

Form **990****Return of Organization Exempt From Income Tax**

OMB No 1545-0047

**2009****Open to Public Inspection**Department of the Treasury  
Internal Revenue Service

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

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

<b>A</b> For the 2009 calendar year, or tax year beginning <b>April 1</b> , 2009, and ending <b>March 31</b> , 20 <b>10</b>	
<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <b>San Francisco Consumer Action, Inc.</b> Doing Business As <b>Consumer Action</b> Number and street (or P O box if mail is not delivered to street address) Room/suite <b>221 Main Street 480</b> City or town, state or country, and ZIP + 4 <b>San Francisco, CA 94105-1913</b>
	<b>D</b> Employer identification number <b>23 7172908</b>
	<b>E</b> Telephone number <b>( 415 ) 777-9648</b>
	<b>G</b> Gross receipts \$ <b>2,503,947.64</b>
	<b>F</b> Name and address of principal officer <b>Patricia Sturdevant, Chair,</b> <b>221 Main Street, Suite 480, San Francisco, CA 94105</b>
<b>I</b> Tax-exempt status <input checked="" type="checkbox"/> 501(c) ( <b>3</b> ) (insert no ) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527	<b>H(a)</b> Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b)</b> Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list (see instructions) <b>H(c)</b> Group exemption number ▶
<b>J</b> Website: ▶ <b>www.consumer-action.org</b>	
<b>K</b> Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶	<b>L</b> Year of formation <b>1971</b> <b>M</b> State of legal domicile <b>CA</b>

**Part I Summary**

<b>Revenue</b>	<b>1</b> Briefly describe the organization's mission or most significant activities: <b>Consumer Action's mission is to provide independent consumer education and advocacy to and for consumers around the nation. Its primary activity is to write and produce educational fact sheets, which it distributes for free to consumers -- translated into several languages -- through its network of more than 8,000 community group contacts throughout the country.</b>		
	<b>2</b> Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets		
	<b>3</b> Number of voting members of the governing body (Part VI, line 1a) . . . . .	<b>3</b>	<b>9</b>
	<b>4</b> Number of independent voting members of the governing body (Part VI, line 1b) . . . . .	<b>4</b>	<b>9</b>
	<b>5</b> Total number of employees (Part V, line 2a) . . . . .	<b>5</b>	<b>30</b>
	<b>6</b> Total number of volunteers (estimate if necessary) . . . . .	<b>6</b>	<b>2</b>
	<b>7a</b> Total gross unrelated business revenue from Part VIII, column (C), line 12 . . . . .	<b>7a</b>	<b>0</b>
	<b>b</b> Net unrelated business taxable income from Form 990-T, line 34 . . . . .	<b>7b</b>	<b>0</b>
	<b>8</b> Contributions and grants (Part VIII, line 1h) . . . . .	<b>Prior Year</b>	<b>Current Year</b>
	<b>9</b> Program service revenue (Part VIII, line 2g) . . . . .	<b>2,769,232</b>	<b>2,378,938.23</b>
<b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d) . . . . .	<b>3,470</b>	<b>5,000.00</b>	
<b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) . . . . .	<b>252,861</b>	<b>120,009.41</b>	
<b>12</b> Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12) . . . . .	<b>0</b>	<b>0</b>	
<b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1-3) . . . . .	<b>3,025,563</b>	<b>2,503,947.64</b>	
<b>14</b> Benefits paid to or for members (Part IX, column (A), line 4) . . . . .	<b>178,500</b>	<b>100,750.00</b>	
<b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) . . . . .	<b>0</b>	<b>0</b>	
<b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e) . . . . .	<b>1,792,095</b>	<b>1,810,704.11</b>	
<b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶ <b>125,155.52</b>	<b>0</b>	<b>0</b>	
<b>17</b> Other expenses (Part IX, column (A), lines 11a-10d, 11a-10d, 11a-10d, 11a-10d) . . . . .	<b>1,079,095</b>	<b>816,536.26</b>	
<b>18</b> Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25) . . . . .	<b>3,050,149</b>	<b>2,727,990.37</b>	
<b>19</b> Revenue less expenses. Subtract line 18 from line 12 . . . . .	<b>-24,586</b>	<b>-224,042.73</b>	
<b>Net Assets or Fund Balances</b>	<b>20</b> Total assets (Part X, line 16) . . . . .	<b>Beginning of Current Year</b>	<b>End of Year</b>
	<b>21</b> Total liabilities (Part X, line 26) . . . . .	<b>7,649,124</b>	<b>6,772,543.08</b>
	<b>22</b> Net assets or fund balances. Subtract line 21 from line 20 . . . . .	<b>6,433,343</b>	<b>5,780,804.48</b>
		<b>1,215,781</b>	<b>991,738.60</b>

**Part II Signature Block**

<b>Sign Here</b>	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge		
	<b>Signature of officer</b> <i>Ka McElroy</i>	<b>Date</b> <b>8-6-10</b>	
<b>Paid Preparer's Use Only</b>	<b>Type or print name and title</b> <i>Ka McElroy, secretary</i>		
	<b>Preparer's signature</b> ▶	<b>Date</b>	<b>Check if self-employed</b> <input type="checkbox"/>
	<b>Preparer's identifying number (see instructions)</b>		
<b>Firm's name (or yours if self-employed), address, and ZIP + 4</b> ▶		<b>EIN</b> ▶	<b>Phone no</b> ▶ ( )

