

Return of Organization Exempt From Income Tax

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

2010

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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

A For the 2010 calendar year, or tax year beginning April 1, 2010, **and ending** March 31, 2011

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

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

D Employer identification number: 23-7172908
E Telephone number: 415-777-9648
G Gross receipts \$: 4,009,682

F Name and address of principal officer: Patricia Sturdevant, Chair
 221 Main Street, # 480, San Francisco, CA 94105

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

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

J Website: ▶

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

Part I Summary

1 Briefly describe the organization's mission or most significant activities: 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 sheet which it distributes for free to consumers -- translated into several languages -- through its network of 8,000 community group contacts throughout the country. It distributed about one million free publications last year.

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	9
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	9
5	Total number of individuals employed in calendar year 2010 (Part V, line 2a)	5	26
6	Total number of volunteers (estimate if necessary)	6	2
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
7b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

	Prior Year	Current Year	
8	Contributions and grants (Part VIII, line 1h)	2,378,938 23	3,939,617 76
9	Program service revenue (Part VIII, line 2g)	5,000 00	0
10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	120,009 41	70,064 88
11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	0
12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	2,503,947 64	4,009,682 64
13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	100,750 00	88,750 00
14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	1,810,704 11	1,843,087 62
16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
b	Total fundraising expenses (Part IX, column (D), line 25) ▶	178,968 38	
17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	816,536 26	775,055 01
18	Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	2,727,990 37	2,885,861 01
19	Revenue less expenses. Subtract line 18 from line 12	(224,042 73)	1,123,821 63
	Beginning of Current Year	End of Year	
20	Total assets (Part X, line 16)	6,772,543 08	7,678,887 75
21	Total liabilities (Part X, line 26)	5,780,804 48	6,419,598 52
22	Net assets or fund balances. Subtract line 21 from line 20	991,738 60	1,259,289 23

Part II Signature Block

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

Sign Here: Ka Wilson Signature of officer Date: 11/9/11

KEN McELROWNEY, SECRETARY Type or print name and title

Paid Preparer Use Only

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

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

Firm's address ▶: _____ Phone no: _____

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

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Part III Statement of Program Service Accomplishments

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

- 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 marketplace changes to promote economic justice for the benefit of all consumers. The organization achieves its mission through consumer education, multilingual community outreach and issue-based advocacy through its offices in San Francisco, Los Angeles and Washington, DC, working together with many community-based organizations around the country
- 2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? 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 \$ 766,626.42 including grants of \$ 88,750.00) (Revenue \$ 0)
 The MoneyWise Project provides education on shopping for and using consumer financial services. The free program produces, translates and distributes educational fact sheets on bank accounts, credit, bankruptcy, senior scams, foreclosures prevention, 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. Consumer Action provides training on these topics to non-profit agencies, including senior centers, legal and immigrant assistance centers, universities, cooperative extension services, credit counseling services and housing assistance services. Consumer Action makes stipends (grants) available to community-based organizations, who use the funds to educate their clients or members in protecting themselves and shopping for financial services. The project creates and distributes several educational modules on financial services, and maintains the www.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

4b (Code _____) (Expenses \$ 253,465.21 including grants of \$ 0) (Revenue \$ 0)
 The Credit Services and Credit Card Education Project focuses on different aspects of the confusing world of consumer credit, beginning with shopping for and using credit cards wisely. The project conducts an annual survey of credit card rates, showing how rates and fees differ from one card to another. Another publication the project has produced provides information for parents whose children are at the age where they are asking for credit cards but have little or no information about how to use credit cards properly, without falling into debt. The goal of these materials is to help consumers make wise choices about credit cards, and to learn how to respond if there are problems with the cards, such as when they are lost or stolen. The project also has materials that cover the importance of credit scores, how to obtain your score and how to improve it. The project has published a free fact sheet, on "Understanding Your Credit Score." Another publication, "Staying on Track With Credit," 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 produced in English, Chinese, Korean, Spanish and Vietnamese, and are distributed for free around the country, through community agencies. The publications are also available through Consumer Action's main web site, www.consumer-action.org

