

Form **990****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)

OMB No 1545-0047

2005**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 2005 calendar year, or tax year beginning April 1, 2005, and ending March 31, 2006**B Check if applicable**

- ☐ Address change
☐ Name change
☐ Initial return
☐ Final return
☐ Amended return
☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization**San Francisco Consumer Action, Inc.**

Number and street (or P.O. box if mail is not delivered to street address) Room/suite

221 Main Street**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 Accounting method:** ☐ Cash ☒ Accrual☐ Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

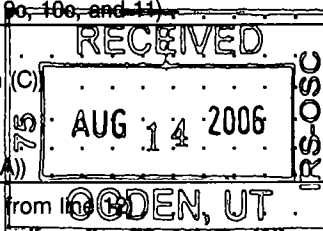
H and I are not applicable to section 527 organizations.**H(a)** Is this a group return for affiliates? ☐ Yes ☒ No**H(b)** If "Yes," enter number of affiliates ▶**H(c)** Are all affiliates included? ☐ Yes ☐ No
(If "No," attach a list. See instructions.)**H(d)** Is this a separate return filed by an organization covered by a group ruling? ☐ Yes ☒ No**I Group Exemption Number ▶****M Check** ☐ if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).**G Website:** ▶ **www.consumer-action.org****J Organization type** (check only one) ▶ ☒ 501(c) (**3**) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527**K Check here** ☐ if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS; but if the organization chooses to file a return, be sure to file a complete return. **Some states require a complete return.****L Gross receipts:** Add lines 6b, 8b, 9b, and 10b to line 12 ▶ **2,065,164.81****Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)**

1 Contributions, gifts, grants, and similar amounts received:		1a	1,817,814.25	
a Direct public support		1b		
b Indirect public support		1c		
c Government contributions (grants)				
d Total (add lines 1a through 1c) (cash \$ 1,817,814.25 noncash \$ 0)		1d		1,817,814.25
2 Program service revenue including government fees and contracts (from Part VII, line 93)		2		1,715.93
3 Membership dues and assessments		3		7,933.00
4 Interest on savings and temporary cash investments		4		96,566.81
5 Dividends and interest from securities		5		45,334.82
6a Gross rents		6a		
b Less: rental expenses		6b		
c Net rental income or (loss) (subtract line 6b from line 6a)		6c		
7 Other investment income (describe ▶)		7		
8a Gross amount from sales of assets other than inventory		(A) Securities		(B) Other
b Less: cost or other basis and sales expenses		8a		
c Gain or (loss) (attach schedule)		8b		
d Net gain or (loss) (combine line 8c, columns (A) and (B))		8c		
8d				
9 Special events and activities (attach schedule). If any amount is from gaming, check here <input type="checkbox"/>				
a Gross revenue (not including \$ _____ of contributions reported on line 1a)		9a	30,800.00	
b Less: direct expenses other than fundraising expenses		9b	0	
c Net income or (loss) from special events (subtract line 9b from line 9a)		9c		30,800.00
10a Gross sales of inventory, less returns and allowances		10a		
b Less: cost of goods sold		10b		
c Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)		10c		
11 Other revenue (from Part VII, line 103)		11		65,000.00
12 Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)		12		2,065,164.81
13 Program services (from line 44, column (B))		13		1,393,824.93
14 Management and general (from line 44, column (C))		14		299,439.65
15 Fundraising (from line 44, column (D))		15		27,820.55
16 Payments to affiliates (attach schedule)		16		
17 Total expenses (add lines 16 and 44, column (A))		17		1,721,085.13
18 Excess or (deficit) for the year (subtract line 17 from line 12)		18		344,079.68
19 Net assets or fund balances at beginning of year (from line 73, column (A))		19		763,480.49
20 Other changes in net assets or fund balances (attach explanation)		20		5,999,892.14
21 Net assets or fund balances at end of year (combine lines 18, 19, and 20)		21		7,107,452.31

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Cat No 11282Y

Form **990** (2005)

