

Return of Organization Exempt From Income Tax

2008

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

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

Form 990 header section including: A For the 2008 calendar year, or tax year beginning April 1, 2008, and ending March 31, 2009; B Check if applicable; C Name of organization San Francisco Consumer Action, Inc.; D Employer identification number 23-7172908; E Telephone number (415) 777-9648; F Name and address of principal officer Patricia Sturdevant, 221 Main St., S.F., CA 94105; G Gross receipts \$ 3,030,802; H(a) Is this a group return for affiliates? Yes No; H(b) Are all affiliates included? Yes No; I Tax-exempt status 501(c)(3); J Website: www.consumer-action.org; K Type of organization Corporation; L Year of formation 1972; M State of legal domicile CA

Part I Summary table with columns for Activities & Governance, Revenue, Expenses, and Net Assets or Fund Balances. Rows include mission statement, member counts, revenue breakdown, expenses, and total assets/liabilities.

Part II Signature Block section including: Sign Here with signature of officer and date 8/13/09; Preparer's signature and identifying number; Firm's name and address; and a declaration: May the IRS discuss this return with the preparer shown above? Yes No

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Part III Statement of Program Service Accomplishments (see instructions)

1 Briefly describe the organization's mission: Consumer Action is dedicated to helping individual consumers assert their rights in the marketplace and to advancing pro-consumer industry-wide changes to promote economic justice for the benefit of all consumers. The organization achieves its mission through consumer education, multilingual community outreach and issue-focused advocacy, through its offices in San Francisco, Los Angeles and Washington, DC.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [] Yes [X] No If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [] Yes [X] No If "Yes," describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses \$ 841,248 including grants of \$ 130,000) (Revenue \$ 3,470) The MoneyWise Project provides education on shopping for and using consumer financial services. The free program produces, translates and distributes educational fact sheets on bank accounts, credit, bankruptcy, senior scams, micro business basics, ID theft, buying a home and many other topics. The project's publications are all designed for easy reading, and focus on basic rights and remedies in the financial marketplace. They are translated into Chinese, Spanish, Korean and Vietnamese, and are distributed through more than 11,000 community group contacts around the country. CA provides training on these topics to non-profit agencies, including senior centers, churches, legal and immigration assistance centers, universities, cooperative extension services, credit counseling services and housing assistance services. CA makes stipends available to community-based organizations, who use the funds to educate their clients or members in protecting themselves and shopping for financial services. The project creates and distributes several educational modules on financial services, and maintains the www.money-wise.org web site, at which agencies can download MoneyWise materials. In the past year, the project distributed more than 548,000 free copies of its publications. Some MoneyWise brochures were sold (revenue, \$3,470) to for-profit entities.

4b (Code) (Expenses \$ 243,783 including grants of \$ 17,500) (Revenue \$) The Privacy Project educates consumers about practical issues related to protecting their privacy, and produces and distributes free educational materials about privacy. It creates and distributes multilingual educational modules containing fact sheets, leaders' guides, PowerPoint slides, curricula and workshop materials. It distributes these materials for free to consumers, through community-based agencies around the country. It also holds train-the-trainer roundtables to educate agency staff on how best to use the materials within the community, posts materials on its web site, and conducts interviews with mainstream and in-language media. It also provides stipends to non-profit agencies, who use the money to provide education on privacy issues to their clients or members. The materials are translated into Chinese, Korean, Spanish and Vietnamese. The goal of the project is to reach senior, low income, recent immigrant and limited-English-speaking people around the country. Its recent free publications include "Sensitive Information: Privacy and Your Medical Records" and "Freeze Your Credit File: Leave ID Thieves Out in the Cold". The project maintains a web site: www.privacy-information.org. During the past year, this project distributed over 129,000 free publications to individuals and families around the country.

4c (Code) (Expenses \$ 190,513 including grants of \$) (Revenue \$) The Credit Card Education Project focuses on educating consumers about shopping for and using credit cards, and understanding their rights in credit card transactions. The project produces and distributes free educational materials, translated into several languages, through Consumer Action's network of more than 11,000 community contacts. Recent publications from this project include "Credit Cards: What You Need To Know" and "Families and Credit Cards". These publications are distributed through senior centers, housing centers, universities, high schools, libraries, credit unions, churches, credit counseling agencies, community action networks and military support centers. The project conducts meetings around the country to train agency staff on effective use of the materials, and holds sessions in which attendees develop "best practices" on how to use the materials to assist clients who have different backgrounds and different needs. Publications and educational modules created by the project are posted on Consumer Action's main web site, www.consumer-action.org. During the past year, this project distributed over 187,000 free publications to individuals and families around the country.

4d Other program services (Describe in Schedule O) (Expenses \$ 1,164,641 including grants of \$ 31,000) (Revenue \$ 0)

4e Total program service expenses ▶ \$ 2,440,185 (Must equal Part IX, Line 25, column (B))

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	✓	
2 Is the organization required to complete Schedule B, Schedule of Contributors?	✓	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		✓
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	✓	
5 Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III		
6 Did the organization maintain any donor advised funds or any accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I		✓
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		✓
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		✓
9 Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV		✓
10 Did the organization hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V		✓
11 Did the organization report an amount in Part X, lines 10, 12, 13, 15, or 25? If "Yes," complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable	✓	
12 Did the organization receive an audited financial statement for the year for which it is completing this return that was prepared in accordance with GAAP? If "Yes," complete Schedule D, Parts XI, XII, and XIII	✓	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		✓
14a Did the organization maintain an office, employees, or agents outside of the U S ?		✓
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the U S ? If "Yes," complete Schedule F, Part I		✓
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Part II.		✓
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Part III		✓
17 Did the organization report more than \$15,000 on Part IX, column (A), line 11e? If "Yes," complete Schedule G, Part I		✓
18 Did the organization report more than \$15,000 total on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	✓	
19 Did the organization report more than \$15,000 on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		✓
20 Did the organization operate one or more hospitals? If "Yes," complete Schedule H		✓
21 Did the organization report more than \$5,000 on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	✓	
22 Did the organization report more than \$5,000 on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		✓
23 Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5? If "Yes," complete Schedule J	✓	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to question 25.		✓
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		✓
b Did the organization become aware that it had engaged in an excess benefit transaction with a disqualified person from a prior year? If "Yes," complete Schedule L, Part I		✓
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II		✓
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, or substantial contributor, or to a person related to such an individual? If "Yes," complete Schedule L, Part III		✓