4c (Code _____) (Expenses \$ 178,267.74 including grants of \$ 0) (Revenue \$ 0)
 The Financial Literacy Project researches, writes and produces educational materials in several languages, to help consumers understand how to shop for and use banking, credit and other financial services. The materials produced by this project also cover financial planning, debt management and retirement. Consumer Action translates these materials into Chinese, Korean, Spanish, and Vietnamese, distributes them for free around the country and conducts trainings to help community agency staff work with the free materials to meet the needs of their clients or members for education about financial literacy. The project runs one of Consumer Action's web sites, at www.managing-money.org, designed to serve as a financial literacy clearinghouse. It features multilingual educational materials, news on personal finance topics and recommended publications created by other organizations and government agencies. The materials focus on financial services, sound financial planning and debt management, saving for emergencies and retirement and how to avoid frauds and scams, and its new stories cover a broad range of other topics, such as health insurance and health care laws, online payment systems, the new banking consumer protection agency, parental controls for wireless carriers and many more

4d Other program services. (Describe in Schedule O.)
 (Expenses \$ 1,008,713.76 including grants of \$ 0) (Revenue \$ 0)

4e Total program service expenses ► \$2,207,073.12

Part IV Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	✓	
2	Is the organization required to complete Schedule B, Schedule of Contributors? (see instructions)	✓	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		✓
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	✓	
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III		✓
6	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		✓
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		✓
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		✓
9	Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV		✓
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V		✓
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	✓	
b	Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII		✓
c	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII		✓
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX		✓
e	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	✓	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X		✓
12 a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII	✓	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI, XII, and XIII is optional		✓
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		✓
14 a	Did the organization maintain an office, employees, or agents outside of the United States?		✓
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, Parts I and IV		✓
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Parts II and IV		✓
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Parts III and IV		✓
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)		✓
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	✓	
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		✓
20 a	Did the organization operate one or more hospitals? If "Yes," complete Schedule H		✓
b	If "Yes" to line 20a, did the organization attach its audited financial statements to this return? Note. Some Form 990 filers that operate one or more hospitals must attach audited financial statements (see instructions)		

Part IV Checklist of Required Schedules (continued)

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

Part V Statements Regarding Other IRS Filings and Tax Compliance

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

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	5	
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	0	
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	✓	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	26	
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file. (see instructions)	✓	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		✓
b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		✓
b	If "Yes," enter the name of the foreign country. ▶ See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		✓
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		✓
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	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	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
a	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	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
d	If "Yes," indicate the number of Forms 8282 filed during the year		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		✓
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		✓
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the organization make any taxable distributions under section 4966?		
b	Did the organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12		
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders		
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)		
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O.		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans		
c	Enter the amount of reserves on hand		
14a	Did the organization receive any payments for indoor tanning services during the tax year?		✓
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O		

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

Section A. Governing Body and Management

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

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

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

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

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

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

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

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

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

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

(A) Name and Title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (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			
(1) Patricia Sturdevant, Board Chair	1						0	0	0	
(2) Jim Conran, Vice Chair	1						0	0	0	
(3) Sue Hestor, Treasurer	1						0	0	0	
(4) Anna Alvarez Boyd	1						0	0	0	
(5) Trish Butler	1						0	0	0	
(6) Pastor Herrera, Jr	1						0	0	0	
(7) Dr Irene Leech	1						0	0	0	
(8) Chris Bjorklund	1						0	0	0	
(9) Myriam Torrico	1						0	0	0	
(10)							0	0	0	
(11) Ken McEldowney, Executive Director, Sec	35						182,195	0	9,110	
(12) Linda Sherry	35						115,154	0	5,758	
(13) Kathy Li	35						120,753	0	6,038	
(14)										
(15)										
(16)										

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

(A) Name and title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (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			
(17)										
(18)										
(19)										
(20)										
(21)										
(22)										
(23)										
(24)										
(25)										
(26)										
(27)										
(28)										
1b Sub-total							418,102	0	20,905	
c Total from continuation sheets to Part VII, Section A							0	0	0	
d Total (add lines 1b and 1c)							418,102	0	20,905	