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21

Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See the instructions.)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising	
22	Grants and allocations (attach schedule) (cash \$ _____ noncash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	22				
23	Specific assistance to individuals (attach schedule)	23				
24	Benefits paid to or for members (attach schedule)	24				
25	Compensation of officers, directors, etc.	25	98,946.00	81,388.00	13,558.00	
26	Other salaries and wages	26	672,785.00	542,834.25	118,267.60	
27	Pension plan contributions	27	37,057.00	30,135.02	6,353.43	
28	Other employee benefits	28	87,027.96	70,354.36	14,748.54	
29	Payroll taxes	29	63,500.92	51,443.29	10,883.53	
30	Professional fundraising fees	30				
31	Accounting fees	31	9,821.00		9,821.00	
32	Legal fees	32				
33	Supplies	33	13,447.90	5,970.18	7,266.14	
34	Telephone	34	13,149.02	8,686.11	4,462.91	
35	Postage and shipping	35	46,247.64	43,461.44	2,712.20	
36	Occupancy	36	154,805.81	129,078.00	21,596.13	
37	Equipment rental and maintenance	37	4,277.21		4,277.21	
38	Printing and publications	38	104,094.06	103,351.18	442.33	
39	Travel	39	41,079.56	30,797.26	6,935.62	
40	Conferences, conventions, and meetings	40	161,467.80	161,467.80		
41	Interest	41				
42	Depreciation, depletion, etc. (attach schedule)	42	8,356.00	51.85	8,304.15	
43	Other expenses not covered above (itemize):					
a	Translation	43a	21,459.24	21,459.24		
b	Contract Expenses (grants, all cash)	43b	74,000.00	74,000.00		
c	Consultants	43c	7,316.45	5,949.45	1,017.00	
d	Computer Services: Connections/Consult.	43d	53,503.33	31,207.50	22,240.63	
e	Moving, Office Maintenance	43e	32,248.31		32,248.31	
f	Insurance	43f	7,572.00		7,572.00	
g	Fees, Dues, Misc.	43g	8,922.92	2,190.00	6,732.92	
44	Total functional expenses. Add lines 22 through 43. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	44	1,721,085.13	1,393,824.93	299,439.65	27,820.55

Joint Costs. Check ☐ if you are following SOP 98-2.Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ☐ Yes ☒ No

If "Yes," enter (i) the aggregate amount of these joint costs \$ _____; (ii) the amount allocated to Program services \$ _____;

(iii) the amount allocated to Management and general \$ _____; and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments (See the instructions.)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

What is the organization's primary exempt purpose? ► consumer education and advocacy	Program Service Expenses
All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)	(Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts, but optional for others.)
a The MoneyWise Project provided consumer education through community-based organizations around the country. CA conducted conferences, workshops and trainings on obtaining and using bank accounts and credit cards, understanding credit reports, budgeting, loans, bankruptcy and other financial services topics. CA distributed thousands of free publications to consumers and community agency staff, in English, Chinese, Spanish, Korean and Vietnamese. CA awarded grants (stipends) to agencies who used CA's materials to educate their clients. (Grants and allocations \$ 74,000.00) If this amount includes foreign grants, check here ► <input type="checkbox"/>	569,860.76
b The Credit Card Terms Education Project produced educational materials about how to obtain and use credit cards, and conducted conferences, workshops and trainings to educate consumers and the staff of community-based organizations about credit cards, and distributed thousands of free brochures about understanding credit card terms and practices. (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	265,167.97
c The Healthy Children Organizing Project worked with parents, doctors and government officials to eliminate the problem of environmental poisoning of young children in San Francisco. (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	66,699.40
d The Bank of America Consumer Education Fund Project produced and distributed free educational materials throughout California on a wide range of banking services and products. (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	25,604.46
e Other program services (attach schedule) (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	466,492.34
f Total of Program Service Expenses (should equal line 44, column (B), Program services). . . . ►	1,393,824.93