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

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Cat No 11282Y

Form **990** (2009)

G15

16

**Part III Statement of Program Service Accomplishments**

- 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 ☒ 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 ☒ 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 \$ 814,552.72 including grants of \$ 85,250 ) (Revenue \$ 5,000 )  
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 8,000 community group contacts around the country. CA provides training on these topics to non-profit agencies, including senior centers, churches, legal and immigrant 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](http://www.money-wise.org) web site, at which agencies can download MoneyWise materials. In the past year, the project distributed more than 500,000 free copies of its publications. Some MoneyWise materials were sold (revenue: \$5,000) to for-profit entities.
- 4b (Code: ) (Expenses \$ 150,673.65 including grants of \$ 15,500 ) (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, Spanish, Korean and Vietnamese. The goal of the project is to reach senior, low income, recent immigrant and limited-English-speaking people around the country. Its 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](http://www.privacy-information.org). During the past year, the project distributed over 100,000 free publications to individuals and families around the country.
- 4c (Code: ) (Expenses \$ 223,857.01 including grants of \$ ) (Revenue \$ )  
The Financial Literacy Project researches, writes and produces educational materials in several languages, to help consumers understand how to shop for and use banking, credit and other financial services; the materials 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](http://www.managing-money.org), designed as a financial literacy clearinghouse. Publications the project has worked on include the "California Car Buyer's Bill of Rights". The project has also reproduced and distributed other free Consumer Action publications on financial services topics, and run stories about handling debt problems, credit counseling, foreclosure, student loan defaults and debt collection protections in Consumer Action's newsletter, CA News.

- 4d Other program services. (Describe in Schedule O.)  
 (Expenses \$ 908,515.06 including grants of \$ 0 ) (Revenue \$ 0 )
- 4e Total program service expenses ► 2,097,598.44

**Part IV Checklist of Required Schedules**

	Yes	No
<b>1</b> Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A . . . . .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>2</b> Is the organization required to complete Schedule B, Schedule of Contributors? . . . . .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>3</b> Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>4</b> <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II . . . . .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>5</b> <b>Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.</b> Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
<b>6</b> Did the organization maintain any donor advised funds or any similar funds or 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 . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>7</b> Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>9</b> Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>10</b> Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>11</b> Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable . . . . .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.	<input type="checkbox"/>	<input type="checkbox"/>
• Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.	<input type="checkbox"/>	<input type="checkbox"/>
• Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.	<input type="checkbox"/>	<input type="checkbox"/>
• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.	<input type="checkbox"/>	<input type="checkbox"/>
• Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.	<input type="checkbox"/>	<input type="checkbox"/>
• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X.	<input type="checkbox"/>	<input type="checkbox"/>
<b>12</b> Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>12A</b> Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>b</b> Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>15</b> 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 . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>16</b> 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 . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>17</b> Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>18</b> Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II . . . . .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>19</b> Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>20</b> Did the organization operate one or more hospitals? If "Yes," complete Schedule H . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Part IV Checklist of Required Schedules (continued)**

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

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

		Yes	No
<b>1a</b>	Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable . . . . .	<b>1a</b>	7
<b>b</b>	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable . . . . .	<b>1b</b>	0
<b>c</b>	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? . . . . .	<b>1c</b>	✓
<b>2a</b>	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 . . . . .	<b>2a</b>	30
<b>b</b>	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return. (see instructions)	<b>2b</b>	✓
<b>3a</b>	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? . . . . .	<b>3a</b>	✓
<b>b</b>	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O . . . . .	<b>3b</b>	
<b>4a</b>	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? . . . . .	<b>4a</b>	✓
<b>b</b>	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.		
<b>5a</b>	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . . . . .	<b>5a</b>	✓
<b>b</b>	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? . . . . .	<b>5b</b>	✓
<b>c</b>	If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction? . . . . .	<b>5c</b>	
<b>6a</b>	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible? . . . . .	<b>6a</b>	✓
<b>b</b>	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . . . .	<b>6b</b>	
<b>7</b>	<b>Organizations that may receive deductible contributions under section 170(c).</b>		
<b>a</b>	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? . . . . .	<b>7a</b>	✓
<b>b</b>	If "Yes," did the organization notify the donor of the value of the goods or services provided? . . . . .	<b>7b</b>	
<b>c</b>	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? . . . . .	<b>7c</b>	✓
<b>d</b>	If "Yes," indicate the number of Forms 8282 filed during the year . . . . .	<b>7d</b>	
<b>e</b>	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<b>7e</b>	✓
<b>f</b>	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .	<b>7f</b>	✓
<b>g</b>	For all contributions of qualified intellectual property, did the organization file Form 8899 as required? . . . . .	<b>7g</b>	
<b>h</b>	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required? . . . . .	<b>7h</b>	
<b>8</b>	<b>Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.</b> Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? . . . . .	<b>8</b>	
<b>9</b>	<b>Sponsoring organizations maintaining donor advised funds.</b>		
<b>a</b>	Did the organization make any taxable distributions under section 4966? . . . . .	<b>9a</b>	
<b>b</b>	Did the organization make a distribution to a donor, donor advisor, or related person? . . . . .	<b>9b</b>	
<b>10</b>	<b>Section 501(c)(7) organizations.</b> Enter:		
<b>a</b>	Initiation fees and capital contributions included on Part VIII, line 12 . . . . .	<b>10a</b>	
<b>b</b>	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities . . . . .	<b>10b</b>	
<b>11</b>	<b>Section 501(c)(12) organizations.</b> Enter:		
<b>a</b>	Gross income from members or shareholders . . . . .	<b>11a</b>	
<b>b</b>	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) . . . . .	<b>11b</b>	
<b>12a</b>	<b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041? . . . . .	<b>12a</b>	
<b>b</b>	If "Yes," enter the amount of tax-exempt interest received or accrued during the year . . . . .	<b>12b</b>	