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 former officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		✓
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>	✓	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual 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		0

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 5,530 00					
	c Fundraising events	1c 76,165 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 3,857,922 76					
	g Noncash contributions included in lines 1a-1f: \$	0					
	h Total. Add lines 1a-1f ▶		3,939,617 76				
Program Service Revenue	Business Code						
	2a						
	b						
	c						
	d						
	e						
	f All other program service revenue	0					
g Total. Add lines 2a-2f ▶		0					
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts) ▶		70,064 88				
	4 Income from investment of tax-exempt bond proceeds ▶		0				
	5 Royalties ▶		0				
	6a Gross Rents	(i) Real	(ii) Personal				
		b Less: rental expenses					
		c Rental income or (loss)					
	d Net rental income or (loss) ▶			0			
	7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
		b Less: cost or other basis and sales expenses					
		c Gain or (loss)					
		d Net gain or (loss) ▶			0		
	8a Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18 a						
		b Less: direct expenses b					
		c Net income or (loss) from fundraising events . . ▶			0		
	9a Gross income from gaming activities. See Part IV, line 19 a						
		b Less: direct expenses b					
		c Net income or (loss) from gaming activities . . ▶			0		
	10a Gross sales of inventory, less returns and allowances a						
		b Less: cost of goods sold b					
		c Net income or (loss) from sales of inventory . . ▶			0		
Miscellaneous Revenue		Business Code					
11a							
	b						
	c						
	d All other revenue	0	0				
e Total. Add lines 11a-11d ▶			0				
12 Total revenue. See instructions. ▶			4,009,682 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).

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>		(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21	88,750 00	88,750 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	182,195 00	138,880 00	19,381 00	23,934 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	1,295,586 00	952,218 00	244,879 00	98,489 00
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	71,149 00	53,176 22	11,996 23	5,976 55
9	Other employee benefits	177,744 68	130,416 78	33,185 76	14,142 14
10	Payroll taxes	116,412 94	87,613 88	19,086 97	9,712 09
11	Fees for services (non-employees):				
a	Management	0	0	0	0
b	Legal	9,618 14	0	9,618 14	0
c	Accounting	13,904 45	0	13,904 45	0
d	Lobbying	9,000 00	9,000 00	0	0
e	Professional fundraising services. See Part IV, line 17	0	0	0	0
f	Investment management fees	0	0	0	0
g	Other	75,550 45	73,728 08	860 00	962 37
12	Advertising and promotion	0	0	0	0
13	Office expenses	40,409 12	15,882 41	23,295 41	1,231 30
14	Information technology	88,467 22	46,770 95	41,696 27	0
15	Royalties	0	0	0	0
16	Occupancy	202,340 35	147,074 00	33,34 14	21,926 21
17	Travel	72,058 53	67,937 75	2,849 55	1,271 23
18	Payments of travel or entertainment expenses for any federal, state, or local public officials	0	0	0	0
19	Conferences, conventions, and meetings	176,672 77	175,077 77	800 00	795 00
20	Interest	0	0	0	0
21	Payments to affiliates	0	0	0	0
22	Depreciation, depletion, and amortization	7,900 28	0	7,900 28	0
23	Insurance	8,259 00	0	8,259 00	0
24	Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24f. If line 24f amount exceeds 10% of line 25, column (A) amount, list line 24f expenses on Schedule O.)				
a	Translation	12,402 35	12,402 35	0	0
b	Dues & Fees	4,925 19	0	4,925 19	0
c	Printing & Copying	173,086 27	158,481 74	14,371 29	233 24
d	Equipment & Repair	2,489 46	0	2,489 46	0
e	Postage	56,939 81	49,663 19	6,981 37	295 25
f	All other expenses				
25	Total functional expenses. Add lines 1 through 24f	2,885,861 01	2,207,073 12	499,819 51	178,968 38
26	Joint costs. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720). Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	75,711 70	1	98,781 95
	2 Savings and temporary cash investments	6,486,674 65	2	5,590,337 85
	3 Pledges and grants receivable, net	117,000 00	3	460,001 80
	4 Accounts receivable, net	1,858 00	4	2,113,501 80
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L	0	5	0
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions)	0	6	0
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use	0	8	0
	9 Prepaid expenses and deferred charges	50,535 30	9	63,166 09
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 77,020 03		
	b Less: accumulated depreciation	10b 65,301 32	10c	11,718 71
	11 Investments—publicly traded securities	0	11	0
	12 Investments—other securities. See Part IV, line 11	0	12	0
	13 Investments—program-related. See Part IV, line 11	0	13	0
	14 Intangible assets	0	14	0
	15 Other assets. See Part IV, line 11	0	15	0
16 Total assets. Add lines 1 through 15 (must equal line 34)	6,772,543 08	16	7,877,546 40	
Liabilities	17 Accounts payable and accrued expenses	189,826 42	17	198,658 65
	18 Grants payable	0	18	0
	19 Deferred revenue	5,563,527 52	19	0
	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	27,450 54	25	0
	26 Total liabilities. Add lines 17 through 25	5,781 804 48	26	198,658 65
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	991,738 60	27	1,259,289 23
	28 Temporarily restricted net assets	4,721,327 52	28	6,419,598 52
	29 Permanently restricted net assets	0	29	0
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds	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 Total net assets or fund balances	5,713,066 12	33	7,678,887 75
34 Total liabilities and net assets/fund balances	6,772,543 08	34	7,877,546 40	