Part IV Checklist of Required Schedules (continued)

		Yes	No
28	During the tax year, did any person who is a current or former officer, director, trustee, or key employee		
a	Have a direct business relationship with the organization (other than as an officer, director, trustee, or employee), or an indirect business relationship through ownership of more than 35% in another entity (individually or collectively with other person(s) listed in Part VII, Section A)? If "Yes," complete Schedule L, Part IV		✓
b	Have a family member who had a direct or indirect business relationship with the organization? If "Yes," complete Schedule L, Part IV		✓
c	Serve as an officer, director, trustee, key employee, partner, or member of an entity (or a shareholder of a professional corporation) doing business with the organization? If "Yes," complete Schedule L, Part IV	✓	
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		✓
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		✓
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		✓
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		✓
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		✓
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1		✓
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		✓
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		✓
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		✓

Part VII Statements Regarding Other IRS Filings and Tax Compliance

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U S Information Returns. Enter -0- if not applicable		
1a			7
1b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		0
1c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	✓	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		34
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)	✓	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?		✓
3b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O		
4a	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)?		✓
4b	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		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		✓
5b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		✓
5c	If "Yes," to question 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?		
6a	Did the organization solicit any contributions that were not tax deductible?		✓
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
7a	Did the organization provide goods or services in exchange for any quid pro quo contribution of more than \$75?		✓
7b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
7c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		✓
7d	If "Yes," indicate the number of Forms 8282 filed during the year		
7e	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		✓
7f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		✓
7g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?		
7h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?		
8	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		
9	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds.		
9a	Did the organization make any taxable distributions under section 4966?		
9b	Did the organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
10a	Initiation fees and capital contributions included on Part VIII, line 12		
10b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
11	Section 501(c)(12) organizations. Enter:		
11a	Gross income from members or shareholders		
11b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)		
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
12b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year		

Part VI Governance, Management, and Disclosure (Sections A, B, and C request information about policies not required by the Internal Revenue Code.)

Section A. Governing Body and Management

		Yes	No
For each "Yes" response to lines 2-7b below, and for a "No" response to lines 8 or 9b below, describe the circumstances, processes, or changes in Schedule O See instructions			
1a	Enter the number of voting members of the governing body	1a	11
b	Enter the number of voting members that are independent	1b	11
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2	✓
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3	✓
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4	✓
5	Did the organization become aware during the year of a material diversion of the organization's assets?	5	✓
6	Does the organization have members or stockholders?	6	✓
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	✓
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b	✓
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following.		
a	The governing body?	8a	✓
b	Each committee with authority to act on behalf of the governing body?	8b	✓
9a	Does the organization have local chapters, branches, or affiliates?	9a	✓
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	9b	
10	Was a copy of the Form 990 provided to the organization's governing body before it was filed? All organizations must describe in Schedule O the process, if any, the organization uses to review the Form 990	10	✓
11	Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	11	✓

Section B. Policies

		Yes	No
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	12a	✓
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	12c	
13	Does the organization have a written whistleblower policy?	13	✓
14	Does the organization have a written document retention and destruction policy?	14	✓
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision:		
a	The organization's CEO, Executive Director, or top management official?	15a	✓
b	Other officers or key employees of the organization? Describe the process in Schedule O (see instructions)	15b	✓
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a	✓
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b	

Section C. Disclosure

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

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

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

1a Complete this table for all persons required to be listed. Use Schedule J-2 if additional space is needed

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation, and **current** key employees. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

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

Check this box if the organization did not compensate any officer, director, trustee, or key employee

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
Patricia Sturdevant, President	1	✓		✓				0	0	0
Jim Conran, Vice President	1	✓		✓				0	0	0
Sue Hestor, Treasurer	1	✓		✓				0	0	0
Chris Bjorkund	1	✓						0	0	0
Anna Alvarez Boyd	1	✓						0	0	0
Trish Butler	1	✓						0	0	0
Pastor Herrera, Jr.	1	✓						0	0	0
Dr. Irene Leech	1	✓						0	0	0
Lisa Yep Salinas	1	✓						0	0	0
Mary Love Sanford	1	✓						0	0	0
Myriam Torrico	1	✓						0	0	0
Kay Pachtner, Emeritus member	0							0	0	0
Ken McEldowney, Secretary/Executive Dir.	35			✓	✓	✓		162,130	0	8,106
Kathy Li, Director, S.F. office	35							106,568	0	5,328
Linda Sherry, Director, National Priorities	35							102,050	0	5,102

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

(A) Name and title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
1b Total							370,748	0	18,536	

2 Total number of individuals (including those in 1a) who received more than \$100,000 in reportable compensation from the organization ▶ **3**

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

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization.

(A) Name and business address	(B) Description of services	(C) Compensation
N/A		

2 Total number of independent contractors (including those in 1) who received more than \$100,000 in compensation from the organization ▶ **0**

Part VIII Statement of Revenue				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, gifts, grants and other similar amounts	1a Federated campaigns	1a	0	2,769,232				
	b Membership dues	1b	5,350					
	c Fundraising events	1c	41,185					
	d Related organizations	1d	0					
	e Government grants (contributions).	1e	0					
	f All other contributions, gifts, grants, and similar amounts not included above	1f	2,722,697					
	g Noncash contributions included in lines 1a-1f \$		0					
	h Total. Add lines 1a-1f							
Program Service Revenue	2a Sale of educational materials	Business Code		3,470				
	b							
	c							
	d							
	e							
	f All other program service revenue							
	g Total. Add lines 2a-2f			3,470				
	Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			252,861			
4 Income from investment of tax-exempt bond proceeds				0				
5 Royalties				0				
6a Gross Rents		(i) Real	(ii) Personal					
		b Less rental expenses						
		c Rental income or (loss)						
		d Net rental income or (loss)						
7a Gross amount from sales of assets other than inventory		(i) Securities	(ii) Other					
		b Less cost or other basis and sales expenses						
		c Gain or (loss)						
		d Net gain or (loss)						
8a Gross income from fundraising events (not including \$ of contributions reported on line 1c) See Part IV, line 18		a						
		b Less direct expenses	b					
		c Net income or (loss) from fundraising events						
9a Gross income from gaming activities See Part IV, line 19		a						
		b Less direct expenses	b					
		c Net income or (loss) from gaming activities						
10a Gross sales of inventory, less returns and allowances		a						
	b Less cost of goods sold	b						
	c Net income or (loss) from sales of inventory			0				
Miscellaneous Revenue		Business Code						
11a								
b								
c								
d All other revenue			0					
e Total. Add lines 11a-11d			0					
12 Total Revenue. Add lines 1h, 2g, 3, 4, 5, 6d, 7d, 8c, 9c, 10c, and 11e				3,025,563				