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

**Section A. Governing Body and Management**

	Yes	No
<b>1a</b> Enter the number of voting members of the governing body . . . . .	<b>1a</b>	<b>9</b>
<b>b</b> Enter the number of voting members that are independent . . . . .	<b>1b</b>	<b>9</b>
<b>2</b> 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? . . . . .	<b>2</b>	✓
<b>3</b> 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? . . . . .	<b>3</b>	✓
<b>4</b> Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed? . . . . .	<b>4</b>	✓
<b>5</b> Did the organization become aware during the year of a material diversion of the organization's assets? . . . . .	<b>5</b>	✓
<b>6</b> Does the organization have members or stockholders? . . . . .	<b>6</b>	✓
<b>7a</b> Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body? . . . . .	<b>7a</b>	✓
<b>b</b> Are any decisions of the governing body subject to approval by members, stockholders, or other persons? . . . . .	<b>7b</b>	✓
<b>8</b> Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
<b>a</b> The governing body? . . . . .	<b>8a</b>	✓
<b>b</b> Each committee with authority to act on behalf of the governing body? . . . . .	<b>8b</b>	✓
<b>9</b> Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O . . . . .	<b>9a</b>	✓

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

	Yes	No
<b>10a</b> Does the organization have local chapters, branches, or affiliates? . . . . .	<b>10a</b>	✓
<b>b</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? . . . . .	<b>10b</b>	
<b>11</b> Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form? . . . . .	<b>11</b>	✓
<b>11A</b> Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
<b>12a</b> Does the organization have a written conflict of interest policy? If "No," go to line 13 . . . . .	<b>12a</b>	✓
<b>b</b> Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . . . .	<b>12b</b>	
<b>c</b> Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done . . . . .	<b>12c</b>	
<b>13</b> Does the organization have a written whistleblower policy? . . . . .	<b>13</b>	✓
<b>14</b> Does the organization have a written document retention and destruction policy? . . . . .	<b>14</b>	✓
<b>15</b> 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?		
<b>a</b> The organization's CEO, Executive Director, or top management official . . . . .	<b>15a</b>	✓
<b>b</b> Other officers or key employees of the organization . . . . .	<b>15b</b>	✓
If "Yes" to line 15a or 15b, describe the process in Schedule O. (See instructions.)		
<b>16a</b> Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? . . . . .	<b>16a</b>	✓
<b>b</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? . . . . .	<b>16b</b>	

**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, Consumer Action, 221 Main Street, Suite 480, San Francisco, CA 94105;  
415-777-9648

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**
**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. 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. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees. See instructions for definition of "key employee."

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

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

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

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

☐ Check this box if the organization did not compensate any current officer, director, or trustee.

(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, Board Chair	1	✓		✓				0	0	0
Jim Conran, Vice Chair	1	✓		✓				0	0	0
Sue Hestor, Treasurer	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
Chris Bjorklund	1	✓						0	0	0
Myriam Torrico	1	✓						0	0	0
Kay Pachnter, emeritus member	0						✓	0	0	0
Ken McEldowney, Executive Dir.; Secretary	35			✓	✓	✓		170,789	0	8,539
Linda Sherry, Director, National Priorities	35							107,708	0	5,385
Kathy Li, Director, San Francisco office	35							112,922	0	5,646

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

[illegible]

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

		Yes	No
3	Did the organization list any <b>former</b> 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
None		
2 Total number of independent contractors (including but not limited to those listed above) 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			
	b	Membership dues . . . . .	1b	5,770.00			
	c	Fundraising events . . . . .	1c	62,055.00			
	d	Related organizations . . . . .	1d	0			
	e	Government grants (contributions). . . . .	1e	0			
	f	All other contributions, gifts, grants, and similar amounts not included above . . . . .	1f	2,311,113.23			
	g	Noncash contributions included in lines 1a-1f \$ . . . . .		0			
	h	<b>Total.</b> Add lines 1a-1f . . . . .		2,378,938.23			
Program Service Revenue	2a	Sale of educational materials . . . . .	Business Code	5,000			
	b	. . . . .					
	c	. . . . .					
	d	. . . . .					
	e	. . . . .					
	f	All other program service revenue . . . . .					
	g	<b>Total.</b> Add lines 2a-2f . . . . .		5,000			
	Other Revenue	3	Investment income (including dividends, interest, and other similar amounts) . . . . .		120,009.41		
4		Income from investment of tax-exempt bond proceeds . . . . .		0			
5		Royalties . . . . .		0			
6a		Gross Rents . . . . .	(i) Real	(ii) Personal			
		b	Less: rental expenses . . . . .				
		c	Rental income or (loss) . . . . .				
		d	Net rental income or (loss) . . . . .		0		
7a		Gross amount from sales of assets other than inventory . . . . .	(i) Securities	(ii) Other			
		b	Less: cost or other basis and sales expenses . . . . .				
		c	Gain or (loss) . . . . .				
		d	Net gain or (loss) . . . . .		0		
8a		Gross income from fundraising events (not including \$ 62,055.00 of contributions reported on line 1c). See Part IV, line 18 . . . . .	a				
		b	Less: direct expenses . . . . .	b			
		c	Net income or (loss) from fundraising events . . . . .		0		
9a		Gross income from gaming activities. See Part IV, line 19 . . . . .	a				
		b	Less: direct expenses . . . . .	b			
		c	Net income or (loss) from gaming activities . . . . .		0		
10a		Gross sales of inventory, less returns and allowances . . . . .	a				
		b	Less: cost of goods sold . . . . .	b			
		c	Net income or (loss) from sales of inventory . . . . .		0		
Miscellaneous Revenue		Business Code					
11a	. . . . .						
b	. . . . .						
c	. . . . .						
d	All other revenue . . . . .						
e	<b>Total.</b> Add lines 11a-11d . . . . .						
12	<b>Total revenue.</b> See instructions. . . . .		2,503,947.64	0	0	0	