Part IV Balance Sheets (See the instructions.)**Note:** Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year		(B) End of year
Assets	45 Cash—non-interest-bearing	99,002.43	45	117,370.16
	46 Savings and temporary cash investments	466,286.58	46	6,001,247.51
	47a Accounts receivable	101,192.58		
	b Less: allowance for doubtful accounts	0	47c	101,192.58
	48a Pledges receivable		48c	
	b Less: allowance for doubtful accounts		49	
	49 Grants receivable		50	
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)			
	51a Other notes and loans receivable (attach schedule)			
	b Less: allowance for doubtful accounts		51c	
	52 Inventories for sale or use		52	
	53 Prepaid expenses and deferred charges	15,437.61	53	39,538.85
	54 Investments—securities (attach schedule) <input type="checkbox"/> Cost <input type="checkbox"/> FMV	106,582.77	54	100,133.30
	55a Investments—land, buildings, and equipment: basis			
	b Less: accumulated depreciation (attach schedule)		55c	
56 Investments—other (attach schedule)	424,403.99	56	1,775,543.95	
57a Land, buildings, and equipment: basis	65,228.02			
b Less: accumulated depreciation (attach schedule)	40,599.70	57c	24,628.32	
58 Other assets (describe <input type="checkbox"/> Tax deposit)	350.00	58	350.00	
59 Total assets (must equal line 74). Add lines 45 through 58.	1,860,993.40	59	8,160,004.67	
Liabilities	60 Accounts payable and accrued expenses	89,507.91	60	111,988.36
	61 Grants payable		61	
	62 Deferred revenue	1,008,005.00	62	940,564.00
	63 Loans from officers, directors, trustees, and key employees (attach schedule)		63	
	64a Tax-exempt bond liabilities (attach schedule)		64a	
	b Mortgages and other notes payable (attach schedule)		64b	
	65 Other liabilities (describe <input type="checkbox"/>)		65	
66 Total liabilities. Add lines 60 through 65	1,097,512.91	66	1,052,552.36	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.			
	67 Unrestricted	336,307.96	67	673,589.04
	68 Temporarily restricted	427,172.53	68	6,433,863.27
	69 Permanently restricted		69	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.			
	70 Capital stock, trust principal, or current funds.		70	
	71 Paid-in or capital surplus, or land, building, and equipment fund		71	
	72 Retained earnings, endowment, accumulated income, or other funds		72	
	73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21)	763,480.49	73	7,107,452.31
	74 Total liabilities and net assets/fund balances. Add lines 66 and 73.	1,860,993.40	74	8,160,004.67

Part IV-A Reconciliation of Revenue per Audited Financial Statements With Revenue per Return (See the instructions.)

a	Total revenue, gains, and other support per audited financial statements	a	2,082,366.21
b	Amounts included on line a but not on Part I, line 12:		
1	Net unrealized gains on investments	b1	-6,978.60
2	Donated services and use of facilities	b2	12,000.00
3	Recoveries of prior year grants	b3	
4	Other (specify):	b4	12,000.00
	Project contributions		
	Add lines b1 through b4	b	17,201.40
c	Subtract line b from line a	c	2,065,164.81
d	Amounts included on Part I, line 12, but not on line a :		
1	Investment expenses not included on Part I, line 6b	d1	
2	Other (specify):	d2	
	Add lines d1 and d2	d	0
e	Total revenue (Part I, line 12). Add lines c and d	e	2,065,164.81

Part IV-B Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

a	Total expenses and losses per audited financial statements	a	1,745,085.13
b	Amounts included on line a but not on Part I, line 17:		
1	Donated services and use of facilities	b1	12,000.00
2	Prior year adjustments reported on Part I, line 20	b2	
3	Losses reported on Part I, line 20	b3	
4	Other (specify):	b4	12,000.00
	Project contributions		
	Add lines b1 through b4	b	24,000.00
c	Subtract line b from line a	c	1,721,085.13
d	Amounts included on Part I, line 17, but not on line a :		
1	Investment expenses not included on Part I, line 6b	d1	
2	Other (specify):	d2	
	Add lines d1 and d2	d	0
e	Total expenses (Part I, line 17). Add lines c and d	e	1,721,085.13

Part V-A Current Officers, Directors, Trustees, and Key Employees (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated.) (See the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter -0-)	(D) Contributions to employee benefit plans & deferred compensation plans	(E) Expense account and other allowances
Ken McEldowney, 221 Main St., Suite 480 San Francisco, CA 94105	Sec/Exec Dir., 35 hrs	98,946.00	4,948.00	None
Gene Coleman, 221 Main St., Suite 480 San Francisco, CA 94105	President, 1 hr.	0	0	None
Jim Conran, 221 Main St., Suite 480 San Francisco, CA 94105	Vice President, 1 hr.	0	0	None
Sue Hestor, 221 Main St., Suite 480 San Francisco, CA 94105	Treasurer, 1 hr.	0	0	None
Chris Bjorklund, 221 Main St., Suite 480 San Francisco, CA 94105	1 hr.	0	0	None
Anna Alvarez Boyd, 221 Main St., Suite 480 San Francisco, CA 94105	1 hr.	0	0	None
Trish Butler, 221 Main St., Suite 480 San Francisco, CA 94105	1 hr.	0	0	None
Pastor Herrera Jr., 221 Main St., Suite 480 San Francisco, CA 94105	1 hr.	0	0	None
Dr. Irene Leech, 221 Main St., Suite 480 San Francisco, CA 94105	1 hr.	0	0	None
See attached list of additional Board members				

Part VI Other Information (continued)

