

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)

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

OMB No 1545-0047

**2006****Open to Public Inspection**Department of the Treasury  
Internal Revenue Service

<b>A</b> For the 2006 calendar year, or tax year beginning April 1, 2006, and ending March 31, 20 07	
<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>D</b> Employer identification number 23 7172908 <b>E</b> Telephone number ( 415 ) 777-9648 <b>F</b> Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) ▶
<b>G</b> Website: ▶ www.consumer-action.org	
<b>J</b> Organization type (check only one) ▶ <input checked="" type="checkbox"/> 501(c) ( 3 ) ◀ (insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527	
<b>K</b> Check here ▶ <input type="checkbox"/> if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.	
<b>L</b> Gross receipts. Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 2,935,995.91	
<b>M</b> Check ▶ <input type="checkbox"/> if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF)	

<b>Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)</b>									
Revenue	1	Contributions, gifts, grants, and similar amounts received:							
	a	Contributions to donor advised funds				1a			
	b	Direct public support (not included on line 1a)				1b	2,426,000.95		
	c	Indirect public support (not included on line 1a)				1c			
	d	Government contributions (grants) (not included on line 1a)				1d			
	e	Total (add lines 1a through 1d) (cash \$ 2,426,000.95 noncash \$ 0 )				1e	2,426,000.95		
	2	Program service revenue including government fees and contracts (from Part VII, line 93)				2	203.72		
	3	Membership dues and assessments				3	6,750.50		
	4	Interest on savings and temporary cash investments				4	273,928.05		
	5	Dividends and interest from securities				5	119,158.05		
	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				
Expenses	8a	(A) Securities				8a			
		109,954.64				8a			
	b	Less: cost or other basis and sales expenses				8b			
		100,306.70				8b			
	c	Gain or (loss) (attach schedule)				8c			
		9,647.94				8c			
	d	Net gain or (loss). Combine line 8c, columns (A) and (B)				8d	9,647.94		
	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 1b)				9a			
	b	Less: direct expenses other than fundraising expenses				9b			
	c	Net income or (loss) from special events. Subtract line 9b from line 9a				9c			
	Net Assets	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			
12		Total revenue. Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11				12	2,835,689.21		
13		Program services (from line 44, column (B))				13	2,000,936.12		
14		Management and general (from line 44, column (C))				14	372,379.52		
15		Fundraising (from line 44, column (D))				15	27,150.41		
16		Payments to affiliates (attach schedule)				16	0		
17		Total expenses. Add lines 16 and 44, column (A)				17	2,400,466.05		
18		Excess or (deficit) for the year. Subtract line 17 from line 12				18	435,223.16		
19		Net assets or fund balances at beginning of year (from line 73, column (A))				19	7,107,452.31		
20	Other changes in net assets or fund balances (attach explanation)				20	(59,897.14)			
21	Net assets or fund balances at end of year. Combine lines 18, 19, and 20				21	7,482,778.33			

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**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
<b>22a</b>	Grants paid from donor advised funds (attach schedule) (cash \$ _____ noncash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	<b>22a</b>			
<b>22b</b>	Other grants and allocations (attach schedule) (cash \$ _____ noncash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	<b>22b</b>			
<b>23</b>	Specific assistance to individuals (attach schedule)	<b>23</b>			
<b>24</b>	Benefits paid to or for members (attach schedule)	<b>24</b>			
<b>25a</b>	Compensation of current officers, directors, key employees, etc. listed in Part V-A (attach schedule)	<b>25a</b> 113,621.00	96,633.00	12,988.00	4,000.00
<b>b</b>	Compensation of former officers, directors, key employees, etc. listed in Part V-B (attach schedule)	<b>25b</b>			
<b>c</b>	Compensation and other distributions, not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) (attach schedule)	<b>25c</b>			
<b>26</b>	Salaries and wages of employees not included on lines 25a, b, and c	<b>26</b> 915,967.00	735,433.59	167,409.47	13,123.94
<b>27</b>	Pension plan contributions not included on lines 25a, b, and c	<b>27</b> 48,177.00	40,863.50	7,313.50	
<b>28</b>	Employee benefits not included on lines 25a - 27	<b>28</b> 116,495.58	96,528.79	17,598.69	2,368.10
<b>29</b>	Payroll taxes	<b>29</b> 80,858.04	67,157.66	12,322.18	1,378.20
<b>30</b>	Professional fundraising fees	<b>30</b>			
<b>31</b>	Accounting fees	<b>31</b> 11,353.75		11,353.75	
<b>32</b>	Legal fees	<b>32</b>			
<b>33</b>	Supplies	<b>33</b> 24,844.37	8,835.43	12,824.67	3,184.27
<b>34</b>	Telephone	<b>34</b> 12,621.28	8,803.45	3,817.83	
<b>35</b>	Postage and shipping	<b>35</b> 58,039.79	52,432.92	5,454.77	152.10
<b>36</b>	Occupancy	<b>36</b> 167,170.77	138,945.00	25,775.77	2,450.00
<b>37</b>	Equipment rental and maintenance	<b>37</b> 157.95		157.95	
<b>38</b>	Printing and publications	<b>38</b> 154,356.90	153,671.74	685.16	
<b>39</b>	Travel	<b>39</b> 75,928.10	63,828.30	12,050.40	49.40
<b>40</b>	Conferences, conventions, and meetings	<b>40</b> 257,906.63	255,261.63	2,645.00	
<b>41</b>	Interest	<b>41</b>			
<b>42</b>	Depreciation, depletion, etc. (attach schedule)	<b>42</b> 10,513.69	602.98	9,910.71	
<b>43</b>	Other expenses not covered above (itemize):				
<b>a</b>	Translation	<b>43a</b> 18,060.66	18,060.66		
<b>b</b>	Consultants	<b>43b</b> 37,464.25	34,559.33	2,520.92	384.00
<b>c</b>	Computer Connections	<b>43c</b> 5,962.73		5,962.73	
<b>d</b>	Computer Consultants	<b>43d</b> 72,133.00	34,684.00	37,449.00	
<b>e</b>	Stipends (grants to groups; all cash)	<b>43e</b> 168,500.00	168,500.00		
<b>f</b>	Contract Expenses	<b>43f</b> 25,164.14	25,164.14		
<b>g</b>	Insurance, Misc., Fees, Dues, Other	<b>43g</b> 25,169.42	970.00	24,139.02	60.40
<b>44</b>	<b>Total functional expenses.</b> Add lines 22a through 43g. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	<b>44</b> 2,400,466.05	2,000,936.12	372,379.52	27,150.41