**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).

<b>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</b>		(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	100,750.00	100,750.00		
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	173,003.00	140,012.00	25,397.00	7,594.00
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0	0	0	0
7	Other salaries and wages	1,286,768.00	961,798.00	244,332.00	80,638.00
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	69,298.00	52,384.22	13,185.74	3,728.04
9	Other employee benefits	167,082.18	128,814.10	29,262.71	9,005.37
10	Payroll taxes	114,552.93	86,654.10	21,366.82	6,532.01
11	Fees for services (non-employees):	0	0	0	0
a	Management	5,157.38	0	5,157.38	0
b	Legal	12,980.00	0	12,980.00	0
c	Accounting	12,000.00	12,000.00	0	0
d	Lobbying	0	0	0	0
e	Professional fundraising services See Part IV, line 17	0	0	0	0
f	Investment management fees	54,449.12	47,302.00	6,875.00	272.12
g	Other	0	0	0	0
12	Advertising and promotion	39,861.75	18,886.00	20,688.86	286.89
13	Office expenses	73,619.35	37,804.45	35,814.90	0
14	Information technology	0	0	0	0
15	Royalties	191,709.00	140,531.00	35,787.47	15,390.53
16	Occupancy	80,645.13	77,175.70	2,104.67	1,364.76
17	Travel	0	0	0	0
18	Payments of travel or entertainment expenses for any federal, state, or local public officials	158,937.30	158,648.40	288.90	0
19	Conferences, conventions, and meetings	2,595.19	0	2,595.19	0
20	Interest	0	0	0	0
21	Payments to affiliates	18,719.80	0	18,719.80	0
22	Depreciation, depletion, and amortization	8,032.00	0	8,032.00	0
23	Insurance				
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	Dues, Fees, Misc.	8,792.48	0	8,792.48	0
b	Shipping & Postage	55,391.16	47,637.59	7,409.77	343.80
c	Translation	17,925.49	17,925.49	0	0
d	Printing & Copying	72,991.56	69,275.39	3,716.17	0
e	Equipment & Repair	2,729.55	0	2,729.55	0
f	All other expenses				
25	<b>Total functional expenses.</b> Add lines 1 through 24f	2,727,990.37	2,097,598.44	505,236.41	125,155.52
26	<b>Joint costs.</b> 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
<b>Assets</b>	1 Cash—non-interest-bearing . . . . .	132,827	1	75,711.70
	2 Savings and temporary cash investments . . . . .	7,262,675	2	6,486,674.65
	3 Pledges and grants receivable, net . . . . .	145,900	3	117,000.00
	4 Accounts receivable, net . . . . .	0	4	1,858.00
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L . . . . .	0	5	0
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) 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 . . . . .	59,173	9	50,535.30
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D . . . . .	10a 111,673.90		
	b Less: accumulated depreciation . . . . .	10b 70,910.475	10c	40,763.43
	11 Investments—publicly traded securities . . . . .	0	11	0
	12 Investments—other securities. See Part IV, line 11 . . . . .	0	12	0
	13 Investments—program-related. See Part IV, line 11 . . . . .	0	13	0
	14 Intangible assets . . . . .	0	14	0
	15 Other assets. See Part IV, line 11 . . . . .	0	15	0
16 <b>Total assets.</b> Add lines 1 through 15 (must equal line 34) . . . . .	7,649,124	16	6,772,543.08	
<b>Liabilities</b>	17 Accounts payable and accrued expenses . . . . .	217,646	17	189,826.42
	18 Grants payable . . . . .	0	18	0
	19 Deferred revenue . . . . .	6,182,240	19	5,563,527.52
	20 Tax-exempt bond liabilities . . . . .	0	20	0
	21 Escrow or custodial account liability. Complete Part IV of Schedule D . . . . .	0	21	0
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L . . . . .	0	22	0
	23 Secured mortgages and notes payable to unrelated third parties . . . . .	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties . . . . .	0	24	0
	25 Other liabilities. Complete Part X of Schedule D . . . . .	33,457	25	27,450.54
	26 <b>Total liabilities.</b> Add lines 17 through 25 . . . . .	6,433,343	26	5,780,804.48
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>			
	27 Unrestricted net assets . . . . .	1,215,781	27	991,738.60
	28 Temporarily restricted net assets . . . . .	5,409,040	28	4,721,327.52
	29 Permanently restricted net assets . . . . .	0	29	0
	<b>Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.</b>			
	30 Capital stock or trust principal, or current funds . . . . .	0	30	0
	31 Paid-in or capital surplus, or land, building, or equipment fund . . . . .	0	31	0
	32 Retained earnings, endowment, accumulated income, or other funds . . . . .	0	32	0
	33 <b>Total net assets or fund balances</b> . . . . .	6,624,821	33	5,713,066.12
34 <b>Total liabilities and net assets/fund balances</b> . . . . .	7,649,124	34	6,772,543.08	