		Yes	No
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)		
	82b 12,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
84a	Did the organization solicit any contributions or gifts that were not tax deductible?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	<input type="checkbox"/>	<input type="checkbox"/>
85	501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	<input type="checkbox"/>	<input type="checkbox"/>
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.	<input type="checkbox"/>	<input type="checkbox"/>
c	Dues, assessments, and similar amounts from members	85c	
d	Section 162(e) lobbying and political expenditures	85d	
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e	
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85g	
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	
86	501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12	86a	
b	Gross receipts, included on line 12, for public use of club facilities	86b	
87	501(c)(12) orgs. Enter: a Gross income from members or shareholders	87a	
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	<input type="checkbox"/>	<input checked="" type="checkbox"/>
89a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 ▶ 0; section 4912 ▶ 0; section 4955 ▶ 0		
b	501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0
d	Enter: Amount of tax on line 89c, above, reimbursed by the organization		0
90a	List the states with which a copy of this return is filed ▶ California		
b	Number of employees employed in the pay period that includes March 12, 2005 (See instructions.)	90b	19
91a	The books are in care of ▶ Michael Heffer Telephone no. ▶ (415) 777-9648 Located at ▶ CA, 221 Main St., Suite 480, San Francisco, CA ZIP + 4 ▶ 94105		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country ▶ See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.	91b	<input checked="" type="checkbox"/>
c	At any time during the calendar year, did the organization maintain an office outside of the United States? If "Yes," enter the name of the foreign country ▶	91c	<input checked="" type="checkbox"/>
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041—Check here and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92		<input type="checkbox"/>

Part VII Analysis of Income-Producing Activities (See the instructions.)

Note: Enter gross amounts unless otherwise indicated.

		Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
		(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93	Program service revenue:					
a	Sale of educational materials					1,715.93
b						
c						
d						
e						
f	Medicare/Medicaid payments					
g	Fees and contracts from government agencies					7,933.00
94	Membership dues and assessments					
95	Interest on savings and temporary cash investments			14	96,566.81	
96	Dividends and interest from securities			14	45,334.82	
97	Net rental income or (loss) from real estate:					
a	debt-financed property					
b	not debt-financed property					
98	Net rental income or (loss) from personal property					
99	Other investment income					
100	Gain or (loss) from sales of assets other than inventory					
101	Net income or (loss) from special events					
102	Gross profit or (loss) from sales of inventory					
103	Other revenue: a Rental rebate					65,000
b						
c						
d						
e						
104	Subtotal (add columns (B), (D), and (E))				141,901.63	74,648.93
105	Total (add line 104, columns (B), (D), and (E))					216,550.56

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
93a	Sale of educational materials enabled us to reach more people with information, beyond those targeted by our grants.
94	Membership dues helped us to establish a base of support in the community and to reach more people with our information.


Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See the instructions.)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No
- Note:** If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

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.

Please Sign Here	 Signature of officer		8/10/06 Date	
	Ken McEldowney, Secretary Type or print name and title			
Paid Preparer's Use Only	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN (See Gen. Inst. W)
	Firm's name (or yours if self-employed), address, and ZIP + 4	EIN	Phone no	

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Organization Exempt Under Section 501(c)(3)

(Except Private Foundation) and Section 501(e), 501(f), 501(k), 501(n),
or 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information—(See separate instructions.)

► **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

OMB No 1545-0047

2005

Name of the organization

San Francisco Consumer Action, Inc.

Employer identification number

23 7172908

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees
(See page 1 of the instructions. List each one. If there are none, enter "None.")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
L. Sherry, 221 Main St., Suite 480 San Francisco, CA 94105	Project Director, 35 hrs.	71,486	3,574	0
K. Li, 221 Main St., Suite 480 San Francisco, CA 94105	Project Director, 35 hrs.	75,414	3,771	0
C. McIntyre, 423 W. Sixth St., Suite 1105 Los Angeles, CA 90014	Project Director, 35 hrs.	69,677	2,767	0
Total number of other employees paid over \$50,000 ►		0		

Part II-A Compensation of the Five Highest Paid Independent Contractors for Professional Services

(See page 2 of the instructions. List each one (whether individuals or firms). If there are none, enter "None.")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over \$50,000 for professional services ►		0

Part II-B Compensation of the Five Highest Paid Independent Contractors for Other Services

(List each contractor who performed services other than professional services, whether individuals or firms. If there are none, enter "None." See page 2 of the instructions.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of other contractors receiving over \$50,000 for other services ►		0

Part III Statements About Activities (See page 2 of the instructions.)

