other Assistance to Individuals in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
1 None					
2					
3					
4					
5					
6					
7					

Part IV Supplemental Information. Complete this part to provide the information required in Part I, line 2, and any other additional information.

The grants (stipends) given to community-based organizations are listed in Schedule O of form 990, in the section covering Page 2, Part III, schedule of stipend recipients

1 Grants are awarded to agencies that can demonstrate a high likelihood that they will use the funds to educate their clients. Preferences are given to agencies that have a history of providing such information to their clients, and agencies that serve low income, immigrant, senior and non-English-speaking people. Agencies are required to apply for the funds and to answer basic questions about their work, the people they serve, their past experience in providing consumer education to their clients, and their specific plans for using these funds

2 See attached explanation

San Francisco Consumer Action, Inc.

23-7172908

Part IV. Supplemental Information. Complete this part to provide the information required in Part 1, line 2, and any other additional information.

2. The outreach staff of Consumer Action is responsible for making sure that the commitments specified in the stipend agreements are completed. Participating agencies agree to report on the work they accomplished, as outlined in the agreements. The purpose of the grants is to provide consumer education around the country to the clients and/or members of the grantee agencies, using Consumer Action's MoneyWise financial education materials. The clients of these agencies include: African American veterans, women, people with disabilities, the incarcerated, the homeless or people of limited means; Cambodian, Laotian and Vietnamese Americans; other Asian Americans, Pacific Islanders, native Hawaiians, refugees and immigrants. At the conclusion of the projects, Consumer Action staff review the reports of the agencies to determine whether the work accomplished meets the goals of the agreements.

A full list of the agencies receiving grants from Consumer Action during the year appears in the Schedule O section covering Page 2, Part III.

**SCHEDULE J
(Form 990)**

Department of the Treasury
Internal Revenue Service

Name of the organization
San Francisco Consumer Action, Inc

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

- ▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 23.
- ▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2011

Open to Public Inspection

Employer identification number
23-7172908

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

- | | |
|--------------------------------------------------------------------|--------------------------------------------------------------------------|
| <input type="checkbox"/> First-class or charter travel | <input type="checkbox"/> Housing allowance or residence for personal use |
| <input type="checkbox"/> Travel for companions | <input type="checkbox"/> Payments for business use of personal residence |
| <input type="checkbox"/> Tax indemnification and gross-up payments | <input type="checkbox"/> Health or social club dues or initiation fees |
| <input type="checkbox"/> Discretionary spending account | <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef) |

b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

	Yes	No
1b		
2	✓	
3		
4a		✓
4b		✓
4c		✓
5a		✓
5b		✓
6a		✓
6b		✓
7		✓
8		✓
9		

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?

3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director. Explain in Part III.

- | | |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <input type="checkbox"/> Compensation committee | <input type="checkbox"/> Written employment contract |
| <input type="checkbox"/> Independent compensation consultant | <input checked="" type="checkbox"/> Compensation survey or study |
| <input type="checkbox"/> Form 990 of other organizations | <input checked="" type="checkbox"/> Approval by the board or compensation committee |

4 During the year, did any person listed in Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

- a** Receive a severance payment or change-of-control payment?
 - b** Participate in, or receive payment from, a supplemental nonqualified retirement plan?
 - c** Participate in, or receive payment from, an equity-based compensation arrangement?
- If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5-9.

5 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

- a** The organization?
 - b** Any related organization?
- If "Yes" to line 5a or 5b, describe in Part III.

6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

- a** The organization?
 - b** Any related organization?
- If "Yes" to line 6a or 6b, describe in Part III.

7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

9 If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported as deferred in prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
Ken McEldowney	184,782	4,629	0	9,470	0	198,881	0
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							

SCHEDULE L
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Transactions With Interested Persons

▶ Complete if the organization answered
"Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c,
or Form 990-EZ, Part V, line 38a or 40b.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2011

Open To Public Inspection

Name of the organization San Francisco Consumer Action, Inc.	Employer identification number 23-7172908
-----------------------------------------------------------------	----------------------------------------------

Part I Excess Benefit Transactions (section 501(c)(3) and section 501(c)(4) organizations only).
Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b.