**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? ► <u>consumer education and advocacy</u>	<b>Program Service Expenses</b>
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 )
<b>a</b> The MoneyWise Project provided consumer education through community-based organizations around the country. CA conducted conferences, workshops and training on obtaining and using bank accounts and credit, understanding credit reports, budgets and loans, bankruptcy and other financial services topics. CA distributed tens of thousands of free publications to consumers and to 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 about financial services. (Grants and allocations \$ <u>84,750.00</u> ) If this amount includes foreign grants, check here ► <input type="checkbox"/>	796,606 42
<b>b</b> The Credit Card Terms Education Project produced educational materials about how to shop for, obtain and use credit cards, and the project conducted conferences, workshops and trainings to educate consumers and the staff of community-based agencies about credit cards. The project also distributed many thousands of free brochures about understanding credit card terms and practices. Consumer Action awarded grants (stipends) to agencies who used CA's materials to educate their clients about credit cards. (Grants and allocations \$ <u>83,750.00</u> ) If this amount includes foreign grants, check here ► <input type="checkbox"/>	291,281 87
<b>c</b> 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, as caused by lead in old paint and by other sources. (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ► <input type="checkbox"/>	65,335 17
<b>d</b> The Financial Literacy Project worked to educate consumers about how to understand, compare, shop for, obtain and use financial services. (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ► <input type="checkbox"/>	136,022 10
<b>e</b> Other program services (attach schedule) (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ► <input type="checkbox"/>	711,690 56
<b>f</b> Total of Program Service Expenses (should equal line 44, column (B), Program services). . . . ►	2,000,936 12

**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
<b>Assets</b>	<b>45</b> Cash—non-interest-bearing . . . . .	117,370.16	<b>45</b>	53,273.16
	<b>46</b> Savings and temporary cash investments . . . . .	6,001,247.51	<b>46</b>	4,536,135.20
	<b>47a</b> Accounts receivable . . . . .	<b>47a</b> 246,340.05		
	<b>b</b> Less: allowance for doubtful accounts . . . . .	<b>47b</b> 0	101,192.58	<b>47c</b> 246,340.05
	<b>48a</b> Pledges receivable . . . . .	<b>48a</b> 93,000.00		
	<b>b</b> Less: allowance for doubtful accounts . . . . .	<b>48b</b> 0		<b>48c</b> 93,000.00
	<b>49</b> Grants receivable . . . . .		<b>49</b>	
	<b>50a</b> Receivables from current and former officers, directors, trustees, and key employees (attach schedule) . . . . .		<b>50a</b>	
	<b>b</b> Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) (attach schedule) . . . . .		<b>50b</b>	
	<b>51a</b> Other notes and loans receivable (attach schedule) . . . . .	<b>51a</b>		
	<b>b</b> Less: allowance for doubtful accounts . . . . .	<b>51b</b>		<b>51c</b>
	<b>52</b> Inventories for sale or use . . . . .		<b>52</b>	
	<b>53</b> Prepaid expenses and deferred charges . . . . .	39,538.85	<b>53</b>	49,936.14
	<b>54a</b> Investments—publicly-traded securities . . . . . <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	100,133.30	<b>54a</b>	0
	<b>b</b> Investments—other securities (attach schedule) . . . . . <input type="checkbox"/> Cost <input type="checkbox"/> FMV		<b>54b</b>	
	<b>55a</b> Investments—land, buildings, and equipment: basis . . . . .	<b>55a</b>		
	<b>b</b> Less: accumulated depreciation (attach schedule) . . . . .	<b>55b</b>		<b>55c</b>
	<b>56</b> Investments—other (attach schedule) . . . . .	1,775,543.95	<b>56</b>	2,927,728.95
	<b>57a</b> Land, buildings, and equipment: basis . . . . .	<b>57a</b> 78,877.57		
<b>b</b> Less: accumulated depreciation (attach schedule) . . . . .	<b>57b</b> 51,113.39	24,628.32	<b>57c</b> 27,764.18	
<b>58</b> Other assets, including program-related investments (describe ► tax deposit . . . . .)	350.00	<b>58</b>	350.00	
<b>59 Total assets</b> (must equal line 74). Add lines 45 through 58 . . . . .	8,160,004.67	<b>59</b>	7,934,527.68	
<b>Liabilities</b>	<b>60</b> Accounts payable and accrued expenses . . . . .	111,988.36	<b>60</b>	197,513.49
	<b>61</b> Grants payable . . . . .		<b>61</b>	
	<b>62</b> Deferred revenue . . . . .	940,564.00	<b>62</b>	254,235.86
	<b>63</b> Loans from officers, directors, trustees, and key employees (attach schedule) . . . . .		<b>63</b>	
	<b>64a</b> Tax-exempt bond liabilities (attach schedule) . . . . .		<b>64a</b>	
	<b>b</b> Mortgages and other notes payable (attach schedule) . . . . .		<b>64b</b>	
	<b>65</b> Other liabilities (describe ► . . . . .)		<b>65</b>	
	<b>66 Total liabilities.</b> Add lines 60 through 65 . . . . .	1,052,552.36	<b>66</b>	451,749.35
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow SFAS 117, check here</b> <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.			
	<b>67</b> Unrestricted . . . . .	673,589.04	<b>67</b>	1,161,719.72
	<b>68</b> Temporarily restricted . . . . .	6,433,863.27	<b>68</b>	6,321,058.61
	<b>69</b> Permanently restricted . . . . .		<b>69</b>	
	<b>Organizations that do not follow SFAS 117, check here</b> <input type="checkbox"/> and complete lines 70 through 74.			
	<b>70</b> Capital stock, trust principal, or current funds . . . . .		<b>70</b>	
	<b>71</b> Paid-in or capital surplus, or land, building, and equipment fund . . . . .		<b>71</b>	
	<b>72</b> Retained earnings, endowment, accumulated income, or other funds . . . . .		<b>72</b>	
	<b>73 Total net assets or fund balances.</b> Add lines 67 through 69 or lines 70 through 72. (Column (A) must equal line 19 and column (B) must equal line 21) . . . . .	7,107,452.31	<b>73</b>	7,482,778.33
	<b>74 Total liabilities and net assets/fund balances.</b> Add lines 66 and 73 . . . . .	8,160,004.67	<b>74</b>	7,934,527.68