**Part XI Financial Statements and Reporting**

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

	Yes	No
<b>2a</b>		✓
<b>2b</b>	✓	
<b>2c</b>	✓	
<b>3a</b>		✓
<b>3b</b>		



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

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	1,827,462	2,432,955	2,463,612	2,772,702	2,383,938	11,880,669
<b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0	0	0	0	0
<b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge	0	0	0	0	0	0
<b>4 Total.</b> Add lines 1 through 3	1,827,462	2,432,955	2,463,612	2,772,702	2,383,938	11,880,669
<b>5</b> 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
<b>6 Public support.</b> Subtract line 5 from line 4						11,880,669

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>7</b> Amounts from line 4	1,827,462	2,432,955	2,463,612	2,772,702	2,383,938	11,880,689
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	141,902	393,086	387,112	252,861	120,009	1,294,970
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on	0	0	0	0	0	0
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)	0	0	0	0	0	0
<b>11 Total support.</b> Add lines 7 through 10						13,175,639
<b>12</b> Gross receipts from related activities, etc. (see instructions)					12	0
<b>13 First five years.</b> 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 <b>stop here</b> <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

<b>14</b> Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	<b>14</b>	90 17 %
<b>15</b> Public support percentage from 2008 Schedule A, Part II, line 14	<b>15</b>	92 88 %
<b>16a 33⅓ % support test—2009.</b> If the organization did not check the box on line 13, and line 14 is 33⅓ % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization <input checked="" type="checkbox"/>		
<b>b 33⅓ % support test—2008.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33⅓ % or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization <input type="checkbox"/>		
<b>17a 10%-facts-and-circumstances test—2009.</b> 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 <b>stop here.</b> 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>b 10%-facts-and-circumstances test—2008.</b> 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 <b>stop here.</b> 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>18 Private foundation.</b> 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)

Department of the Treasury  
Internal Revenue Service

Political Campaign and Lobbying Activities

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

▶ Complete if the organization is described below.

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

OMB No. 1545-0047

2009

Open to Public  
Inspection

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

Name of organization

San Francisco Consumer Action, Inc.

Employer identification number

23 7172908

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

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

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

- 1 Enter the amount of any excise tax incurred by the organization under section 4955 ▶ \$
- 2 Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ \$
- 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** Complete if the organization is exempt under section 501(c), except section 501(c)(3).

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

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

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

	(a)		(b)
	Yes	No	Amount
<b>1</b> 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			
<b>a</b> Volunteers?		✓	
<b>b</b> Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?	✓		
<b>c</b> Media advertisements?		✓	
<b>d</b> Mailings to members, legislators, or the public?	✓		3,768.66
<b>e</b> Publications, or published or broadcast statements?	✓		3,768.66
<b>f</b> Grants to other organizations for lobbying purposes?		✓	
<b>g</b> Direct contact with legislators, their staffs, government officials, or a legislative body?	✓		23,305.99
<b>h</b> Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		✓	
<b>i</b> Other activities? If "Yes," describe in Part IV		✓	
<b>j</b> Total Add lines 1c through 1i			30,843.31
<b>2a</b> Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		✓	
<b>b</b> If "Yes," enter the amount of any tax incurred under section 4912			
<b>c</b> If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
<b>d</b> If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

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

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

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

<b>1</b> Dues, assessments and similar amounts from members	1	
<b>2</b> Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
<b>a</b> Current year	2a	
<b>b</b> Carryover from last year	2b	
<b>c</b> Total	2c	
<b>3</b> Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
<b>4</b> 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	
<b>5</b> Taxable amount of lobbying and political expenditures (see instructions)	5	

**Part IV** Supplemental Information

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

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

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: health insurance, financial services regulation, 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 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](http://www.consumer-action.org).

**SCHEDULE D  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Financial Statements**

► Complete if the organization answered "Yes," to Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11, or 12.

► Attach to Form 990. ► See separate instructions.

OMB No 1545-0047

**2009**

**Open to Public  
Inspection**

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.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year . . . . .		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year) . . . . .		
4 Aggregate value at end of year . . . . .		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? . . . . .		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? . . . . .		<input type="checkbox"/> Yes <input type="checkbox"/> No

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

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (e.g., recreation or pleasure) ☐ Preservation of an historically important land area

☐ Protection of natural habitat ☐ Preservation of a certified historic structure

☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements . . . . .	2a
b Total acreage restricted by conservation easements . . . . .	2b
c Number of conservation easements on a certified historic structure included in (a) . . . . .	2c
d Number of conservation easements included in (c) acquired after 8/17/06 . . . . .	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► . . . . .

4 Number of states where property subject to conservation easement is located ► . . . . .

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? . . . . . ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► . . . . .

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► \$ . . . . .

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? . . . . . ☐ Yes ☐ No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

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

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

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 . . . . . ► \$ . . . . .

(ii) Assets included in Form 990, Part X . . . . . ► \$ . . . . .