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21	178,500	178,500		
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22	0	0		
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16	0	0		
4 Benefits paid to or for members	0	0		
5 Compensation of current officers, directors, trustees, and key employees	164,242	135,098	23,275	5,869
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0	0	0	0
7 Other salaries and wages	1,280,281	987,917	278,074	14,290
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	69,897	55,776	13,239	882
9 Other employee benefits	166,536	131,456	32,738	2,342
10 Payroll taxes	111,139	87,427	21,987	1,725
11 Fees for services (non-employees):				
a Management	0	0	0	0
b Legal	5,000	0	5,000	0
c Accounting	12,895	0	12,895	0
d Lobbying	12,000	12,000	0	0
e Professional fundraising services See Part IV, line 17	0			0
f Investment management fees	0	0	0	0
g Other	46,867	22,550	23,782	535
12 Advertising and promotion	0	0	0	0
13 Office expenses	37,792	17,560	19,950	282
14 Information technology	64,645	18,078	45,812	755
15 Royalties	0	0	0	0
16 Occupancy	185,727	143,660	34,819	7,248
17 Travel	95,091	77,751	16,548	793
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0	0	0	0
19 Conferences, conventions, and meetings	190,165	188,840	1,325	0
20 Interest	0	0	0	0
21 Payments to affiliates	0	0	0	0
22 Depreciation, depletion, and amortization	14,953	0	14,953	0
23 Insurance	6,211	0	6,211	0
24 Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a Translation	36,889	36,889	0	0
b Contract Expenses	26,836	26,836	0	0
c Printing & Copying	216,591	213,756	2,835	0
d Misc., Dues, Fees & Maintenance	14,663	0	14,663	0
e Postage & Shipping	113,229	106,090	6,965	174
f All other expenses				
25 Total functional expenses. Add lines 1 through 24f	3,050,149	2,440,185	575,069	34,895
26 Joint Costs. Check here <input type="checkbox"/> if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year		
Assets	1	Cash—non-interest-bearing	65,362	1	132,827	
	2	Savings and temporary cash investments	6,541,843	2	7,262,675	
	3	Pledges and grants receivable, net	0	3	0	
	4	Accounts receivable, net	100,350	4	145,900	
	5	Receivables from current and former officers, directors, trustees, key employees, or other related parties. Complete Part II of Schedule L	0	5	0	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B). Complete Part II of Schedule L	0	6	0	
	7	Notes and loans receivable, net	0	7	0	
	8	Inventories for sale or use	0	8	0	
	9	Prepaid expenses and deferred charges	59,750	9	59,173	
	10a	Land, buildings, and equipment, cost basis	10a	107,868		
	b	Less: accumulated depreciation. Complete Part VI of Schedule D	10b	54,080	10c	53,788
	11	Investments—publicly traded securities	0	11	0	
	12	Investments—other securities. See Part IV, line 11	1,991,521	12	0	
	13	Investments—program-related. See Part IV, line 11	0	13	0	
	14	Intangible assets	0	14	0	
	15	Other assets. See Part IV, line 11	0	15	0	
16	Total assets. Add lines 1 through 15 (must equal line 34)	8,781,419	16	7,649,124		
Liabilities	17	Accounts payable and accrued expenses	166,167	17	217,646	
	18	Grants payable	0	18	0	
	19	Deferred revenue	7,374,884	19	6,182,240	
	20	Tax-exempt bond liabilities	0	20	0	
	21	Escrow account liability. Complete Part IV of Schedule D	0	21	0	
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L	0	22	0	
	23	Secured mortgages and notes payable to unrelated third parties	0	23	0	
	24	Unsecured notes and loans payable	0	24	0	
	25	Other liabilities. Complete Part X of Schedule D	0	25	33,457	
	26	Total liabilities. Add lines 17 through 25	7,541,051	26	6,433,343	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.					
	27	Unrestricted net assets	1,240,367	27	1,215,781	
	28	Temporarily restricted net assets	6,313,446	28	5,409,040	
	29	Permanently restricted net assets	0	29	0	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.					
	30	Capital stock or trust principal, or current funds		30		
	31	Paid-in or capital surplus, or land, building, or equipment fund		31		
	32	Retained earnings, endowment, accumulated income, or other funds		32		
33	Total net assets or fund balances	7,553,814	33	6,624,821		
34	Total liabilities and net assets/fund balances	8,781,419	34	7,649,124		

Part XI Financial Statements and Reporting

		Yes	No
1	Accounting method used to prepare the Form 990. <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		✓
b	Were the organization's financial statements audited by an independent accountant?	✓	
c	If "Yes" to lines 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	✓	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		✓
b	If "Yes," did the organization undergo the required audit or audits?		

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

To be completed by all section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts.

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

OMB No 1545-0047

2008

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Name of the organization San Francisco Consumer Action, Inc.	Employer identification number 23 : 7172908
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Part I Reason for Public Charity Status (All organizations must complete this part.) (see instructions)

The organization is not a private foundation because it is: (Please check only **one** organization.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**. (Attach Schedule H)
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state:
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II)
- 9 An organization that normally receives (1) more than 33 1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III)
- 10 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**. (see instructions)
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h
 - a Type I b Type II c Type III—Functionally integrated d Type III—Other
 - e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
 - f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
 - g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 - (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
 - (ii) A family member of a person described in (i) above?
 - (iii) A 35% controlled entity of a person described in (i) or (ii) above?