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

<b>a</b>	Total revenue, gains, and other support per audited financial statements . . . . .	<b>a</b>	2,869,689.21
<b>b</b>	Amounts included on line <b>a</b> but not on Part I, line 12:		
1	Net unrealized gains on investments . . . . .	<b>b1</b>	
2	Donated services and use of facilities . . . . .	<b>b2</b>	34,000.00
3	Recoveries of prior year grants . . . . .	<b>b3</b>	
4	Other (specify): . . . . .	<b>b4</b>	
	Add lines <b>b1</b> through <b>b4</b> . . . . .	<b>b</b>	34,000.00
<b>c</b>	Subtract line <b>b</b> from line <b>a</b> . . . . .	<b>c</b>	2,835,689.21
<b>d</b>	Amounts included on Part I, line 12, but not on line <b>a</b> :		
1	Investment expenses not included on Part I, line 6b . . . . .	<b>d1</b>	
2	Other (specify): . . . . .	<b>d2</b>	
	Add lines <b>d1</b> and <b>d2</b> . . . . .	<b>d</b>	0
<b>e</b>	<b>Total revenue</b> (Part I, line 12). Add lines <b>c</b> and <b>d</b> . . . . .	<b>e</b>	2,835,689.21

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

<b>a</b>	Total expenses and losses per audited financial statements . . . . .	<b>a</b>	2,434,466.05
<b>b</b>	Amounts included on line <b>a</b> but not on Part I, line 17:		
1	Donated services and use of facilities . . . . .	<b>b1</b>	34,000.00
2	Prior year adjustments reported on Part I, line 20 . . . . .	<b>b2</b>	
3	Losses reported on Part I, line 20 . . . . .	<b>b3</b>	
4	Other (specify): . . . . .	<b>b4</b>	
	Add lines <b>b1</b> through <b>b4</b> . . . . .	<b>b</b>	34,000.00
<b>c</b>	Subtract line <b>b</b> from line <b>a</b> . . . . .	<b>c</b>	2,400,466.05
<b>d</b>	Amounts included on Part I, line 17, but not on line <b>a</b> :		
1	Investment expenses not included on Part I, line 6b . . . . .	<b>d1</b>	
2	Other (specify): . . . . .	<b>d2</b>	
	Add lines <b>d1</b> and <b>d2</b> . . . . .	<b>d</b>	0
<b>e</b>	<b>Total expenses</b> (Part I, line 17). Add lines <b>c</b> and <b>d</b> . . . . .	<b>e</b>	2,400,466.05

**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
Eugene Coleman 221 Main St., # 480, San Francisco, CA 94105	President, 1 hr.	0	0	0
Ken McEldowney 221 Main St., # 480, San Francisco, CA 94105	Sec./Exec. Dir., 35 hr.	113,621	5,682	0
Sue Hestor 221 Main St., # 480, San Francisco, CA 94105	Treasurer, 1 hr.	0	0	0
Jim Conran 221 Main St., # 480, San Francisco, CA 94105	Vice President, 1 hr.	0	0	0
Chris Bjorklund 221 Main St., # 480, San Francisco, CA 94105	Board Member, 1 hr.	0	0	0
Anna Alvarez Boyd 221 Main St., # 480, San Francisco, CA 94105	Board Member, 1 hr.	0	0	0
Trish Butler 221 Main St., # 480, San Francisco, CA 94105	Board Member, 1 hr.	0	0	0
Pastor Herrera, Jr. 221 Main St., # 480, San Francisco, CA 94105	Board Member, 1 hr.	0	0	0
Dr. Irene Leech 221 Main St., # 480, San Francisco, CA 94105	Board Member, 1 hr.	0	0	0
See attached list				

**Part V-A** **Current Officers, Directors, Trustees, and Key Employees** *(continued)*

<b>75a</b> Enter the total number of officers, directors, and trustees permitted to vote on organization business at board meetings . . . . .	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>
<b>b</b> Are any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, related to each other through family or business relationships? If "Yes," attach a statement that identifies the individuals and explains the relationship(s) . .	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>
<b>c</b> Do any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, receive compensation from any other organizations, whether tax exempt or taxable, that are related to the organization? See the instructions for the definition of "related organization." . . . . .	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>
If "Yes," attach a statement that includes the information described in the instructions	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>
<b>d</b> Does the organization have a written conflict of interest policy? . . . . .	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>	<div style="border: 1px solid black; width: 40px; height: 30px; margin: 0 auto;"></div>

**Part V-B** **Former Officers, Directors, Trustees, and Key Employees That Received Compensation or Other Benefits** (If any former officer, director, trustee, or key employee received compensation or other benefits (described below) during the year, list that person below and enter the amount of compensation or other benefits in the appropriate column. See the instructions.)

[illegible]**Part VI** Other Information (See the instructions.)

76	Did the organization make a change in its activities or methods of conducting activities? If "Yes," attach a detailed statement of each change . . . . .	76	<input checked="" type="checkbox"/>
77	Were any changes made in the organizing or governing documents but not reported to the IRS? . . . . If "Yes," attach a conformed copy of the changes.	77	<input checked="" type="checkbox"/>
78a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? . . . . .	78a	<input checked="" type="checkbox"/>
b	If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year? . . . . .	78b	<input type="checkbox"/>
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement . . . . .	79	<input checked="" type="checkbox"/>
80a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization? . . . . .	80a	<input checked="" type="checkbox"/>
b	If "Yes," enter the name of the organization ► _____ _____ and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt		
81a	Enter direct and indirect political expenditures. (See line 81 instructions.) . . . . .	81a	0
b	Did the organization file <b>Form 1120-POL</b> for this year? . . . . .	81b	<input checked="" type="checkbox"/>