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:

a Revenues included in Form 990, Part VIII, line 1 . . . . . ► \$ . . . . .

b Assets included in Form 990, Part X . . . . . ► \$ . . . . .

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

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

- a ☐ Public exhibition  
 b ☐ Scholarly research  
 c ☐ Preservation for future generations  
 d ☐ Loan or exchange programs  
 e ☐ Other .....

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

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

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIV and complete the following table:

	Amount
c Beginning balance	1c
d Additions during the year	1d
e Distributions during the year	1e
f Ending balance	1f

2a Did the organization include an amount on Form 990, Part X, line 21? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIV.

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

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

2 Provide the estimated percentage of the 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:

(i) unrelated organizations

(ii) related organizations

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIV the intended uses of the organization's endowment funds.

	Yes	No
3a(i)		
3a(ii)		
3b		

**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) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		111,673.90	70,910.47	40,763.43
e Other				

**Total.** Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) ▶



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

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

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

1	Total revenue, gains, and other support per audited financial statements	1	2,537,947.64
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	34,000.00
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	34,000.00
3	Subtract line 2e from line 1	3	2,503,947.64
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	
c	Add lines 4a and 4b	4c	0
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	2,503,947.64

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

1	Total expenses and losses per audited financial statements	1	2,761,990.37
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a	Donated services and use of facilities	2a	34,000.00
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV.)	2d	
e	Add lines 2a through 2d	2e	34,000.00
3	Subtract line 2e from line 1	3	2,727,990.37
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV.)	4b	
c	Add lines 4a and 4b	4c	0
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	2,727,990.37

**Part XIV Supplemental Information**

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

Part XII, line 2b, and part XIII, line 2a: Donated services covers labor contributed by the organization's business manager.

Department of the Treasury  
Internal Revenue Service

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

OMB No. 1545-0047

2009

## Open To Public Inspection

Name of the organization

**San Francisco Consumer Action, Inc.**

Employer identification number

23 : 7172908

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

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

(i) Name 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			
<b>Total</b>						

- 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

**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>cocktail party</b> (event type)	(b) Event #2 (event type)	(c) Other events (total number)	(d) Total events (add col (a) through col (c))
Revenue	1 Gross receipts . . . . .	62,055.00			62,055.00
	2 Less. Charitable contributions . . . . .	0			0
	3 Gross income (line 1 minus line 2) . . . . .	62,055.00			62,055.00
Direct Expenses	4 Cash prizes . . . . .	0			0
	5 Noncash prizes . . . . .	0			0
	6 Rent/facility costs . . . . .	5,665.53			5,665.53
	7 Food and beverages . . . . .	0			0
	8 Entertainment . . . . .	0			0
	9 Other direct expenses . . . . .	15,657.06			15,657.06
	10 Direct expense summary. Add lines 4 through 9 in column (d) . . . . . ▶				( 21,322.59 )
	11 Net income summary. Combine line 3, column (d), and line 10 . . . . . ▶				40,732.41

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

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

		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	





San Francisco Consumer Action, Inc.

23-7172908

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

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

**SCHEDULE J  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

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

► Complete if the organization answered "Yes" to Form 990,  
Part IV, line 23.

► Attach to Form 990. ► See separate instructions.

OMB No 1545-0047

**2009**

**Open to Public  
Inspection**

Name of the organization

San Francisco Consumer Action, Inc.

Employer identification number

23

7172908

**Part I Questions Regarding Compensation**

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

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

Yes No

**1b**

**2**

**4a**

**4b**

**4c**

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

**5a**

**5b**

**6a**

**6b**

**7**

**8**

**9**



San Francisco Consumer Action, Inc.

23-7172908

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

Expenses: \$908,515.06

All publications mentioned are available through the main Consumer Action web site at [www.consumer-action.org](http://www.consumer-action.org), or through the other cited web sites.

Housing Services Education Project: Expenses, \$114,963.27

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](http://www.housing-information.org), and it shows people how to make cost-effective home-buying decisions. Publications the project has worked on include "Saving Your Home from Foreclosure".

Lifeline and Other Phone Services Education Projects: Expenses, \$91,127.90

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, using Consumer Action's materials. Publications the project has worked on include "Choosing a Wireless Provider". It is available through the main Consumer Action web site.

Web Site Development: Expenses, \$146,614.70

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

Internet Shopping and Safety: Expenses, \$93,305.75

This project works on issues related to surfing and shopping on the Internet, and protecting yourself against people who use the Internet to defraud consumers. The project has produced a special issue of the Consumer Action newsletter, containing stories about securing your computer, paying online, mobile commerce, online privacy concerns, shopping bots, online return

policies and buying and selling in cyberspace. The issue was distributed to community agencies around the country; this information is also available on Consumer Action's main web site: [www.consumer-action.org](http://www.consumer-action.org).

**Credit Scores Education Project: Expenses, \$65,497.59**

This project works to help people understand the importance of credit scores, how to obtain your score and how to improve it. The project has produced 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 produced 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.