	Yes	No
1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ► \$ <u>3,076.00</u> (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes" must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.		
2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)		
a Sale, exchange, or leasing of property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Lending of money or other extension of credit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c Furnishing of goods, services, or facilities?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
e Transfer of any part of its income or assets?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3a Do you make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Do you have a section 403(b) annuity plan for your employees?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c During the year, did the organization receive a contribution of qualified real property interest under section 170(h)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4a Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Do you provide credit counseling, debt management, credit repair, or debt negotiation services?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Part IV Reason for Non-Private Foundation Status (See pages 3 through 6 of the instructions.)The organization is not a private foundation because it is: (Please check only **ONE** applicable box.)

- 5** ☐ A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6** ☐ A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7** ☐ A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8** ☐ A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9** ☐ A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state ►
- 10** ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a** ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b** ☐ A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 12** ☐ 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 charitable, etc., 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). (Also complete the **Support Schedule** in Part IV-A.)
- 13** ☐ An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: **(1)** lines 5 through 12 above; or **(2)** sections 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). Check the box that describes the type of supporting organization: ☐ Type 1 ☐ Type 2 ☐ Type 3

Provide the following information about the supported organizations. (See page 6 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above

- 14** ☐ An organization organized and operated to test for public safety. Section 509(a)(4). (See page 6 of the instructions.)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12.) **Use cash method of accounting.****Note:** You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
15 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)	1,443,951	1,385,734	1,344,791	1,343,584	5,518,060
16 Membership fees received	8,312	8,198	10,347	14,051	40,908
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	1,607	291	1,031	1,273	4,202
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	8,281	4,262	6,861	10,752	30,176
19 Net income from unrelated business activities not included in line 18.					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.					
22 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	1,462,151	1,398,485	1,363,030	1,369,654	5,593,346
24 Line 23 minus line 17	1,460,544	1,398,194	1,361,999	1,368,381	5,589,144
25 Enter 1% of line 23	14,621	13,985	13,630	13,697	
26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24					26a 111,783
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2001 through 2004 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts					26b 0
c Total support for section 509(a)(1) test: Enter line 24, column (e)					26c 5,589,144
d Add: Amounts from column (e) for lines: 18 30,178 19 0 22 0 26b 0					26d 30,178
e Public support (line 26c minus line 26d total)					26e 5,558,966
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 99.46 %
27 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year: (2004) (2003) (2002) (2001)					
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11b, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year: (2004) (2003) (2002) (2001)					
c Add: Amounts from column (e) for lines: 15 16 17 20 21					27c
d Add: Line 27a total, and line 27b total					27d
e Public support (line 27c total minus line 27d total)					27e
f Total support for section 509(a)(2) test: Enter amount from line 23, column (e)					27f
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h %
28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 2001 through 2004, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.					

Part VI-A Lobbying Expenditures by Electing Public Charities (See page 9 of the instructions.)
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

 Check ☐ **a** if the organization belongs to an affiliated group. Check ☐ **b** if you checked "a" and "limited control" provisions apply.

Limits on Lobbying Expenditures		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
(The term "expenditures" means amounts paid or incurred.)			
36	Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37	Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38	Total lobbying expenditures (add lines 36 and 37)	38	
39	Other exempt purpose expenditures	39	
40	Total exempt purpose expenditures (add lines 38 and 39)	40	
41	Lobbying nontaxable amount. Enter the amount from the following table—		
If the amount on line 40 is— The lobbying nontaxable amount is— Not over \$500,000 20% of the amount on line 40 Over \$500,000 but not over \$1,000,000 \$100,000 plus 15% of the excess over \$500,000 Over \$1,000,000 but not over \$1,500,000 \$175,000 plus 10% of the excess over \$1,000,000 Over \$1,500,000 but not over \$17,000,000 \$225,000 plus 5% of the excess over \$1,500,000 Over \$17,000,000 \$1,000,000			
42	Grassroots nontaxable amount (enter 25% of line 41).	42	
43	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36.	43	
44	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38.	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

4-Year Averaging Period Under Section 501(h)

 (Some organizations that made a section 501(h) election do not have to complete all of the five columns below.
 See the instructions for lines 45 through 50 on page 11 of the instructions.)