**Part VI Other Information (continued)**

Yes No

<b>82a</b>	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?	<b>82a</b>	✓	
<b>b</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.)	<b>82b</b>	34,000	
<b>83a</b>	Did the organization comply with the public inspection requirements for returns and exemption applications?	<b>83a</b>	✓	
<b>b</b>	Did the organization comply with the disclosure requirements relating to <i>quid pro quo</i> contributions?	<b>83b</b>	✓	
<b>84a</b>	Did the organization solicit any contributions or gifts that were not tax deductible?	<b>84a</b>		✓
<b>b</b>	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	<b>84b</b>		
<b>85</b>	<b>501(c)(4), (5), or (6) organizations.</b> <b>a</b> Were substantially all dues nondeductible by members?	<b>85a</b>		
<b>b</b>	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" was answered to either 85a or 85b, <b>do not</b> complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.	<b>85b</b>		
<b>c</b>	Dues, assessments, and similar amounts from members	<b>85c</b>		
<b>d</b>	Section 162(e) lobbying and political expenditures	<b>85d</b>		
<b>e</b>	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	<b>85e</b>		
<b>f</b>	Taxable amount of lobbying and political expenditures (line 85d less 85e)	<b>85f</b>		
<b>g</b>	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	<b>85g</b>		
<b>h</b>	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?	<b>85h</b>		
<b>86</b>	<b>501(c)(7) orgs.</b> Enter: <b>a</b> Initiation fees and capital contributions included on line 12	<b>86a</b>		
<b>b</b>	Gross receipts, included on line 12, for public use of club facilities	<b>86b</b>		
<b>87</b>	<b>501(c)(12) orgs.</b> Enter: <b>a</b> Gross income from members or shareholders	<b>87a</b>		
<b>b</b>	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	<b>87b</b>		
<b>88a</b>	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	<b>88a</b>		✓
<b>b</b>	At any time during the year, did the organization, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Part XI	<b>88b</b>		✓
<b>89a</b>	<b>501(c)(3) organizations.</b> Enter: Amount of tax imposed on the organization during the year under: section 4911 <b>0</b> ; section 4912 <b>0</b> ; section 4955 <b>0</b>			
<b>b</b>	<b>501(c)(3) and 501(c)(4) orgs.</b> 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	<b>89b</b>		✓
<b>c</b>	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		<b>0</b>	
<b>d</b>	Enter: Amount of tax on line 89c, above, reimbursed by the organization		<b>0</b>	
<b>e</b>	<b>All organizations.</b> At any time during the tax year, was the organization a party to a prohibited tax shelter transaction?	<b>89e</b>		✓
<b>f</b>	<b>All organizations.</b> Did the organization acquire a direct or indirect interest in any applicable insurance contract?	<b>89f</b>		✓
<b>g</b>	<b>For supporting organizations and sponsoring organizations maintaining donor advised funds.</b> Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	<b>89g</b>		
<b>90a</b>	List the states with which a copy of this return is filed <b>California</b>			
<b>b</b>	Number of employees employed in the pay period that includes March 12, 2006 (See instructions.)	<b>90b</b>	23	
<b>91a</b>	The books are in care of <b>Michael Heffer</b> Telephone no. <b>(415) 777-9648</b> Located at <b>Consumer Action, 221 Main St., 480, San Francisco, CA</b> ZIP + 4 <b>94105</b>			
<b>b</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	<b>91b</b>		✓
	See the instructions for exceptions and filing requirements for <b>Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.</b>			

**Part VI Other Information (continued)**

Yes No

c At any time during the calendar year, did the organization maintain an office outside of the United States? **91c** ☐ Yes ☒ No  
 If "Yes," enter the name of the foreign country **91c** \_\_\_\_\_

**92** Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041—Check here ☐ **92** \_\_\_\_\_  
 and enter the amount of tax-exempt interest received or accrued during the tax year **92** \_\_\_\_\_

**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	
<b>93</b> Program service revenue:					
<b>a</b> Sale of educational materials					203.72
<b>b</b> _____					
<b>c</b> _____					
<b>d</b> _____					
<b>e</b> _____					
<b>f</b> Medicare/Medicaid payments					
<b>g</b> Fees and contracts from government agencies					
<b>94</b> Membership dues and assessments					6,750.50
<b>95</b> Interest on savings and temporary cash investments				273,928.05	
<b>96</b> Dividends and interest from securities				119,158.05	
<b>97</b> Net rental income or (loss) from real estate:					
<b>a</b> debt-financed property					
<b>b</b> not debt-financed property					
<b>98</b> Net rental income or (loss) from personal property					
<b>99</b> Other investment income					
<b>100</b> Gain or (loss) from sales of assets other than inventory				9,647.94	
<b>101</b> Net income or (loss) from special events					
<b>102</b> Gross profit or (loss) from sales of inventory					
<b>103</b> Other revenue: <b>a</b> _____					
<b>b</b> _____					
<b>c</b> _____					
<b>d</b> _____					
<b>e</b> _____					
<b>104</b> Subtotal (add columns (B), (D), and (E))				402,734.04	6,954.22
<b>105</b> Total (add line 104, columns (B), (D), and (E))					409,688.26

**Note:** Line 105 plus line 1e, 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)
<b>93a</b>	Sales of educational materials enable us to reach more people with information, beyond those targeted by our projects.
<b>94</b>	Membership dues help us to establish a base of support in the community and to reach more people with 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
	%			
	%			
	%			
	%			

**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).



**Part XI** Information Regarding Transfers To and From Controlled Entities. Complete only if the organization is a controlling organization as defined in section 512(b)(13).

**106** Did the reporting organization **make** any transfers to a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity.

Yes	No

	(A) Name, address, of each controlled entity	(B) Employer Identification Number	(C) Description of transfer	(D) Amount of transfer
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>Totals</b>				

**107** Did the reporting organization **receive** any transfers from a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity.

Yes	No

	(A) Name, address, of each controlled entity	(B) Employer Identification Number	(C) Description of transfer	(D) Amount of transfer
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>Totals</b>				

**108** Did the organization have a binding written contract in effect on August 17, 2006, covering the interest, rents, royalties, and annuities described in question 107 above?