**Complaint & Information Switchboard: Expenses, \$67,260.62**

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 39 years, and encourages all callers to learn about their rights and remedies in the marketplace, and to take steps to help themselves resolve problems. Advice is provided by counselors 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, \$34,883.64**

This California project researches, writes and produces educational materials in several languages, to help California consumers understand how to shop for and use insurance services. The project translates its materials into Chinese, Spanish and other languages, distributes them for free throughout California, and conducts trainings to help community staff work with the materials and meet the needs of their clients for education about insurance. The project maintains a web site, [www.insurance-education.org](http://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 Card Education Project: Expenses, 22,713.69**

The Credit Card Education Project focuses on the often confusing world of credit card terms, applications and offers, and it produces materials to help consumers understand credit card solicitations, contracts and practices. The project prepared and distributed free materials about using credit cards, including publications for families, so that parents can help their children understand about the pitfalls of using credit cards unwisely. The project's materials were published in several languages, and distributed through community-based organizations around the country.

**Other Projects: Expenses, \$272,147.90**

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

Through Consumer Action's main web site ([www.consumer-action.org](http://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 laws, such as by contacting their elected representatives or local media outlets. Consumer Action 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 asked to conduct interviews with the media about consumer rights and remedies, and each year it responds to requests from many mainstream media outlets around the country. It also works with reporters from media 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, focuses on areas of concern to consumers, especially financial services, phone services, insurance and housing, and provides information about shopping for and using such services. The newsletter is available online at the main Consumer Action web site.

Consumer Action has staff in San Francisco, Los Angeles and Washington, DC. In addition to the projects and subjects cited in Form 990, Consumer Action also works on issues related to 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: \$85,250:

Action for Boston Community Development, \$1,500  
Advocacy Resource Center, \$1,000  
Asian Community Development Corp., \$3,000  
Atwater Park Center, \$2,500  
Azteca Economic Development Corp., \$1,500  
Bexar County Family Justice Center Foundation, \$2,500  
Catholic Charities Bureau of the Archdiocese of Boston,  
Refugee and Immigration Services, \$2,500  
CCCS of New Orleans, \$1,750  
CCCS of the Rio Grande Valley, \$1,500  
CHARO Community Development Corp., \$2,500  
Children's Hospital, Los Angeles, Project NATEEN, \$3,000  
Community Development Corp., \$1,500

Community Services Agency, South Texas, \$1,500  
Crittenden Women's Union, \$1,500  
Desire Community Housing Corp., \$1,000  
Empowerment Seminars, \$4,750  
First United Methodist Church, \$250  
Framework Community Development Corp., \$2,500  
Goodwill Industries of Central Texas, \$2,500  
Kelro Senior Health Care, \$2,500  
Lamp Community, \$2,000  
Latino American Economic Development Institute, \$2,500  
Lawrence Community Works, \$1,500  
Loaves & Fishes Rio Grande, \$1,750  
Lower Rio Grande Valley, \$1,500  
LSU Agricultural Center, \$1,000  
Massachusetts Council on Compulsive Gambling, \$3,000  
Mujeres Unidas en Accion, \$4,750  
New Economics for Women, \$4,500  
Opportunities Industrialization Center, \$1,750  
Palmer Drug Abuse Program, \$1,500  
Pasadena Neighborhood Housing Services, \$1,500  
Presa Community Center, \$2,500  
Proyecto Azteca, Inc., \$1,000  
South Texas Civil Rights Project, \$1,750  
U.S. Vets, Inglewood, \$2,500  
Urban Revival, \$3,000  
Watts Family Resource Center, \$2,000  
West Angeles Community Development Corp., \$2,500

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: \$15,500:

Elder Help of San Diego, \$1,500  
Hmong Women's Heritage Association, \$1,000  
California Senior Legal Hotline, \$1,000  
Asian Pacific Self-Development, \$1,250  
CCCS of the East Bay, \$1,500  
Sacramento City School District, \$1,000  
World Relief, \$1,000  
North County Lifeline, \$1,250  
Legal Aid Society of San Diego, \$1,000  
Chinese Service Center, \$1,500  
Inland Valley Hope Shelter, \$1,000  
CCCS of San Diego, \$1,250  
African American Business Women, \$1,250

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 record minutes, but reports on all of its activities and decisions to the Board.

(The Audit Committee selects the auditor and reviews the draft audit report with the auditor and senior staff.) There are no other Board committees.

Page 6, Part VI: Section B. Policies.

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

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

Page 6, Part VI: Section C. Disclosure.

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

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

**Depreciation and Amortization**  
**(Including Information on Listed Property)**

OMB No 1545-0172

**2009**

Attachment  
Sequence No **67**

▶ See separate instructions.

▶ Attach to your tax return.

Name(s) shown on return

**San Francisco Consumer Action**

Business or activity to which this form relates

Identifying number

**23-7172908**

**Part I Election To Expense Certain Property Under Section 179**

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

1	Maximum amount. See the instructions for a higher limit for certain businesses . . . . .	1	\$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	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29 . . . . .	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7 . . . . .	8	
9	Tentative deduction. Enter the <b>smaller</b> of line 5 or line 8 . . . . .	9	
10	Carryover of disallowed deduction from line 13 of your 2008 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 2010. 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 2009 . . . . .	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 2009 Tax Year Using the General Depreciation System**

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only—see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h Residential rental property			27.5 yrs.	MM	S/L	
i Nonresidential real property			27.5 yrs.	MM	S/L	
			39 yrs.	MM	S/L	
				MM	S/L	

**Section C—Assets Placed in Service During 2009 Tax Year Using the Alternative Depreciation System**

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

**Part IV Summary (See instructions.)**

21	Listed property. Enter amount from line 28 . . . . .	21	18,719.80
22	<b>Total.</b> Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations—see instructions . . . . .	22	18,719.80
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs . . . . .	23	