1	(a) Name of disqualified person	(b) Description of transaction	(c) Corrected?	
			Yes	No
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

2 Enter the amount of tax imposed on the organization managers or disqualified persons during the year under section 4958. ▶ \$ _____

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ▶ \$ _____

Part II Loans to and/or From Interested Persons.
Complete if the organization answered "Yes" on Form 990, Part IV, line 26, or Form 990-EZ, Part V, line 38a.

1	(a) Name of interested person and purpose	(b) Loan to or from the organization?		(c) Original principal amount	(d) Balance due	(e) In default?		(f) Approved by board or committee?		(g) Written agreement?	
		To	From			Yes	No	Yes	No	Yes	No
(1)											
(2)											
(3)											
(4)											
(5)											
(6)											
(7)											
(8)											
(9)											
(10)											
Total ▶ \$ _____											

Part III Grants or Assistance Benefiting Interested Persons.
Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

1	(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount and type of assistance
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
(10)			

San Francisco Consumer Action, Inc.

23-7172908

Page 2, Part III, 4d: Other program services.

Total Program Services Expenses: \$2,905,292.99

Expenses Described Below: \$1,737,952.15

All publications mentioned below are available through the main Consumer Action web site at www.consumer-action.org, or through the other cited Consumer Action web sites.

National Conference: Expenses, \$119,236.68

Every fall Consumer Action holds a best practices national conference on financial empowerment. These conferences, attended by 50-60 adult education advocates from community-based agencies, non-profits and social service agencies from around the country, are designed to help these organizations share resources and learn best practices on financial literacy. In general the participants are people who had previously attended train-the-trainer meetings held by Consumer Action, and all use Consumer Action's educational materials to teach financial literacy in their communities. Conferences may include training on Consumer Action's educational modules, such as on credit reports, credit scores and specialty reports; an educational primer on grassroots community advocacy; a workshop on why and how adults learn, discussion of new financial laws, a panel on tracking and measuring client success, effective ways to market financial literacy workshops, and other topics. Conference participants are urged to share their experiences of the best practices to reach and educate clients, and accomplish their goals as non-profits.

Lifeline Phone Services (\$77,791.49), Phone Problems (37,958.84) and Wireless Education Projects (\$273,433.09): Total Expenses, \$389,183.42

These three related projects provide education about California's LifeLine phone service, help with basic phone problems and the challenges of wireless communications, to help consumers understand the services, learn how to shop for them and how to protect their rights. The projects produce and distribute free materials, translated into several languages, and hold staff trainings in these subjects around the country, using Consumer Action's materials. Publications the project has worked on recently include "Choosing and Using Mobile Devices" and "Roaming the World with Your Phone". It is available through the main Consumer Action web site. Consumer Action also is training community-based organizations in California to educate their clients on how to avoid the current most prevalent telecommunications complaints, with both landline and wireless communications devices.

Online Banking/Digital Dollars Project: Expenses, \$110,928.39

This project focuses on the world of electronic payments and what consumers need to know about them, since they now have the ability to bank and pay bills without leaving home. The project has produced brochures on "Mobile Banking and Mobile Payments," "Banking Online Safely," and "Safety and Privacy in Online and Mobile Transactions." The publications were distributed for free to consumers, and Consumer Action held trainings around the country to introduce the materials and the information to the staff of many community-based organizations.

Credit and Lending Fund: Expenses, \$53,145.53

This project uses cy pres funds from several class action law suits to help Consumer Action educate consumers about financial services problems, and to respond to their questions about such subjects, supporting both Consumer Action's web site and its free information and complaint switchboard.

Food Education Project: Expenses, \$25,572.47

This project enabled Consumer Action to reach the clients of key Feeding America centers with information on how to take advantage of a wide variety of government and private resources and programs to help these individuals through difficult times. The main goal of the project was to improve the financial literacy and capacity of low- and moderate-income consumers. Through the project Consumer Action revises, translates and distributes a simple fact sheet providing information on resources and programs, plus money-saving tips, available in English, Chinese and Spanish.