Yes	No

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: Ken McEldowney Date: 8/6/07

Ken McEldowney, Secretary  
Type or print name and title

**Paid Preparer's Use Only**

Preparer's signature: [Signature] Date:  Check if self-employed ☐

Firm's name (or yours if self-employed), address, and ZIP + 4:  Preparer's SSN or PTIN (See Gen Inst X):

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

**2006**

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 2 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
Kathy Li 221 Main St., Suite 480, San Francisco, CA 94105	Dir. of S.F. office, 35 hours	84,018	4,201	0
Linda Sherry 221 Main St., Suite 480, San Francisco, CA 94105	Publications Dir., 35 hours	79,885	3,995	0
Cher McIntyre 221 Main St., Suite 480, San Francisco, CA 94105	Legislative Director, 35 hrs	71,970	3,599	0
B. Mikael Wagner 221 Main St., Suite 480, San Francisco, CA 94105	Dir. of Outreach, 35 hours	60,092	3,005	0
Candace Acevedo 221 Main St., Suite 480, San Francisco, CA 94105	Outreach Manager, 35 hrs	58,366	2,913	0
Total number of other employees paid over \$50,000 . ▶	1			

**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
Nonprofit Tech, 266 Waubesa St., Madison, WI 53704	Computer Services: Consulting	61,133
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 ▶ \$ 16,442.43 (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.)

**1**

✓

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?

**2a**

✓

**b** Lending of money or other extension of credit?

**2b**

✓

**c** Furnishing of goods, services, or facilities?

**2c**

✓

**d** Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?

**2d**

✓

**e** Transfer of any part of its income or assets?

**2e**

✓

- 3a** Did the organization make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how the organization determines that recipients qualify to receive payments.)

**3a**

✓

**b** Did the organization have a section 403(b) annuity plan for its employees?

**3b**

✓

**c** Did the organization receive or hold an easement for conservation purposes, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," attach a detailed statement

**3c**

✓

**d** Did the organization provide credit counseling, debt management, credit repair, or debt negotiation services?

**3d**

✓

- 4a** Did the organization maintain any donor advised funds? If "Yes," complete lines 4b through 4g. If "No," complete lines 4f and 4g

**4a**

✓

**b** Did the organization make any taxable distributions under section 4966?

**4b**

✓

**c** Did the organization make a distribution to a donor, donor advisor, or related person?

**4c**

✓

**d** Enter the total number of donor advised funds owned at the end of the tax year ▶ 0

**e** Enter the aggregate value of assets held in all donor advised funds owned at the end of the tax year ▶ 0

**f** Enter the total number of separate funds or accounts owned at the end of the tax year (excluding donor advised funds included on line 4d) where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts ▶ 0

**g** Enter the aggregate value of assets held in all funds or accounts included on line 4f at the end of the tax year ▶ 0

**Part IV Reason for Non-Private Foundation Status** (See pages 4 through 7 of the instructions.)I certify that 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 33⅓% 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 33⅓% 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 otherwise meets the requirements of section 509(a)(3). Check the box that describes the type of supporting organization:
- ☐ Type I      ☐ Type II      ☐ Type III-Functionally Integrated      ☐ Type III-Other

**Provide the following information about the supported organizations.** (See page 7 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Employer identification number (EIN)	(c) Type of organization (described in lines 5 through 12 above or IRC section)	(d) Is the supported organization listed in the supporting organization's governing documents?		(e) Amount of support
			Yes	No	
<b>Total</b> . . . . . ▶					

- 14 ☐ An organization organized and operated to test for public safety. Section 509(a)(4). (See page 7 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) 2005	(b) 2004	(c) 2003	(d) 2002	(e) Total
<b>15</b> Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)	1,817,814	1,443,951	1,385,734	1,344,791	5,992,290
<b>16</b> Membership fees received	7,933	8,312	8,198	10,347	34,790
<b>17</b> 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	1,715	1,607	291	1,031	4,644
<b>18</b> 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	141,902	8,281	4,262	6,861	161,306
<b>19</b> Net income from unrelated business activities not included in line 18.					
<b>20</b> Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
<b>21</b> 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.					
<b>22</b> Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets	65,000				65,000
<b>23</b> Total of lines 15 through 22	2,034,364	1,462,151	1,398,485	1,363,030	6,258,030
<b>24</b> Line 23 minus line 17	2,032,649	1,460,544	1,398,194	1,361,999	6,253,386
<b>25</b> Enter 1% of line 23	20,326	14,621	13,985	13,630	
<b>26 Organizations described on lines 10 or 11:</b>					
<b>a</b> Enter 2% of amount in column (e), line 24					26a 125,067
<b>b</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 2002 through 2005 exceeded the amount shown in line 26a. <b>Do not file this list with your return.</b> Enter the total of all these excess amounts					26b 0
<b>c</b> Total support for section 509(a)(1) test: Enter line 24, column (e)					26c 6,253,386
<b>d</b> Add: Amounts from column (e) for lines:					
18 161,306      19 0					
22 65,000      26b 0					26d 226,306
<b>e</b> Public support (line 26c minus line 26d total)					26e 6,027,080
<b>f</b> Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 96.38 %
<b>27 Organizations described on line 12:</b>					
<b>a</b> 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." <b>Do not file this list with your return.</b> Enter the sum of such amounts for each year:					
(2005)      (2004)      (2003)      (2002)					
<b>b</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) <b>Do not file this list with your return.</b> 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:					
(2005)      (2004)      (2003)      (2002)					
<b>c</b> Add: Amounts from column (e) for lines:					
15      16					
17      20      21					27c
<b>d</b> Add: Line 27a total      and line 27b total					27d
<b>e</b> Public support (line 27c total minus line 27d total)					27e
<b>f</b> Total support for section 509(a)(2) test: Enter amount from line 23, column (e)					27f
<b>g</b> Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g %
<b>h</b> Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h %
<b>28 Unusual Grants:</b> For an organization described in line 10, 11, or 12 that received any unusual grants during 2002 through 2005, 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. <b>Do not file this list with your return.</b> Do not include these grants in line 15					

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See page 10 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 . . . . .	41	
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 13 of the instructions.)

Calendar year (or fiscal year beginning in) ►	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2006	(b) 2005	(c) 2004	(d) 2003	(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 13 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 . . . . .	✓		600.00
e Publications, or published or broadcast statements . . . . .	✓		3,500.00
f Grants to other organizations for lobbying purposes . . . . .		✓	
g Direct contact with legislators, their staffs, government officials, or a legislative body. . . . .	✓		6,542.43
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means . . . . .	✓		5,800.00
i Total lobbying expenditures (Add lines c through h.) . . . . .			16,442.43

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

**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?

- |                   |  |
|-------------------|--|
| (i) Cash          |  |
| (ii) Other assets |  |

	Yes	No
51a(i)		✓
a(ii)		✓
b(i)		✓
b(ii)		✓
b(iii)		✓
b(iv)		✓
b(v)		✓
b(vi)		✓
c		✓

- (i) 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 . . . . .