Calendar year (or fiscal year beginning in) ►	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2005	(b) 2004	(c) 2003	(d) 2002	(e) Total
45	Lobbying nontaxable amount				
46	Lobbying ceiling amount (150% of line 45(e))				
47	Total lobbying expenditures				
48	Grassroots nontaxable amount				
49	Grassroots ceiling amount (150% of line 48(e))				
50	Grassroots lobbying expenditures				

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See page 11 of the instructions.)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:

	Yes	No	Amount
a Volunteers		✓	
b Paid staff or management (Include compensation in expenses reported on lines c through h.)	✓		
c Media advertisements		✓	
d Mailings to members, legislators, or the public	✓		1,075.00
e Publications, or published or broadcast statements		✓	
f Grants to other organizations for lobbying purposes		✓	
g Direct contact with legislators, their staffs, government officials, or a legislative body	✓		2,001.00
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means		✓	
i Total lobbying expenditures (Add lines c through h.)			3,076.00

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

MA 4

Part VII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations (See page 12 of the instructions.)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

a Transfers from the reporting organization to a noncharitable exempt organization of:

(i) Cash

(ii) Other assets

b Other transactions:

(ii) Sales or exchanges of assets with a noncharitable exempt organization

(ii) Purchases of assets from a noncharitable exempt organization

(iii) Rental of facilities, equipment, or other assets

(iv) Reimbursement arrangements

(v) Loans or loan guarantees

(vi) Performance of services or membership or fundraising solicitations

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

[illegible]

52a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule:

[illegible]

Part VI-B: Lobbying Activity by Nonelecting Public Charities:

Description of lobbying activities:

Consumer Action took positions on legislation, and contacted legislators and their staffs by phone and by mail, and urged consumers to contact their legislators about legislation that affected them. Consumer Action took positions on these federal measures:

- S. 499, credit card disclosure
- S. 2305, Medicare
- S. 1328, drinking water
- S. 1502, consumer rights
- S. 1955, health insurance
- S. 2342, Medicare-prescription drugs
- S. 2360, Internet non-discrimination
- S. 2484, privacy
- S. 2550, electronic tax returns
- S. 2553, call centers
- S. 2654, protection of young consumers
- S. 2655, credit card reform
- S. 3997, financial data protection

- HR 9, voting rights
- HR 752, Medicare
- HR 5121, home ownership
- HR 5023, Medicare
- HR 4904, fur labeling
- HR 4167, food stamps
- HR 4932, call centers
- HR 3997, financial data protection
- HR 3178, drinking water

Depreciation and Amortization

(Including Information on Listed Property)

OMB No 1545-0172

2005
Attachment
Sequence No **67**

▶ 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 the instructions for a higher limit for certain businesses	1	\$105,000
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation	3	\$420,000
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 2004 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 2006. 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 allowance for certain aircraft, certain property with a long production period, and qualified NYL or GO Zone 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 2005	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 2005 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			25 yrs.		S/L	
h Residential rental property			27.5 yrs.	MM	S/L	
i Nonresidential real property			39 yrs.	MM	S/L	

Section C—Assets Placed in Service During 2005 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 40-year			40 yrs.	MM	S/L	

Part IV Summary (see instructions)

21	Listed property. Enter amount from line 28	21	8,356.00
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 instr.	22	8,356.00
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	

Part V Listed Property (Include automobiles, certain other vehicles, cellular telephones, 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? ☒ **Yes** ☐ **No** **24b** If "Yes," is the evidence written? ☒ **Yes** ☐ **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 allowance for certain aircraft, certain property with a long production period, and qualified NYL or GO Zone 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/print.	6/01-3/06	100 %	27,335.69	27,335.69	5	SL/HY	5,471.00	
furniture	'02, '05, 3/06	100 %	8,677.13	8,677.13	5	SL/HY	1,735.00	
phone system	7/05	100 %	5,750.50	5,750.50	5	SL/HY	1,150.00	

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** 8,356.00

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
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?	Yes No	Yes No	Yes No	Yes No	Yes No	Yes No
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 2005 tax year (see instructions):					
43 Amortization of costs that began before your 2005 tax year.				43	
44 Total. Add amounts in column (f). See the instructions for where to report.				44	