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

h Provide the following information about the organizations the organization supports

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

Part I **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**
 (Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")	1,453,870	1,827,462	2,432,955	2,463,612	2,772,702	10,950,601
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0	0	0	0	0
3 The value of services or facilities furnished by a governmental unit to the organization without charge	0	0	0	0	0	0
4 Total. Add lines 1-3	1,453,870	1,827,462	2,432,955	2,463,612	2,772,702	10,950,601
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						0
6 Public support. Subtract line 5 from line 4						10,950,601

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
7 Amounts from line 4	1,453,870	1,827,462	2,432,955	2,463,612	2,772,702	10,950,601
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	8,281	141,902	393,086	387,112	252,861	834,842
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0	0	0	0	0	0
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)	0	0	0	0	0	0
11 Total support. Add lines 7 through 10						11,785,443
12 Gross receipts from related activities, etc (see instructions)					12	0
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input checked="" type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2008 (line 6, column (f) divided by line 11, column (f))	14	92.88 %
15 Public support percentage from 2007 Schedule A, Part IV-A, line 26f	15	92.06 %
16a 33 1/3% support test—2008. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization	<input checked="" type="checkbox"/>	
b 33 1/3% support test—2007. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
17a 10%-facts-and-circumstances test—2008. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
b 10%-facts-and-circumstances test—2007. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶	<input type="checkbox"/>	

SCHEDULE C (Form 990 or 990-EZ)

Political Campaign and Lobbying Activities

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

- To be completed by organizations described below. Attach to Form 990 or Form 990-EZ.

2008

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Department of the Treasury Internal Revenue Service

- If the organization answered "Yes," to Form 990, Part IV, line 3, or Form 990-EZ, Part VI, line 46 (Political Campaign Activities), then
- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C.
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

- If the organization answered "Yes," to Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then
- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes," to Form 990, Part IV, line 5 (Proxy Tax), then

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

Table with 2 columns: Name of organization, Employer identification number. Row 1: San Francisco Consumer Action, Inc, 23 7172908

Part I-A To be completed by all organizations exempt under section 501(c) and section 527 organizations. See the instructions for Schedule C for details.

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

Part I-B To be completed by all organizations exempt under section 501(c)(3). See the instructions for Schedule C for details.

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

Part I-C To be completed by all organizations exempt under section 501(c), except section 501(c)(3). See the instructions for Schedule C for details.

- 1 Enter the amount directly expended by the filing organization for section 527 exempt function activities \$ 0
2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities \$ 0
3 Total of direct and indirect exempt function expenditures. Add lines 1 and 2 and enter here and on Form 1120-POL, line 17b \$ 0
4 Did the filing organization file Form 1120-POL for this year? Yes No
5 State the names, addresses and employer identification number (EIN) of all section 527 political organizations to which payments were made

Table with 5 columns: (a) Name, (b) Address, (c) EIN, (d) Amount paid from filing organization's funds, (e) Amount of political contributions received and promptly and directly delivered to a separate political organization

Part II-B To be completed by organizations exempt under section 501(c)(3) that have NOT filed Form 5768 (election under section 501(h)). See the instructions for Schedule C for details.

	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers?		<input checked="" type="checkbox"/>	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?	<input checked="" type="checkbox"/>		
c Media advertisements?		<input checked="" type="checkbox"/>	
d Mailings to members, legislators, or the public?	<input checked="" type="checkbox"/>		1,500
e Publications, or published or broadcast statements?	<input checked="" type="checkbox"/>		2,000
f Grants to other organizations for lobbying purposes?		<input checked="" type="checkbox"/>	
g Direct contact with legislators, their staffs, government officials, or a legislative body?	<input checked="" type="checkbox"/>		21,100
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means?		<input checked="" type="checkbox"/>	
i Other activities? If "Yes," describe in Part IV		<input checked="" type="checkbox"/>	
j Total lines 1c through 1i			24,600
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		<input checked="" type="checkbox"/>	
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A To be completed by all organizations exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6). See the instructions for Schedule C for details.

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3 Did the organization agree to carryover lobbying and political expenditures from the prior year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Part III-B To be completed by all organizations exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) if BOTH Part III-A, questions 1 and 2 are answered "No" OR if Part III-A, question 3 is answered "Yes." See Schedule C instructions for details

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

Part IV Supplemental Information

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

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SCHEDULE D (Form 990)

Supplemental Financial Statements

OMB No 1545-0047

2008

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Department of the Treasury Internal Revenue Service

Attach to Form 990. To be completed by organizations that answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.

Name of the organization

San Francisco Consumer Action, Inc.

Employer identification number

23 7172908

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

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows include: 1 Total number at end of year, 2 Aggregate contributions to (during year), 3 Aggregate grants from (during year), 4 Aggregate value at end of year, 5 Did the organization inform all donors... Yes No, 6 Did the organization inform all grantees... Yes No.

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

Table with 2 columns: Description, Held at the End of the Year. Rows include: 1 Purpose(s) of conservation easements held by the organization, 2 Complete lines 2a-2d if the organization held a qualified conservation contribution..., 3 Number of conservation easements modified..., 4 Number of states where property subject to conservation easement is located, 5 Does the organization have a written policy..., 6 Staff or volunteer hours devoted..., 7 Amount of expenses incurred..., 8 Does each conservation easement reported..., 9 In Part XIV, describe how the organization reports...

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

Table with 2 columns: Description, Amount. Rows include: 1a If the organization elected, as permitted under SFAS 116, not to report..., 1b If the organization elected, as permitted under SFAS 116, to report..., 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain...

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

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

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

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

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

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Investment earnings or losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the year end balance held as:
- a Board designated or quasi-endowment ▶%
 - b Permanent endowment ▶%
 - c Term endowment ▶%
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by
- | | Yes | No |
|-----------------------------|--------|----|
| (i) unrelated organizations | 3a(i) | |
| (ii) related organizations | 3a(ii) | |
- b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R? Yes No
- 3b
- 4 Describe in Part XIV the intended uses of the organization's endowment funds

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

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		107,868	54,080	53,788
e Other				
Total. Add lines 1a–1e (Column (d) should equal Form 990, Part X, column (B), line 10(c)) ▶				53,788

Part VII Investments—Other Securities. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives and other financial products		
Closely-held equity interests		
Other		
.....		
.....		
.....		
.....		
.....		
.....		
Total (Column (b) should equal Form 990, Part X, col (B) line 12) ►		

Part VIII Investments—Program Related. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Total (Column (b) should equal Form 990, Part X, col (B) line 13) ►		

Part IX Other Assets. See Form 990, Part X, line 15.

(a) Description	(b) Book value
Total. (Column (b) should equal Form 990, Part X, col (B) line 15) ►	

Part X Other Liabilities. See Form 990, Part X, line 25.