- 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]

- b** If "Yes," complete the following schedule:

[illegible]

Form **4562**Department of the Treasury  
Internal Revenue Service**Depreciation and Amortization**  
**(Including Information on Listed Property)**

▶ See separate instructions. ▶ Attach to your tax return.

OMB No 1545-0172

**2006**Attachment  
Sequence No **67**

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	\$108,000
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	\$430,000
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	
(a) Description of property		(b) Cost (business use only)	(c) Elected cost
6			
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 2005 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 2007. 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 qualified New York Liberty or Gulf Opportunity 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 2006 . . . . .	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 2006 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	
			27.5 yrs.	MM	S/L	
i Nonresidential real property			39 yrs.	MM	S/L	
				MM	S/L	

**Section C—Assets Placed in Service During 2006 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	10,513.69
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	10,513.69
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	

For Paperwork Reduction Act Notice, see separate instructions.

Cat No 12906N

Form **4562** (2006)



**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
<b>25</b> Special allowance for qualified New York Liberty or Gulf Opportunity Zone property placed in service during the tax year and used more than 50% in a qualified business use (see instructions).							<b>25</b>	
<b>26</b> Property used more than 50% in a qualified business use:								
computers/print.	6/01-3/07	100 %	38,313.09	38,313.09	5	SL/HY	7,093.84	
furniture	10/02-11-06	100 %	11,349.28	11,349.28	5	SL/HY	2,269.85	
phone system	7/05	100 %	5,750.50	5,750.50	5	SL/HY	1,150.00	
<b>27</b> Property used 50% or less in a qualified business use:								
		%				S/L -		
		%				S/L -		
		%				S/L -		
<b>28</b> Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1.							<b>28</b>	10,513.69
<b>29</b> Add amounts in column (i), line 26. Enter here and on line 7, page 1.							<b>29</b>	

**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	
<b>30</b> Total business/investment miles driven during the year (do not include commuting miles)												
<b>31</b> Total commuting miles driven during the year												
<b>32</b> Total other personal (noncommuting) miles driven												
<b>33</b> Total miles driven during the year. Add lines 30 through 32												
<b>34</b> Was the vehicle available for personal use during off-duty hours?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
<b>35</b> Was the vehicle used primarily by a more than 5% owner or related person?												
<b>36</b> 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
<b>37</b> Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
<b>38</b> 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		
<b>39</b> Do you treat all use of vehicles by employees as personal use?		
<b>40</b> 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?		
<b>41</b> 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
<b>42</b> Amortization of costs that begins during your 2006 tax year (see instructions):					
<b>43</b> Amortization of costs that began before your 2006 tax year.					<b>43</b>
<b>44</b> Total. Add amounts in column (f). See the instructions for where to report.					<b>44</b>

<b>Form 4562</b>	<b>2006</b>		<b>Consumer Action</b>	<b>23-7172908</b>			
<b>Depreciation Schedule, as of 3/31/07</b>							
<b>Equipment/Furniture</b>	<b>Date of</b>	<b>Check #</b>	<b>Serial #</b>	<b>Original</b>	<b>Depreciation</b>	<b>Accumulated</b>	<b>Balance</b>
	<b>Purchase</b>			<b>Cost</b>	<b>3/31/07</b>	<b>Depreciation</b>	<b>3/31/07</b>
pc	Mar-07	6936	SMXL6500NY5	452.98	90.00	90.00	362.98
imac	Mar-07	6912	SW870307QWRQ	1,275.34	255.00	255.00	1,020.34
macbook	Mar-07	6912	S4H7060NWWGN	1,275.34	255.00	255.00	1,020.34
imac	Jan-07	6681	SQP6400CRWRQ	1,147.54	230.00	230.00	917.54
macmini	Dec-07	6657	G86512ASWOD	1,325.88	265.00	265.00	1,060.88
furniture	Nov-06	6499	N/A	1,032.71	206.00	206.00	826.71
macbook	Nov-06	6495	4H6441K5U9D	1,440.38	288.00	288.00	1,152.38
macbook	Oct-06	6409	4H6420DBU9D	1,440.38	288.00	288.00	1,152.38
macbook	Oct-06	6401	S4H6398SSU9B	1,094.00	219.00	219.00	875.00
imac	Jul-06	6130	QP625079U4M	1,525.56	305.00	305.00	1,220.56
furniture	May-06	5909	N/A	1,639.44	328.00	328.00	1,311.44
furniture	Mar-06	5710	N/A	1,285.39	257.00	514.00	771.39
ibook	Mar-06	5701/5800	S4H6103H4SE7	1,431.55	286.00	572.00	859.55
emac	Feb-06	5629	YM545OLPSCG	949.79	190.00	380.00	569.79
ibook	Feb-06	5620	# S4H5459K2SE9	1,612.88	322.00	644.00	968.88
furniture	Jan-06	5575	N/A	1,649.20	330.00	660.00	989.20
powerbook	Dec-05	5421	#W8547F6SSX2	2,580.17	516.00	1,032.00	1,548.17
ibook	Oct-05	5218	#S4H534FAXSE9	1,567.34	313.00	626.00	941.34
emac	Aug-05	5141	#SYM5232N2SCG	900.29	180.00	360.00	540.29
emac	Aug-05	5141	#SYM5242QMSCG	900.29	180.00	360.00	540.29
furniture	Jul-05	5048	N/A	3,850.90	770.00	1,540.00	2,310.90
phone system	6/05,8/05	4931/5119	(installed 7/8/05)	5,750.50	1,150.00	2,300.00	3,450.50
emac	Mar-05	4833	YM445EQRQJ8	1,009.88	202.00	505.00	504.88
emac	Jul-04	4434	G8426KZRQJB	1,063.04	213.00	639.00	424.04
emac	"	"	G8427913QJB	1,063.04	213.00	639.00	424.04
emac	Mar-04	4167	YM347A84PPA	1,036.00	208.00	728.00	308.00
ibook	Aug-03	3778	UV3283W6-PBM-ff10	1,853.94	372.00	1,302.00	551.94
emac	Jun-03	3685	G831809MPDL	1,651.97	330.00	1,155.00	496.97
emac	"	"	G83172GQPD	"	"	"	"
furniture	Oct-02	3269	N/A	1,891.64	378.00	1,646.00	245.64
powerbook	Oct-02	3283	QT2372APLP4	2,785.84	558.00	2,511.00	274.84
emac	Sep-02	3229	G82313BVLRX	1,274.98	256.00	1,152.00	122.98
R5300 T1 router	Dec-01	2827	8656164	1,250.00	125.00	1,250.00	0.00
imac	Nov-01	2760	RN1395K7-LFD	1,575.21	153.21	1,575.21	0.00
imac	Oct-01	2717	RN13725TLFD	1,575.21	153.21	1,575.21	0.00
printer,	Jun-01	991	USBGG00325	1,254.27	129.27	1,254.27	0.00
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	I911165	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	3,784.61		3,784.61	0.00
phone system	May-95	266,271	DKSUB16	2,779.60		2,779.60	0.00
			<b>Totals</b>	<b>78,877.57</b>	<b>10,513.69</b>	<b>51,113.39</b>	<b>27,764.18</b>