Energy Project: Expenses, \$7,315.88

This project involved organizing and demonstrating consumer and community support for improved California Air Resources Board regulations to reduce vehicle emissions. The work included meetings in Sacramento to educate the board and the governor's office on consumer benefits of reduced vehicle emissions, media outreach on the subject, community outreach and education, and testifying at meetings about the Advanced Clean Cars rulemaking.

Pre-Paid Credit Card Education: Expenses, \$82,366.44

This project focuses on the confusing world of pre-paid credit cards, their terms, applications and offers, and it produces materials to help consumers understand pre-paid credit card solicitations, contracts and practices. The project prepared and distributed free materials about using pre-paid credit cards. The project's materials were published in several languages, and distributed through community-based organizations around the country.

Housing Services Education Project: Expenses, \$55,962.97

This California educational project researches, writes and produces educational materials in several languages, to help consumers understand concerns related to their roles as tenants or homeowners. The project distributes its materials for free around California, and conducts trainings to help community staff work with the materials and meet the needs of their clients for education about housing services. The Housing Project's web site is: www.housing-information.org, and it shows people how to make cost-effective home-buying decisions. Publications the project has worked on include "Saving Your Home from Foreclosure".

The Privacy Project: Expenses, \$71,254.71

The Privacy Project educates consumers about practical issues related to protecting their privacy, and produces and distributes free educational materials about privacy. It creates and distributes multilingual educational modules containing fact sheets, leaders' guides, PowerPoint slides, curricula and workshop materials. It distributes these materials for free to consumers, through community-based agencies around the country. It also has held train-the-trainer roundtables to educate agency staff on how best to use the materials within the community. It posts materials on its web site and conducts interviews with mainstream and in-language media. The materials are translated into Chinese, Spanish, Korean and Vietnamese. Its free publications include "Sensitive Information: Privacy and Your Medical Records", and "Freeze Your Credit File: Leave ID Thieves Out in the Cold".

Military Financial Empowerment Project: Expenses, \$51,808.32

In 2010, Consumer Action launched a pilot program aimed at reaching out to members of the military and their families, with information about shopping for goods and services, and on obtaining more information about consumer rights and remedies. The project is focusing on recently separated veterans, and the problems and the barriers they face in finding housing, employment, and in dealing with mental issues and other personal concerns. The project is focusing on needs assessment for veterans—especially financial education Materials — as they are handed off from military assistance to local community agency support networks, to ease their transition to civilian life. Consumer Action is working in partnership with the Consumer Federation of America on this project, along with community agencies who serve veterans.

Insurance Education Project: Expenses, \$28,595.99

This California project researches, writes and produces educational materials in several languages, to help California consumers understand how to shop for and use insurance services. The project translates its materials into Chinese, Spanish and other languages, distributes them for free throughout California, and conducts trainings to help community staff work with the

materials and meet the needs of their clients for education about insurance. The project maintains a web site, www.insurance-education.org, at which it provides information to help people make wise decisions when buying insurance. It has produced a special issue of the Consumer Action newsletter, including stories about rental car insurance, understanding insurance "riders," bank deposit insurance, the concept of "pay-as-you-drive insurance," auto insurance claims, renters insurance, travel insurance and choosing an insurer. This information is available on the web site.

Internet Shopping and Safety: Expenses, \$39,232.31

This project works on issues related to surfing and shopping on the Internet, and protecting yourself against people who use the Internet to defraud consumers. The project has produced a special issue of the Consumer Action newsletter, containing stories about securing your computer, paying online, mobile commerce, online privacy concerns, shopping bots, online return policies and buying and selling in cyberspace. The issue was distributed to community agencies around the country; this information is also available on Consumer Action's main web site: www.consumer-action.org.