Form 4562	2005		Consumer Action	23-7172908			
Depreciation Schedule, as of 3/31/06							
Equipment/Furniture	Date of Purchase	Check # or CD #	Serial #	Original Cost	Depreciation 3/31/06	Accum. Depreciation	Balance 3/31/06
furniture	Mar-06	5710	N/A	1,285.39	257.00	257.00	1,028.39
ibook	Mar-06	5701/5800	S4H6103H4SE7	1,431.55	286.00	286.00	1,145.55
emac	Feb-06	5629	YM545OLPSCG	949.79	190.00	190.00	759.79
ibook	Feb-06	5620	# S4H5459K2SE9	1,612.88	322.00	322.00	1,290.88
furniture	Jan-06	5575	N/A	1,649.20	330.00	330.00	1,319.20
powerbook	Dec-05	5421	#W8547F6SSX2	2,580.17	516.00	516.00	2,064.17
ibook	Oct-05	5218	#S4H534FAXSE9	1,567.34	313.00	313.00	1,254.34
emac	Aug-05	5141	#SYM5232N2SCG	900.29	180.00	180.00	720.29
emac	Aug-05	5141	#SYM5242QMSCG	900.29	180.00	180.00	720.29
furniture	Jul-05	5048	N/A	3,850.90	770.00	770.00	3,080.90
phone system	6/05,8/05	4931/5119	(installed 7/8/05)	5,750.50	1,150.00	1,150.00	4,600.50
emac	Mar-05	4833	YM445EQRQJ8	1,009.88	202.00	303.00	706.88
emac	Jul-04	4434	G8426KZRQJB	1,063.04	213.00	426.00	637.04
emac	"	"	G8427913QJB	1,063.04	213.00	426.00	637.04
emac	Mar-04	4167	YM347A84PPA	1,036.00	208.00	520.00	516.00
ibook	Aug-03	3778	UV3283W6-PBM-ff10	1,853.94	372.00	930.00	923.94
emac	Jun-03	3685	G831809MPDL	1,651.97	330.00	825.00	826.97
emac	"	"	G83172GQPDL	"	"	"	"
furniture	Oct-02	3269	N/A	1,891.64	378.00	1,268.00	623.64
powerbook	Oct-02	3283	QT2372APLP4	2,785.84	558.00	1,953.00	832.84
emac	Sep-02	3229	G82313BVLRX	1,274.98	256.00	896.00	378.98
R5300 T1 router	Dec-01	2827	8656164	1,250.00	250.00	1,125.00	125.00
imac	Nov-01	2760	RN1395K7-LFD	1,575.21	316.00	1,422.00	153.21
imac	Oct-01	2717	RN13725TLFD	1,575.21	316.00	1,422.00	153.21
printer,	Jun-01	991	USBGG00325	1,254.27	250.00	1,125.00	129.27
imac	Dec-00	2270	YMO32ATZJWQ	978.50		978.50	0.00
powermac	May-00	1933	XB0151Y1-HSE	1,555.50		1,555.50	0.00
tape drive	Nov-99	1686	1911165	1,006.88		1,006.88	0.00
imac	Nov-99	1666	SG9421B4H90	4,193.15		4,193.15	0.00
imac	"	"	PT9437KGGGE	"		"	"
imac	"	"	PT9436KGGGE	"		"	"
imac	May-99	1407	XB9172VQG3H	1,480.86		1,480.86	0.00
powermac	Nov-98	1188	SG84409ED8X	2,491.92		2,491.92	0.00
printer	Oct-98	1132	USNC170768	1,824.94		1,824.94	0.00
imac	Oct-98	1149	XB836S74DFN	1,684.37		1,684.37	0.00
imac	"	"	XA833L74DFN	1,684.37		1,684.37	0.00
powermac	Feb-97	5276	XB6510L78VW	5,884.61		5,884.61	0.00
phone system	May-95	266,271	DKSUB16	2,779.60		2,779.60	0.00
monitors, trashed, 12/05				-2,100.00		-2,100.00	0.00
			Totals	65,228.02	8,356.00	40,599.70	24,628.32

Part I, Line 20: Other Changes in Net Assets:

Temporarily Restricted Funds:	\$6,006,690.74
Net Depreciation of investments: (unrealized change in value of securities)	<u>-\$6,798.60</u>
Total, Other Changes in Net Assets:	\$5,999,892.14

Part III: Statement of Program Service Accomplishments

Consumer Action conducted many different educational programs, producing and distributing over one million free educational publications about consumer topics to consumers, through non-profit agencies around the country. Most of these publications were translated into such languages as Chinese, Spanish, Korean and Vietnamese. Consumer Action also presented free trainings, workshops and other public events in several cities, and maintained an educational web site. The schedule of activities below is in addition to the major projects listed on page 3 of Part III, Form 990:

Cellular Phone Survey Project: \$10,322.76
Consumer Complaint Resolution Project: \$65,537.38
Credit Card Fraud Project: \$72,130.28
Financial Literacy Project: \$15,423.66
Health Services Education Project: \$13,880.05
Home Buyer Education Project: \$9,130.24
Housing Education Project: \$20,008.39
Insurance Education Project: 1,902.85
Investing Education Project: \$1,652.41
Misc. Educational Projects: \$139,859.20
Phone Services Education Project: \$4,004.40
Web Site Development and Posting Project: \$81,749.66
Wireless Phone Services Education: \$19,459.01
Workers Compensation Insurance Project: \$11,432.05