**Part III: 2d. Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)**

Director Mary Sanford: \$2,400 consultant in fees and \$2,063 in reimbursement of travel expenses.

**Form 990, Schedule A — Page 6**

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

**Description of lobbying activities:**

Consumer Action took positions on consumer legislation, contacting legislators and their staffs by phone, e-mail and by mail, and urged consumers to communicate with their legislators about proposed laws. Consumer Action utilized the computer service CapWiz to promote contact between citizens and Congress. Consumer Action also obtained the services of a paid lobbyist in Sacramento, California for three months.

Consumer Action advocated positions on federal and state measures covering such issues as: credit card payments and fees, universal default on credit cards, mortgage brokers, privacy of consumer records, privacy of medical records, predatory lending, identity theft, check hold times, homeowners' insurance, elder abuse, consumer warranties and food labeling.

**Part I, Line 8c: Gain on Sale of Securities**

-Sale of 964 shares of IBM common stock.

Book value: \$79,501.08

Sale proceeds: \$87,721.34

Profit: \$8,220.26

-Sale of 174.5 shares of Vanguard 500 stock mutual fund.

Book value: \$20,805.62

Sale proceeds: \$22,233.30

Profit: \$1,427.68

Total profit on sale of securities: \$9,647.94

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

Decrease in Temporarily Restricted Funds: (\$59,897.14)

**Part III: Statement of Program Service Accomplishments**

Consumer Action conducted many educational programs on different topics of concern to consumers, producing and distributing over one million free educational publications to the public, through non-profit agencies around the country. Most of these publications were translated into such languages as Chinese, Spanish, Korean and Vietnamese. Consumer Action presented free trainings, workshops and other public events in several cities, and maintained educational web sites. Consumer Action also operated a free consumer complaint and information switchboard, providing advice to callers.

The schedule of activities below is in addition to the projects listed on page 3 of Part III, Form 990:

BACEF Banking Education Project: \$11,164.10

Complaint Counseling Switchboard: \$65,675.50

Health Services Education Project: \$2,467.12

Housing Education Project: \$80,381.69

Insurance Education Project: \$15,535.76

Misc. Educational Projects: \$302,692.28

Pretexting Education Project: \$23,017.74

Privacy Education Project: \$4,166.34

Telephone Services Education Project: \$88,126.53

Web Site Development and Posting Project: \$72,196.49

Wireless Phone Services Education: \$46,267.01

Total of Program Services Expenses on This Page: \$711,690.56

Total of Program Services reported on page 3 of Form 990: \$1,289,245.56

Total of All Program Services Reported: \$2,000,936.12

**Part II: Schedule of grant recipients: The agencies below received funds to conduct educational work under Consumer Action's MoneyWise Educational Project.****Total grants: \$72,250.**

1. Artist Development/Imagemaker, 5214 F Diamond Heights Blvd., #609, SF, CA 94131; Grant: \$4,200
2. Central Arizona Shelter Services, 230 S. 12<sup>th</sup> Ave., Phoenix, AZ 85007; Grant: \$4,000
3. Charlotte-Mecklenburg Housing Partnership, Inc., 4601 Charlotte Park Drive, Suite 350, Charlotte, NC 28217; Grant: \$4,000
4. Chinese Newcomers Service Center, 777 Stockton St., #104, San Francisco, CA 94108  
Grant: \$4,500
5. Citizens for Affordable Homes, Inc., 100 Pine Cone Road, Dayton, NV 89403-7368  
Grant: \$1,750
6. Communication Services LLC, 1817 Renoir Ave., Davis, CA 95616; Grant: \$4,500
7. Community Housing & Credit Counseling Credit, 1001 Willow Street, Chico, CA 95928; Grant: \$4,250
8. Consumer Credit Counseling Services of the East Bay, 1070 Concord Ave., Concord, CA 94620; Grant: \$4,500
9. Consumer Credit Counseling Services of South Texas, 2202 South Business 77 Suite C Harlingen, TX; Grant: \$2,500
10. Fort Valley State University, 1005 State University Drive, Fort Valley, GA 31030  
Grant: \$4,000
11. Friends Lend Others Wings, 215 W. San Antonio St., Suite 2108, San Marcos, TX 78666; Grant: \$4,200
12. Governor's Daughter, 4340 Taney Avenue, Alexandria, VA 22304; Grant: \$3,500
13. Harlem Consumer Education Council, P.O. Box 1165, NY, NY 10035; Grant: \$4,000
14. Legal Aid Foundation of Los Angeles, 1102 Crenshaw Blvd., Los Angeles, CA 90019; Grant: \$4,000
15. Maine Centers for Women, Work & Community, 175 Main, South Portland, ME 04106; Grant: \$1,500
16. Mujeres Unidas en Accion, 1377 Dorchester Ave., Dorchester, MA 02122  
Grant: \$3,000
17. New Economics for Women, 303 S. Loma Dr., Los Angeles, CA 90017  
Grant: \$2,500
18. Orange County Asian Pacific Islander Community Alliance, 12900 Garden Grove Blvd., Garden Grove, CA 92843; Grant: \$1,000
19. Texas Cooperative Extension/Parenting in the Metroplex, 10056 Marsh Lane, B-101 Dallas, TX 75229; Grant: 2,500
20. Upper Arkansas Area Council of Governments' Housing Dept., P.O. Box 510, Canon City, CO 81215; Grant: \$2,850
21. The Village for Families & Children, Inc., 331 Wethersfield Avenue, Hartford, CT 06114; Grant: \$3,000
22. Woonsocket Neighborhood Development Corp., 40 So. Main St., Woonsocket, RI 02895; Grant: \$2,000