(a) Description of liability	(b) Amount
Federal income taxes	
Capital lease (copier)	33,457
Total. (Column (b) should equal Form 990, Part X, col. (B) line 25) ►	33,457

In Part XIV, provide the text of the footnote to the organization’s financial statements that reports the organization’s liability for uncertain tax positions under FIN 48

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

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

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

1	Total revenue, gains, and other support per audited financial statements	1		3,069,563	18
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a	0		
b	Donated services and use of facilities	2b	44,000		
c	Recoveries of prior year grants	2c	0		
d	Other (Describe in Part XIV)	2d	0		
e	Add lines 2a through 2d	2e		44,000	
3	Subtract line 2e from line 1	3		3,025,563	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	0		
b	Other (Describe in Part XIV)	4b	0		
c	Add lines 4a and 4b	4c		0	
5	Total revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12.)	5		3,025,563	

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

1	Total expenses and losses per audited financial statements	1		3,094,149
2	Amounts included on line 1 but not on Form 990, Part IX, line 25.			
a	Donated services and use of facilities	2a	44,000	
b	Prior year adjustments	2b	0	
c	Losses reported on Form 990, Part IX, line 25	2c	0	
d	Other (Describe in Part XIV)	2d	0	
e	Add lines 2a through 2d	2e		44,000
3	Subtract line 2e from line 1	3		3,050,149
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	0	
b	Other (Describe in Part XIV)	4b	0	
c	Add lines 4a and 4b	4c		0
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5		3,050,149

Part XIV Supplemental Information

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

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**SCHEDULE G
(Form 990 or 990-EZ)**

Department of the Treasury
Internal Revenue Service

**Supplemental Information Regarding
Fundraising or Gaming Activities**

► Attach to Form 990 or Form 990-EZ. Must be completed by organizations that answer "Yes" to Form 990, Part IV, lines 17, 18, or 19, and by organizations that enter more than \$15,000 on Form 990-EZ, line 6a

OMB No 1545-0047

2008

**Open To Public
Inspection**

Name of the organization

San Francisco Consumer Action, Inc.

Employer identification number

23

7172908

Part I Fundraising Activities. Complete if the organization answered "Yes" to Form 990, Part IV, line 17.

- 1 Indicate whether the organization raised funds through any of the following activities. Check all that apply
- a Mail solicitations
 - b Email solicitations
 - c Phone solicitations
 - d In-person solicitations
 - e Solicitation of non-government grants
 - f Solicitation of government grants
 - g Special fundraising events
- 2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? Yes No
- b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization. Form 990-EZ filers are not required to complete this table.

(i) Name of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
Total						

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

California

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Part II Fundraising Events. Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 on Form 990-EZ, line 6a. List events with gross receipts greater than \$5,000

		(a) Event #1	(b) Event #2	(c) Other Events	(d) Total Events
		(event type)	(event type)	(total number)	(Add col (a) through col (c))
Revenue	1	Gross receipts	41,185		41,185
	2	Less Charitable contributions			
	3	Gross revenue (line 1 minus line 2)	41,185		41,185
Direct Expenses	4	Cash prizes			
	5	Non-cash prizes			
	6	Rent/facility costs	5,082		5,082
	7	Other direct expenses	22,647		22,647
	8	Direct expense summary Add lines 4 through 7 in column (d) ▶			(27,729)
	9	Net income summary. Combine lines 3 and 8 in column (d) ▶			13,456

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

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

	Yes	No
9 Enter the state(s) in which the organization operates gaming activities: _____		
a Is the organization licensed to operate gaming activities in each of these states?	9a	
b If "No," Explain _____		
10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year?	10a	
b If "Yes," Explain _____		
11 Does the organization operate gaming activities with nonmembers?	11	
12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming?	12	

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations,
Governments, and Individuals in the U.S.

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

OMB No 1545-0047

2008

Open to Public
Inspection

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

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

Part II Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
National MACPACD, 1628 16th St., NW, Washington, DC 20009	91-2121566	501 (c) (3)	8,750	0			education
NABV, POB 11432, Milwaukee, WI 54211	39-1171895	501 (c) (3)	10,000	0			education
SEARAC, 1628 16th St., NW, Washington, DC 20009	52-1161473	501 (c) (3)	13,000	0			education

2 Enter total number of section 501(c)(3) and government organizations 3
3 Enter total number of other organizations 0

**SCHEDULE J
(Form 990)**

Compensation Information

OMB No 1545-0047

2008

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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

▶ Attach to Form 990. To be completed by organizations that answered "Yes" to Form 990, Part IV, line 23.

Name of the organization San Francisco Consumer Action, Inc.	Employer identification number 23 7172908
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Part I Questions Regarding Compensation

	Yes	No
1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items <input type="checkbox"/> First-class or charter travel <input type="checkbox"/> Travel for companions <input type="checkbox"/> Tax indemnification and gross-up payments <input type="checkbox"/> Discretionary spending account <input type="checkbox"/> Housing allowance or residence for personal use <input type="checkbox"/> Payments for business use of personal residence <input type="checkbox"/> Health or social club dues or initiation fees <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)		
b If line 1a is checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b	
2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?	2	
3 Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director. Check all that apply <input type="checkbox"/> Compensation committee <input type="checkbox"/> Independent compensation consultant <input type="checkbox"/> Form 990 of other organizations <input type="checkbox"/> Written employment contract <input checked="" type="checkbox"/> Compensation survey or study <input checked="" type="checkbox"/> Approval by the board or compensation committee		
4 During the year, did any person listed in Form 990, Part VII, Section A, line 1a:		
a Receive a severance payment or change of control payment?	4a	✓
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b	✓
c Participate in, or receive payment from, an equity-based compensation arrangement?	4c	✓
If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III		
Only 501(c)(3) and 501(c)(4) organizations must complete lines 5-8.		
5 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:		
a The organization?	5a	✓
b Any related organization?	5b	
If "Yes" to line 5a or 5b, describe in Part III.		
6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:		
a The organization?	6a	✓
b Any related organization?	6b	✓
If "Yes" to line 6a or 6b, describe in Part III		
7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III	7	✓
8 Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs section 53.4958-4(a)(3)? If "Yes," describe in Part III	8	✓

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use Schedule J-1 if additional space is needed.
 For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a

(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
Ken McEldowney	162,130				8,106	170,236	

SCHEDULE L
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Transactions With Interested Persons

▶ Attach to Form 990 or Form 990-EZ.
▶ To be completed by organizations that answered
"Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c,
or Form 990-EZ, Part V, line 38a or 40b.