Total of Program Services Expenses on This Page: \$466,492.34

Total of Program Services reported on page 3 of Form 990: \$927,332.59

Total of All Program Services Reported: \$1,393,824.93

Part II: Schedule of grant recipients: The agencies below received funds to conduct educational work under Consumer Action's MoneyWise Educational Project

<u>NAME/ADDRESS</u>	<u>Amounts Awarded</u>
Telamon Corporation 4917 Waters Edge Drive, Suite 220, Raleigh, NC 27606	2,500
Peach County Cooperative Extension Service 700 Spruce Street, Wing A-2, Ft. Valley, GA 31030	2,500
Elizabeth City State University Community Development Program 1704 Weeksville Road, Elizabeth City, NC 27909	2,000
Triangle Family Services, Inc. 118 St. Mary's Street (Admin.), Raleigh, NC 27605	3,000
Cass County Extension Office Texas Coop. Ext., Post Office Box 471, Linden, TX 75563	1,900
CCCS of Lafayette 731 Main Street, Lafayette, IN 47901	1,000
CCCS of Mid-Florida 1227 NW 16 th Ave., Gainesville, FL 32601	\$500
North Carolina Cooperative Extension Service 2222-A South Fayetteville St., Ashboro, NC 27205	2,500
Habitat for Humanity of Northern Virginia 4451 First Place South, Arlington, VA 22204	2,000
CCCS/South Texas 2202 South Business 77, Suite C, Harlingen, TX 78550	2,500
Community Housing and Credit Counseling Center 1001 Willow St., Chico, CA 95928	3,000
Comanche County OSU Extension Service 611 SW "C" Ave., Lawton, OK 73501	500
City of Evanston Disabled Services 2100 Ridge Ave., Evanston, Illinois 50201	4,000

School Workers Federal Credit Union 1400 West Bank St. Salisbury, NC 28144	2,000
North Carolina Cooperative Extension Service 126 Court Square, Yanceyville, NC 27379	2,000
Consumer Credit Counseling Services of the East Bay 1070 Concord Avenue, Suite 105, Concord, CA 94520	5,000
Artist Development/Imagemaking 5214 Diamond Heights Boulevard, #609 San Francisco, CA 94131	4,600
Friends Lend Others Wings (FLOW) 215 West San Antonio Street, Suite 2108 San Marcos, TX 78666	5,000
Chinese Newcomers Service Center 777 Stockton Street, #104, San Francisco, CA	5,000
Moneywise Coalition of Durham 315 Chapel Hill Street, Suite 301, Durham, NC 27701	2,000
Ropheka Rock of the World Ministries, Inc. 477 Windsor Street, SW, Suite 203, Atlanta, GA 30312	3,000
University of Florida Post Office Box 110310, Gainesville, FL 32611	3,000
YWCA of Greater Memphis 1156 Peabody Ave., Memphis, TN 38109	2,000
Delta Sigma Theta Sorority Inc. 3900 Fernwood Lane, Greenville, NC 27834	2,500
Chestnut Credit Counseling 1003 Martin Luther King Drive, Bloomington, IL 61701	3,000
Charlotte-Mecklenburg Housing Partnership Inc. 1201 Greenwood Cliff, Suite 300, Charlotte, NC 28204	2,000
Communication Services 1817 Renoir Ave., Davis, CA 95616	5,000

Part IV, Line 54: Investments—Securities:

964 shares of IBM common stock, fair market value:	\$79,501.08
Vanguard VINX mutual fund, fair market value:	<u>\$20,632.22</u>
Total, Securities:	\$100,133.30

Part IV, Line 56: Investments—Other:

Vanguard Money Market Fund, value:	\$762,186.62
Banc America Investment Services, Money Market Fund, value:	<u>\$1,013,357.33</u>
Total, Other Investments:	\$1,775,543.95

Part V-A: List of Officers and Directors**Additional Board Members:**

A. Name and address	B. Title/Hours per week	C. Compensation	D. Contributions to Benefit Plans	E. Expense Account
Lisa Yep Salinas 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Patricia Sturdevant 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Mary Love Sanford 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, 1 hour	-0-	-0-	None
Kay Pachtner 221 Main St., Suite 480 San Francisco, CA 94105	Board Member, emeritus, 1 hour	-0-	-0-	None