Other Projects: Expenses, \$132,737.70

Consumer Action is involved in many other activities. It conducts advocacy on a wide range of topics of concern to all consumers, including financial industry regulation, mortgage fraud and other housing-related issues, telecommunications practices and industry regulation, health insurance, health care reform, credit card reform, limits on interest charges and on mandatory arbitration, and other issues. These other activities include:

Web Site Development

This project maintains Consumer Action's main web site, providing updated information about current marketplace subjects of concern to consumers around the country, at www.consumer-action.org. It offers news stories, headlines, press releases and alerts about such issues as the credit crisis, arbitration, Internet shopping trends, credit card usage and health care coverage. The site includes a help desk, frequently asked questions and assistance in complaining online. Issues of the organization's newsletter, "Consumer Action News," are available at the web site. This project is responsible for creating and updating Consumer Action's "Consumer Services Guide," available through its own web site: www.consumerservicesguide.org. The guide is a searchable directory of resources, to help people around the country with consumer problems and questions.

Complaint & Information Switchboard

This free service provides advice and referral to callers about a wide range of consumer questions and problems. Consumer Action has been counseling

consumers for 40 years, and encourages all callers to learn about their rights and remedies in the marketplace, and to take steps to help themselves resolve problems. Advice is provided by counselors who speak English, Chinese or Spanish. Callers to the switchboard leave their name, phone number, and a brief description of their problem. A counselor later returns the call and offers advice and referral on how to handle the problem.

Lobbying

Consumer Action takes positions on legislative issues of interest to consumers in both Sacramento, California and Washington, DC. It Works with coalitions of other public interest organizations to fight for the rights of consumers around the nation.

Consumer Action produces a quarterly newsletter, Consumer Action News, which is sent to the community-based agencies in our national network and to Consumer Action members. The newsletter, which has been published since 1971, focuses on areas of concern to consumers, especially financial services, phone services, insurance and housing, and provides information about shopping for and using such services. The newsletter is available online at the main Consumer Action web site.

Consumer Action has staff in San Francisco, Los Angeles and Washington, DC. In addition to the projects and subjects cited in Form 990, Consumer Action also works on issues related to auto purchase, repair and loans; solicitations by mail and phone; arbitration; rent-to-own purchases; elder fraud; environmental issues, food stamps and other consumer concerns.

Page 2, Part III: Schedule of Stipend Recipients (Also: Schedule I, Grants and Other Assistance to Organizations, Governments and Individuals in the United States)

The agencies below received \$90,000 in stipends (small grants) to conduct educational work under consumer Action's MoneyWise Education Project (financial information about banking services). These grants are intended to help the agencies assist and train their clients in using and understanding banking services.

In addition, Consumer Action awarded an additional \$75,000 in stipends that have not yet been paid, for a total fiscal year expense of \$165,000 in stipends. The 27 organizations that received the \$90,000 are listed below:

Advocacy Resource Center for Housing, \$2,500
Azteca Economic Development and Preservation Corporation, \$2,500
Bexar County Family Justice, \$2,500
CCCS of Greater Dallas, TX, \$2,500
CCCS of Greater San Antonio, \$2,500
City of Rockville, \$2,500

Easter Seals of Central Texas, \$2,500
Empowerment Seminars, Inc., \$2,500
Empowering Students and Parents, \$5,000
Garrett County Community Action Committee, \$2,500
Goodwill Industries of Central East Texas, \$2,500
Hartford Community Action Agency, \$5,000
HomeFront, Inc., \$5,000
HOPES CAP Inc., \$5,000
LSU Agricultural Center, \$2,500
National Council on Agricultural Life and Labor Research Fund, \$5,000
Neighborhood Housing Services of the North Bronx, \$5,000
New Beginnings Ministries/Christian Women's/Men's Job Corps, \$2,500
North Texas Housing Coalition, \$2,500
Northern Virginia Urban League, \$2,500
Opportunities Industrialization Center of Ouachita, \$2,500
Opportunities Industrialization Council of DC, \$7,500
Prince George's Community College Foundation, \$2,500
So Others Might Eat, \$2,500
South Texas Civil Rights Project, \$2,500
Texas AgriLife Extension Service, Denton County, \$2,500
UCEDC, \$5,000

Page 6, Part VI: Section A. Governing Body and Management.