OMB No 1545-0047

2008

Open To Public Inspection

Name of the organization San Francisco Consumer Action, Inc.	Employer identification number 23 : 7172908
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Part II Excess Benefit Transactions (section 501(c)(3) and section 501(c)(4) organizations only)
To be completed by organizations that answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b

1	(a) Name of disqualified person	(b) Description of transaction	(c) Corrected?	
			Yes	No

- 2 Enter the amount of tax imposed on the organization managers or disqualified persons during the year under section 4958 ▶ \$ _____
- 3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ▶ \$ _____

Part III Loans to and/or From Interested Persons.
To be completed by organizations that answered "Yes" on Form 990, Part IV, line 26, or Form 990-EZ, Part V, line 38a

(a) Name of interested person and purpose	(b) Loan to or from the organization?		(c) Original principal amount	(d) Balance due	(e) In default?		(f) Approved by board or committee?		(g) Written agreement?	
	To	From			Yes	No	Yes	No	Yes	No
Total ▶				\$						

Part III Grants or Assistance Benefitting Interested Persons.
To be completed by organizations that answered "Yes" on Form 990, Part IV, line 27

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of grant or type of assistance

Part IV Business Transactions Involving Interested Persons.
To be completed by organizations that answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
Ken McEldowney, Sec.	President, Consumer Federation of Amer.	4,228	CFA paid Consumer Action for consulting work		<input checked="" type="checkbox"/>

San Francisco Consumer Action, Inc. 23-7172908

Part IV. Description of lobbying activities.

Consumer Action took positions on consumer legislation, contacting legislators and their staffs by phone, e-mail, mail and in person, and urged consumers to communicate with their legislators about proposed laws. Consumer Action utilized the computer service CapWiz to promote contact on issues between citizens and the Congress and California Legislature. Consumer Action also paid for the services of a lobbyist in Sacramento, California – Lenny Goldberg & Associates – to assist in its efforts in the Legislature on behalf of California consumers.

Consumer Action advocated positions on federal and California measures covering such issues as: credit card payments and fees, universal default on credit cards, mortgage brokers, the privacy of consumer financial and medical records, predatory lending, identity theft, elder abuse, consumer warranties, health insurance and food labeling and safety. Details about Consumer Action's positions on legislation and other issues can be found at its web site: www.consumer-action.org.

San Francisco Consumer Action, Inc.

23-7172908

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

Consumer Action has a signed memorandum with each of the agencies listed in Schedule I, Part 2. The agreements specify the work that the organizations will do with and for Consumer Action. The executive director of Consumer Action and the heads of the three agencies are responsible for making sure that the commitments specified in the agreements are completed. The agencies agree to report on the work that they accomplished, as outlined in the agreements. The purpose of the grants is to provide consumer education around the country to the clients and/or members of the three agencies, using the MoneyWise financial education materials developed by Consumer Action. The clients of these agencies include: African American veterans, especially veterans who are in the minority, women, disabled, incarcerated, homeless or of limited means; Cambodian, Laotian and Vietnamese Americans; and individuals who are Asian Americans, Pacific Islanders, native Hawaiians, refugees and immigrants nationwide. At the conclusion of the projects, Consumer Action staff will review the reports of the agencies to determine whether the work accomplished meets the goals of the agreements.

San Francisco Consumer Action, Inc.

23-7172908

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

Expenses: \$1,164,641

Including Grants of \$31,000

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

Financial Literacy Education Project: Expenses, \$152,811

This project researches, writes and produces educational materials in several languages, to help consumers understand how to shop for and use banking, credit and other financial services; the materials also cover financial planning, debt management and retirement. The project translates its materials into Chinese, Korean, Spanish and Vietnamese, distributes them for free around the country and conducts trainings to help community staff work with the materials and meet the needs of their clients for education about financial services. The project runs a web site at www.managing-money.org, designed as a financial literacy clearinghouse. Publications the project worked on during the past year included the "California Car Buyer's Bill of Rights". The project also produced an issue of Consumer Action News that was devoted to stories about handling debt problems, such as credit counseling, foreclosure, paying off credit card bills, student loan debts and debt collection protections. The project reproduced and distributed other free Consumer Action publications on financial services topics.

Housing Services Education Project: Expenses, \$92,815

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

Telephone Services Education Project: Expenses, \$73,024 Grants: \$31,000

This project provides education about Lifeline and other basic telephone services, to help consumers understand the services, learn how to shop for them and how to protect their rights. It produces and distributes free materials, translated into several languages, and holds staff trainings in these subjects around the country. The project awarded \$31,000 in stipends to community organizations, to pay for their costs in educating consumers about telephone services, using Consumer Action's materials. Publications the project worked on during the past year included "Choosing a Wireless Provider". It is available through the main Consumer Action web site.

Credit Fraud Education Project: Expenses, \$65,162

Consumers have to be ever careful about scams related to their use of credit. This project works to educate consumers about how to spot credit-related frauds. This project publishes a fact sheet on "Recognizing Credit Card Fraud," which it distributes for free through community agencies around the country, in English, Chinese, Korean, Spanish and Vietnamese. It covers ways to avoid credit card fraud, avoiding mail fraud, protecting your personal information, reporting credit card fraud and Internet safeguards. The fact sheet is available at www.consumer-action.org.

Healthy Children Organizing Project: Expenses, \$60,571

This project works with San Francisco parents, tenants, doctors, nurses, home repair contractors and community groups to eliminate the problem of the environmental poisoning of young children, as caused by lead in old paint and by other contaminants present in older buildings. The project produces and distributes free educational materials and participates in public meetings and coalitions to encourage the passage of needed regulations and the employment of safe practices in the elimination of environmental hazards from housing. The project maintains a web site: www.healthychildrensf.org.

Short-Term Credit Education Project: Expenses, \$55,000

This project educates consumers about basic issues concerning credit cards and other types of short-term credit. Its fact sheet, "Staying on Track With Credit," covers basic information about types of credit, your credit rights, the advantages and disadvantages of credit and how to use credit wisely. The fact sheet is distributed for free around the country through community agencies, and is available in English, Chinese, Korean, Spanish and Vietnamese, and on the main Consumer Action web site.