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

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

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

<b>24a</b> Do you have evidence to support the business/investment use claimed? <input checked="" type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>					<b>24b</b> If "Yes," is the evidence written? <input checked="" type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>			
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost
<b>25</b> Special 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)							<b>25</b>	
<b>26</b> Property used more than 50% in a qualified business use:								
computer/printer	9/02-3/10	100 %	65,440.62	65,440.62	5	SL/HL	9,473.15	
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	6,976.80	
<b>27</b> Property used 50% or less in a qualified business use:								
		%				S/L -		
		%				S/L -		
		%				S/L -		
<b>28</b> Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1							<b>28</b>	18,719.80
<b>29</b> Add amounts in column (i), line 26. Enter here and on line 7, page 1							<b>29</b>	

**Section B—Information on Use of Vehicles**

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

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

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

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

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

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

**Part VI Amortization**

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
<b>42</b> Amortization of costs that begins during your 2009 tax year (see instructions):					
<b>43</b> Amortization of costs that began before your 2009 tax year					<b>43</b>
<b>44</b> Total. Add amounts in column (f). See the instructions for where to report					<b>44</b>

Consumer Action: Depreciation Schedule, as of 3/31/10				Form 4562	
Equipment (1)	Date of Purchase	Original Cost	2010 Deprec.	Accum. Deprec.	Balance 3/31/10
computer	Nov-09	1,169.00	234.00	234.00	935.00
computer	Nov-09	854.00	234.00	234.00	620.00
computer	Oct-09	1,200.00	240.00	240.00	960.00
computer	Oct-09	"	"	"	"
computer	Oct-09	1,491.81	298.00	298.00	1,193.81
computer	Apr-09	979.99	196.00	196.00	783.99
copier, S.F.	Mar-09	34,884.00	6,976.80	10,465.20	24,418.80
computer	Mar-09	2,449.00	490.00	735.00	1,714.00
computer	Apr-08	1,763.08	352.62	705.24	1,057.84
computer	Apr-08	1,763.08	352.62	705.24	1,057.84
computer	Apr-08	1,763.08	352.62	705.24	1,057.84
computer	Apr-08	1,763.07	352.62	705.24	1,057.83
computer, DC	Apr-08	1,763.07	352.62	705.24	1,057.83
computer, DC	Feb-08	1,288.48	257.70	773.10	515.38
computer	Feb-08	706.73	141.34	424.02	282.71
computer	Jan-08	1,288.48	257.70	773.10	515.38
computer	Nov-07	735.64	147.13	441.39	294.25
computer	Oct-07	1,272.92	254.58	763.74	509.18
computer	Mar-07	452.98	90.60	361.80	91.18
computer	Mar-07	1,275.34	255.00	1,020.00	255.34
computer	Mar-07	1,275.34	255.00	1,020.00	255.34
computer	Jan-07	1,147.54	230.00	920.00	227.54
computer	Dec-06	1,325.88	265.00	1,060.00	265.88
furniture, L.A.	Nov-06	1,032.71	206.00	824.00	208.71
computer	Nov-06	1,440.38	288.00	1,152.00	288.38
computer	Oct-06	1,440.38	288.00	1,152.00	288.38
computer	Oct-06	1,094.00	219.00	876.00	218.00
computer	Jul-06	1,525.56	305.00	1,220.00	305.56
furniture, S.F.	May-06	1,639.44	328.00	1,312.00	327.44
furniture, L.A.	Mar-06	1,285.39	257.39	1,285.39	0.00
computer	Mar-06	1,431.55	287.55	1,431.55	0.00
computer	Feb-06	949.79	189.79	949.79	0.00
computer	Feb-06	1,612.88	324.88	1,612.88	0.00
furniture, S.F.	Jan-06	1,649.20	329.20	1,649.20	0.00
computer	Dec-05	2,580.17	516.17	2,580.17	0.00
computer, L.A.	Oct-05	1,567.34	314.17	1,567.34	0.00
computer	Aug-05	900.29	180.00	900.29	0.00
computer	Aug-05	900.29	180.00	900.29	0.00
furniture, S.F.	Jul-05	3,850.90	770.45	3,850.90	0.00
phone system, S.F.	6/05,8/05	5,750.50	1,150.25	5,750.50	0.00
computer	Mar-05	1,009.88	0.00	1,009.88	0.00
computer, DC	Jun-03	825.99	0.00	825.99	0.00
furniture, S.F.	Oct-02	1,891.64	0.00	1,891.64	0.00
computer	Oct-02	2,785.84	0.00	2,785.84	0.00
router	Dec-01	1,250.00	0.00	1,250.00	0.00
printer, L.A.	Jun-01	1,254.27	0.00	1,254.27	0.00
computer	Dec-00	978.50	0.00	978.50	0.00
computer	May-00	1,555.50	0.00	1,555.50	0.00
tape drive	Nov-99	1,006.88	0.00	1,006.88	0.00
computer	"	1,247.58	0.00	1,247.58	0.00
printer	Oct-98	1,824.94	0.00	1,824.94	0.00
phone system L.A.	May-95	2,779.60	0.00	2,779.60	0.00
		111,673.90	18,719.80	70,910.47	40,763.43

(1) All equipment in CA's S.F. office unless noted as being in L.A. or DC.