Part XI Reconciliation of Net Assets

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

1	Total revenue (must equal Part VIII, column (A), line 12)	1	4,009,682 64
2	Total expenses (must equal Part IX, column (A), line 25)	2	2,885,861 01
3	Revenue less expenses. Subtract line 2 from line 1	3	1,123,821 63
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	5,713 066 12
5	Other changes in net assets or fund balances (explain in Schedule O)	5	842,000 00
6	Net assets or fund balances at end of year. Combine lines 3, 4, and 5 (must equal Part X, line 33, column (B))	6	7,678,887 75

Part XII Financial Statements and Reporting

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

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> 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?		<input checked="" type="checkbox"/>
b Were the organization's financial statements audited by an independent accountant?	<input checked="" type="checkbox"/>	
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.	<input checked="" type="checkbox"/>	
d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> 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?		<input checked="" type="checkbox"/>
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		

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No 1545-0047

2010

Open to Public Inspection

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

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

Department of the Treasury
Internal Revenue Service

Name of the organization

San Francisco Consumer Action, Inc

Employer identification number

23-7172908

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

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

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

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

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

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

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2006	(b) 2007	(c) 2008	(d) 2009	(e) 2010	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	2,432,955	2,463,612	2,772,702	2,383,938	4,775,882	14,829,089
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0	0	0	0	0
3 The value of services or facilities furnished by a governmental unit to the organization without charge	0	0	0	0	0	0
4 Total. Add lines 1 through 3	2,432,955	2,463,612	2,772,702	2,383,938	4,775,882	14,829,089
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						0
6 Public support. Subtract line 5 from line 4.						14,829,089

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2006	(b) 2007	(c) 2008	(d) 2009	(e) 2010	(f) Total
7 Amounts from line 4	2,432,955	2,463,612	2,772,702	2,383,938	4,775,882	14,829,089
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	393,086	387,112	252,861	120,009	70,065	1,223,133
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0	0	0	0	0	0
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	0	0	0	0	0	0
11 Total support. Add lines 7 through 10						16,052,222
12 Gross receipts from related activities, etc. (see instructions)					12	0
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2010 (line 6, column (f) divided by line 11, column (f))	14	92.38 %
15 Public support percentage from 2009 Schedule A, Part II, line 14	15	90.17 %
16a 33 1/3% support test—2010. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input checked="" type="checkbox"/>		
b 33 1/3% support test—2009. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
17a 10%-facts-and-circumstances test—2010. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b 10%-facts-and-circumstances test—2009. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>		

SCHEDULE C
(Form 990 or 990-EZ)

Political Campaign and Lobbying Activities

OMB No 1545-0047

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

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

Department of the Treasury
Internal Revenue Service

2010

Open to Public Inspection

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

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

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

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

If the organization answered "Yes," to Form 990, Part IV, line 5 (Proxy Tax) or Form 990-EZ, Part V, line 35a (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 the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV.