Web Site Development: Expenses, \$53,182

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

Complaint & Information Switchboard: Expenses, \$52,823

This free service provides advice and referral to callers about a wide range of consumer questions and problems. Consumer Action has been counseling consumers for more than 38 years, and encourages all callers to learn about their rights and remedies in the marketplace, and to take steps to help

themselves resolve their problems. Advice is provided by counselors in English, Chinese and Spanish. Callers to the switchboard leave their name, phone number, and a brief description of their problem. A counselor returns the call and offers advice and referral on how to handle the problem.

Insurance Education Project: Expenses, \$50,013

This project researches, writes and produces educational materials in several languages, to help California consumers understand how to shop for and use insurance services. The project translates its materials into Chinese, Spanish and other languages, distributes them for free throughout California, and conducts trainings to help community staff work with the materials and meet the needs of their clients for education about insurance. The project maintains a web site: www.insurance-education.org, at which it provides information to help people make wise decisions when buying insurance. It produced a special issue of the Consumer Action newsletter, including stories about rental car insurance, understanding insurance "riders," bank deposit insurance, the concept of "pay-as-you-drive insurance," auto insurance claims, renters insurance, travel insurance and choosing an insurer. This information is available on the web site.

Credit Scores Education Project: Expenses, \$43,171

This project works on helping people understand the importance of credit scores, how to obtain your score and how to improve it. The project produces a free fact sheet, "Understanding Your Credit Score," available in English, Chinese, Korean, Spanish and Vietnamese. It covers types of credit scores, what is in a credit score, obtaining your score and improving your score. The project also produces a fact sheet called, "Staying on Track With Credit". It covers information about types of credit, your credit rights, the advantages and disadvantages of credit and how to use credit wisely. These fact sheets are distributed for free around the country through community agencies.

Internet Shopping and Safety: Expenses, \$24,652

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

Other Projects: Expenses, \$451,463

Consumer Action was involved in many other educational projects, such as assisting with the Money Smart Week in Wisconsin and a senior summit in Sacramento. CA conducts advocacy on a wide range of topics of concern to consumers, including mortgage fraud and other housing issues, health care reform, limits on interest charges and on mandatory arbitration, "pretexting" (using deception to obtain another person's phone records) and other issues.

Through Consumer Action's main web site (www.consumer-action.org), the "Consumer Action Take Action Center" provides updates on developments in the marketplace and in proposed changes in consumer laws and regulations, and shows people how they can become involved in passing pro-consumer legislation, such as by contacting their elected representatives or local media. Consumer Action also lobbies legislators in Sacramento and Washington, DC, and works with the media and community agencies to inform them about pro-consumer positions on pending legislation and regulation. Consumer Action is often called upon to conduct interviews with the media about consumer rights and remedies, and responds to reporters in California and around the country. It works with reporters from many media outlets who serve non-English-speaking consumers, especially the Chinese and Spanish language media.

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

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

Page 2, Part III: Schedule of stipend recipients: The agencies below received stipends to conduct educational work under Consumer Action's MoneyWise Education Project. Total stipends: \$130,000.

Alliance for Multicultural Community Services, 2,000
 Austin Area Urban League, 2,000
 Austin Habitat for Humanity, 1,500
 Beyond Careers, 2,500
 Border Fair Housing & Economic Justice Center, 2,500
 Cass Education Fund/Cass Family & Consumer Services Committee, 1,500
 Christian Women's/Men's Job Corps of Port Arthur, TX, 1,500
 Community Council of Greater Dallas/Dallas Community Youth Development, 2,500
 Consumer Credit Counseling Service – Rio Grande Valley, 2,500
 Credit Coalition, 2,500
 Financial Beginnings, 3,000
 Fort Valley State University, 2,500
 Foundation Communities, 1,000
 GENCO Federal Credit Union, 1,500
 La Fe Community Development Corporation, 2,000
 Money Management International, 3,000
 Money Matters Coalition, 2,000
 Mujeres Unidas en Accion, 3,000
 New Economics for Women, 3,000
 NJ Coalition for Financial Education, 3,500
 Opportunities Industrialization Center of DC, 3,000
 Parenting in the Metroplex Committee, 3,000

Pasadena Neighborhood Housing Services, 3,000
 Promise Seed CDC, Inc., 2,000
 Proyecto Azteca, 2,500

Texas AgriLife Extension Services (College Station), 750
 Texas AgriLife Extension Services (Denton), 2,500
 Texas AgriLife Extension Services (Leveland), 500
 Triumph the Church & Kingdom of God in Christ, 3,000
 UCEDC, 3,000
 United Cerebral Palsy of Texas, 1,500
 West Texas Opportunities, 2,500
 National NACPACD, 8,750
 NABV, 10,000
 SEARAC, 13,000

Page 2, Part III: Schedule of stipend recipients: The agencies below received stipends to conduct educational work under Consumer Action's Telephone Education Project. Total stipends: \$31,000.

Accessible San Diego, 1,250
 African American Business Women of Vision, 1,250
 By Design Financial Solutions (North Highlands), 1,250
 By Design Financial Solutions (Fresno), 1,250
 Center for Independent Living, 1,250
 Chinese Service Center, 1,250
 Choice Harvest Worship Center, 1,250
 City Heights Comm. Development Corp. 1,250
 Colonial Park Arts & Recreation Effort (CARE), 1,250
 Communication Services, 1,250
 Community Services & Employment Training, 1,250
 Elder Help for San Diego, 1,250
 Folsom Cordova Community Partnership, 1,250
 Glory Bound World Outreach Ministry, 1,250
 Healthy Start Family Resource Center, 1,250
 Tenant Council of Housing & Supportive Services, 1,000
 Merced Lao Family Community, Inc., 1,250
 North County Lifeline, Inc., 1,500
 Pacific Asian Consortium in Employment, 1,250
 Senior Legal Hotline, 1,250
 Tahoe Colonial Collaborative, 1,250
 The Salvation Army, Fresno, 1,250
 The Senior Connection, 1,250
 Union Station Foundation, 1,250
 World Relief, 1,000
 Yolo Family Resource Center, 1,000

Page 2, Part III: Schedule of stipend recipients: The agencies below received stipends to conduct educational work under Consumer Action's Privacy Education Project. Total stipends: \$17,500.