**Part II: The agencies below received funds to conduct educational work under Consumer Action's MoneyWise Virginia Project. Total grants: \$12,500.00**

1. ECDC Enterprise Development Group, 901 South Highland St., Arlington, VA 20004  
Grant: \$1,500
2. Faith Walk, 1601 Poling Ave., Fort Washington, MD 20744; Grant: \$1,500
3. Piedmont Housing Alliance, 111 Monticello Ave., Charlottesville, VA 22902  
Grant: \$1,500
4. Governor's Daughter, 2700 Clarendon Blvd., Arlington, VA 22201; Grant: \$1,500
5. The Child and Family Network Centers, 3701A Mount Vernon Ave.,  
Alexandria, VA 22305; Grant: \$1,500
6. Chesterfield Cooperative Extension, 6807 Mimms Loop, Chesterfield, VA 23832  
Grant: \$1,000
7. Maryland Cooperative Extension, 7320 Ritchie Highway, Glen Burnie, MD 21061  
Grant: \$1,500
8. Virginia Adult Learning Resource Center, 817 W. Franklin St., Richmond, VA 23284  
Grant: \$1,500
9. VA Coop Extension, 600 N. Main St., Woodstock, VA 22664; Grant: \$1,000

**Part II: The agencies below received funds to conduct educational work under Consumer Action's Credit Card Terms Project. Total grants: \$83,750.00**

1. Maryland Cooperative Ext., POB 219, 100 River St., Snow Hill, MD; Grant: \$2,500
2. Mission Economic Development Agency, 4651 Mission St., San Francisco, CA 94112  
Grant: \$4,000
3. Tri County Community Action, Inc., 1462 Loop 500 East Center, Center, TX 75935  
Grant: \$3,000
4. Victims to Victory, 13979 Antonia Ford Court, Centerville, VA 20121-3504  
Grant: \$2,500
5. Artist Development/Imagemaking, 5214 Diamond Heights Blvd., S.F., CA 94131  
Grant: \$3,000
6. Consumer Credit Counseling of Greater New Orleans, 6158 Hwy 49, Suite 17  
Hattiesburg, MS 39401; Grant: \$3,500
7. Project Nateen, Children Hospital of Los Angeles, 4610 Hollywood Blvd.  
Los Angeles, CA 90027; Grant: \$2,500
8. Communication Services, 1817 Renoir Ave., Sacramento, CA 95616; Grant: \$4,000
9. Faith Walk, 1601 Polling Avenue, Fort Washington, MD 20744; Grant: \$3,500
10. Family Service Credit Counseling, 51 Eleventh St., Wheeling, WV 26003  
Grant: \$2,500
11. Oklahoma State University Cooperative Extension, Comanche County, 611 SW C  
Ave., Lawton, OK, 73501; Grant: \$1,000
12. Eden Council for Hope & Opportunity, 770A St., Hayward, CA 94541; Grant: \$2,500
13. Virginia Cooperative Extension, 901 S. Highland St., Suite 324, Arlington, VA 22204  
Grant: \$2,500
14. Legal Services of N. Louisiana, 720 Travis St., Shreveport, LA 71101; Grant: \$3,000
15. Consumer Credit Counseling Service of OK, 4646 S. Harvard, Tulsa, OK 74135  
Grant: \$2,000
16. Financial Literacy Coalition of Central Texas, 1600 B Smith Rd., Austin, TX 78721  
Grant: \$2,500

**Part II (continued): Schedule of grant recipients (Credit Card Terms Project)**

17. Pasadena Neighborhood Housing Services, 456 W. Montana Ave., Pasadena, CA 91103; Grant: \$3,000
18. Consumer Credit Counseling Service of Greater San Antonio, 6851 Citizens Parkway; San Antonio, TX 78229; Grant: \$2,500
19. CEIBA, 149 W. Susquehanna Avenue, Philadelphia, PA 18966; Grant: \$2,500
20. South Texas Civil Rights Project, P.O. Box 188, San Juan, TX 78589; Grant: \$3,000
21. Henrico County Extension Office/VA Coop. Extension, 8600 Dixon Powers Drive POB 27032, Richmond, VA 23273-7032; Grant: \$3,000
22. Cass Family & Consumer Sciences Committee, P.O. Box 471, Linden, TX 75563 Grant: \$1,900
23. NAREB NID Housing Counseling, 13740 Hwy 183N, Austin, TX 78750 Grant: \$3,000
24. Friends Lend Others Wings, 215 W. San Antonio St., Suite 2108, San Marcos, TX 78666; Grant: \$3,600
25. Tangipahoa Alcohol & Drug Abuse Council, 108 South Pine St., Hammond, LA 70403; Grant: \$1,500
26. El Futuro Credit Union, 182 N. Main St., Porterville, CA 93257; Grant: \$4,000
27. Francis McIntyre Educational Foundation. 215 W. San Antonio, San Marcos, TX 78666; Grant: \$3,500
28. Life in New Kingdom Ministries, POB 1078, Lansdowne, PA 19050; Grant: \$2,250
29. New Economics for Women, 303 S. Loma Dr., Los Angeles, CA 90017 Grant: \$2,000
30. Franklin Mint Federal Credit Union, 1450 Edgmont Ave., Chester, PA 19013 Grant: \$2,250
31. Philadelphia Council for Community Advancement, 100 N. 17<sup>th</sup> St., Philadelphia, PA 19013; Grant: \$1,250

**Part IV, Line 56, Column B: Investments—Other**

Vanguard Money Market Fund, value: \$923,795.03

Banc America Investment Services,  
Money Market Fund, value: \$2,003,933.92

Total, Other Investments: \$2,927,728.95

**Part IV, Lines 67 and 68, Column A:**

\$52,907.52 was shifted from Temporarily restricted to Unrestricted funds,  
effective as of the beginning of the fiscal year. Total Net Assets were not affected.

**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
Mary Love Sanford 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
Myriam Torrico 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, no hours	-0-	-0-	None