8. Documenting meetings. Minutes are recorded by the Board Secretary during Consumer Action Board meetings, and these minutes are reviewed and then approved by the Board at its next meeting. The Audit Committee does not record minutes, but reports on all of its activities and decisions to the Board. (The Audit Committee selects the auditor and reviews the draft audit report with the auditor and senior staff.) There are no other Board committees.

Page 6, Part VI: Section B. Policies.

11a. Reviewing form 990. Staff sends to the Board a copy of the organization's form 990 after it is prepared. The form is reviewed and discussed at the next Board meeting.

15. Determining compensation. Members of the Consumer Action Board reviewed the salaries of senior staff in February 2008, utilizing a study of comparability data for Bay Area non-profit organizations, and then the full Board ordered adjustments in salaries, reporting the action in the minutes of that Board meeting.

Page 6, Part VI: Section C. Disclosure.

18. Public availability of Form 990. Consumer Action makes its Form 990 (and annual California state forms) available to the public at no charge, upon

request to one of its offices. Consumer Action's Form 990 is also available on the Internet at the Guidestar.org web site, and on Consumer Action's web site.

19. Public availability of governing documents and financial statements. Consumer Action makes these documents available to the public at no charge, upon request to one of its offices.

Page 12, Part XI: Reconciliation of Net Assets. During the year the organization restated \$1,096,000 in assets: \$12,500 were funds originally received as temporarily restricted revenue that were redirected by the funder to a fundraising event for Consumer Action; \$70,000 was a bad debt expense (a cancelled grant), and \$1,014,384 restated temporarily restricted revenue.

Depreciation and Amortization
(Including Information on Listed Property)

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.

▶ Attach to your tax return.

Name(s) shown on return
San Francisco Consumer Action, Inc

Business or activity to which this form relates

Identifying number
23-7172908

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2010 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11	
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11	12	
13	Carryover of disallowed deduction to 2012. Add lines 9 and 10, less line 12 ▶	13	

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property.) (See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Do not include listed property.) (See instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2011	17	
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here <input type="checkbox"/>		

Section B—Assets Placed in Service During 2011 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only—see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property						
h Residential rental property						
i Nonresidential real property						

Section C—Assets Placed in Service During 2011 Tax Year Using the Alternative Depreciation System

20a Class life						
b 12-year						
c 40-year						

Part IV Summary (See instructions.)

21	Listed property. Enter amount from line 28	21	6,121 47
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21 Enter here and on the appropriate lines of your return. Partnerships and S corporations—see instructions	22	6,121 47
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	0

Part V Listed Property (Include automobiles, certain other vehicles, certain computers, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete only 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A—Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed? <input type="checkbox"/> Yes <input type="checkbox"/> No							24b If "Yes," is the evidence written? <input type="checkbox"/> Yes <input type="checkbox"/> No		
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost	
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions) .							25		
26 Property used more than 50% in a qualified business use:									
computers	3/12	100 %	4,563 71	4,563 71	5 years	SL	912 74		
computers/print	02-2011	100 %	61,017 59	61,017 59	5 years	SL	5,208 73		
furniture	02-2006	100 %	11,349 28	11,349.28	5 years	SL	0		
27 Property used 50% or less in a qualified business use:									
		%				S/L -			
		%				S/L -			
		%				S/L -			
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1							28	6,121 47	
29 Add amounts in column (i), line 26. Enter here and on line 7, page 1								29	

Section B—Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
30 Total business/investment miles driven during the year (do not include commuting miles)												
31 Total commuting miles driven during the year												
32 Total other personal (noncommuting) miles driven												
33 Total miles driven during the year. Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?												
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

Section C—Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who are not more than 5% owners or related persons (see instructions).

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions.)		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2011 tax year (see instructions):					
43 Amortization of costs that began before your 2011 tax year					43
44 Total. Add amounts in column (f). See the instructions for where to report					44