Elder Help of San Diego, 1,500
 Hmong Women's Heritage Association, 1,000
 California Senior Legal Hotline, 1,000
 Asian Pacific Self-Development & Residential Assn., 1,250
 Consumer Credit Counseling Services of East Bay, 1,500
 Consumer Credit Counseling Services of San Diego, 1,250
 Legal Services of Northern California (LSNC), 1,000
 African American Business Women of Vision, 1,250
 World Relief, 1,000
 North County Lifeline, Inc., 1,250
 Legal Aid Society of San Diego, 1,000
 Chinese Service Center, 1,500
 Eureka Foundation, 1,000
 Inland Valley Hope Shelter, 1,000
 Sacramento Unified School District, Old Marshall Adult Ed. Ctr., 1,000

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

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

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

Page 6, Part VI: Section B. Policies.

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

Page 6, Part VI: Section C. Disclosure.

19. Public availability of information. Consumer Action makes its financial statements and Form 990 (and annual California state forms) available to the public at no charge, upon request to one of its offices. Consumer Action's Form 990 is also available on the Internet at the Guidestar.org web site.

Consumer Action: Depreciation Schedule, as of 3/31/09							
Equipment (1)	Date of Purchase			Original Cost	2009 Deprec.	Accum. Deprec	Balance 3/31/09
computer	Mar-09			2,449.00	245.00	245.00	2,204.00
computer	Apr-08			1,763.08	352.62	352.62	1,410.46
computer	Apr-08			1,763.08	352.62	352.62	1,410.46
computer	Apr-08			1,763.08	352.62	352.62	1,410.46
computer, DC	Apr-08			1,763.07	352.62	352.62	1,410.45
computer	Apr-08			1,763.07	352.62	352.62	1,410.45
copier	Feb-08			34,884.00	3,488.40	3,488.40	31,395.60
computer	Feb-08			1,288.48	257.70	515.40	773.08
computer	Feb-08			706.73	141.34	282.68	424.05
computer	Jan-08			1,288.48	257.70	515.40	773.08
computer	Nov-07			735.64	147.13	294.26	441.38
computer	Oct-07			1,272.92	254.58	509.16	763.76
computer	Mar-07			452.98	90.60	271.20	181.78
computer, L A	Mar-07			1,275.34	255.00	765.00	510.34
computer	Mar-07			1,275.34	255.00	765.00	510.34
computer	Jan-07			1,147.54	230.00	690.00	457.54
computer	Dec-06			1,325.88	265.00	795.00	530.88
furniture, L A.	Nov-06			1,032.71	206.00	618.00	414.71
computer	Nov-06			1,440.38	288.00	864.00	576.38
computer, L.A.	Oct-06			1,440.38	288.00	864.00	576.38
computer	Oct-06			1,094.00	219.00	657.00	437.00
computer	Jul-06			1,525.56	305.00	915.00	610.56
light fixtures	May-06			1,639.44	328.00	984.00	655.44
furniture, L.A.	Mar-06			1,285.39	257.00	1,028.00	257.39
computer	Mar-06			1,431.55	286.00	1,144.00	287.55
computer	Feb-06			949.79	190.00	760.00	189.79
computer, L A	Feb-06			1,612.88	322.00	1,288.00	324.88
furniture	Jan-06			1,649.20	330.00	1,320.00	329.20
computer	Dec-05			2,580.17	516.00	2,064.00	516.17
computer, L A.	Oct-05			1,567.34	314.17	1,253.17	314.17
computer	Aug-05			900.29	180.29	720.29	180.00
computer	Aug-05			900.29	180.29	720.29	180.00
furniture	Jul-05			3,850.90	770.45	3,080.45	770.45
phone system	6/05,8/05			5,750.50	1,150.25	4,600.25	1,150.25
computer	Mar-05			1,009.88	302.88	1,009.88	0.00
computer	4-Jul			1,063.04	211.04	1,063.04	0.00
computer	Jun-03			1,651.97	166.97	1,651.97	0.00
computer, DC	"			"		"	"
furniture	Oct-02			1,891.64		1,891.64	0.00
computer	Oct-02			2,785.84		2,785.84	0.00
router	Dec-01			1,250.00		1,250.00	0.00
printer, L A.	Jun-01			1,254.27		1,254.27	0.00
computer	Dec-00			978.50		978.50	0.00
computer	May-00			1,555.50		1,555.50	0.00
tape drive	Nov-99			1,006.88		1,006.88	0.00
computer	"			1,247.58		1,247.58	0.00
printer	Oct-98			1,824.94		1,824.94	0.00
phone system L.A	May-95			2,779.60		2,779.60	0.00
7 computers, recycled	Mar-09				490.98	0.00	0.00
			Totals	107,868.12	14,952.87	54,079.69	53,788.43
(1) All equipment in CA's S F office unless noted as being in L.A. or DC.							

Depreciation and Amortization
 (Including Information on Listed Property)

▶ 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
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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	\$250,000						
2 Total cost of section 179 property placed in service (see instructions)	2							
3 Threshold cost of section 179 property before reduction in limitation (see instructions)	3	\$800,000						
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							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:45%;">(a) Description of property</td> <td style="width:25%;">(b) Cost (business use only)</td> <td style="width:30%;">(c) Elected cost</td> </tr> <tr> <td>6</td> <td></td> <td></td> </tr> </table>			(a) Description of property	(b) Cost (business use only)	(c) Elected cost	6		
(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 2007 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 2009 Add lines 9 and 10, less line 12 ▶	13							

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

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

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

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

Section A

17 MACRS deductions for assets placed in service in tax years beginning before 2008	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 2008 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 2008 Tax Year Using the Alternative Depreciation System

20a Class life					
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	14,952.87
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	14,952.87
23 For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	0

Part V Listed Property (Include automobiles, certain other vehicles, 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 depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions)							25	

26 Property used more than 50% in a qualified business use.

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
computer/printer	9/02-3/09	100 %	43,205.93	43,205.93	5	SL/HL	9,194.62	
furniture	10/02-11/06	100 %	11,349.28	11,349.28	5	SL/HL	2,269.85	
copier	2/09	100 %	34,884.00	34,884.00	5	SL/HL	3,488.40	

27 Property used 50% or less in a qualified business use:

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		%				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** 14,952.87

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

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

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

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

37	Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?	Yes	No
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 2008 tax year (see instructions):					
43 Amortization of costs that began before your 2008 tax year					43
44 Total. Add amounts in column (f). See the instructions for where to report					44