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

Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A Check if the filing organization belongs to an affiliated group.
 B Check if the filing organization checked box A and "limited control" provisions apply.

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)	(a) Filing organization's totals	(b) Affiliated group totals												
1a Total lobbying expenditures to influence public opinion (grass roots lobbying)														
b Total lobbying expenditures to influence a legislative body (direct lobbying)														
c Total lobbying expenditures (add lines 1a and 1b)														
d Other exempt purpose expenditures														
e Total exempt purpose expenditures (add lines 1c and 1d)														
f Lobbying nontaxable amount. Enter the amount from the following table in both columns.														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:40%;">If the amount on line 1e, column (a) or (b) is:</th> <th style="width:60%;">The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e.</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000</td> </tr> </tbody> </table>	If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e.	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000	Over \$17,000,000	\$1,000,000		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:													
Not over \$500,000	20% of the amount on line 1e.													
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000													
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000													
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000													
Over \$17,000,000	\$1,000,000													
g Grassroots nontaxable amount (enter 25% of line 1f)														
h Subtract line 1g from line 1a. If zero or less, enter -0-														
i Subtract line 1f from line 1c. If zero or less, enter -0-														
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?		<input type="checkbox"/> Yes <input type="checkbox"/> No												

4-Year Averaging Period Under Section 501(h)
 (Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 2a through 2f on page 4.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2007	(b) 2008	(c) 2009	(d) 2010	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column (e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

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
1 During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers?		✓	
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?	✓		
c Media advertisements?		✓	
d Mailings to members, legislators, or the public?	✓		247 00
e Publications, or published or broadcast statements?	✓		2,000.00
f Grants to other organizations for lobbying purposes?		✓	
g Direct contact with legislators, their staffs, government officials, or a legislative body?	✓		15,200.00
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		✓	
i Other activities? If "Yes," describe in Part IV		✓	
j Total. Add lines 1c through 1i			17,447 00
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		✓	
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

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

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

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

Part IV Supplemental Information

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

**SCHEDULE D
(Form 990)**

Supplemental Financial Statements

OMB No 1545-0047

2010

Open to Public Inspection

Department of the Treasury
Internal Revenue Service
Name of the organization

▶ 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.

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 education) 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, and not on a historic structure listed in the National Register	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 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 ▶ \$ _____

(ii) Assets included in Form 990, Part X ▶ \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:

a Revenues included in Form 990, Part VIII, line 1 ▶ \$ _____

b Assets included in Form 990, Part X ▶ \$ _____

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

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

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

- 1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
- b** If "Yes," explain the arrangement in Part XIV and complete the following table:
- | | Amount |
|---|--------|
| 1c Beginning balance | |
| 1d Additions during the year | |
| 1e Distributions during the year | |
| 1f Ending balance | |
- 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:
- | | Yes | No |
|---|---------------|----|
| (i) unrelated organizations | 3a(i) | |
| (ii) related organizations | 3a(ii) | |
| b If "Yes" to 3a(i), are the related organizations listed as required on Schedule R? | 3b | |
- 4** Describe in Part XIV the intended uses of the organization's endowment funds.

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

Description of 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		77,020 03	65,301 32	11,718 71
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				11,718 71

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	4,015,392 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	12,700
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV.)	2d	(6,990)
e	Add lines 2a through 2d	2e	5,710 00
3	Subtract line 2e from line 1	3	4,009,682 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	4,009,682 64

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return			
1	Total expenses and losses per audited financial statements	1	2,891,571 01
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a	Donated services and use of facilities	2a	12,700
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV.)	2d	(6,990)
e	Add lines 2a through 2d	2e	5,710 00
3	Subtract line 2e from line 1	3	2,885,861 01
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	2,885,861 01

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, 2b and Part XIII, 2a Donated services consisted of \$12,000 in donated salary by the Consumer Action Business Manager, and \$700 in donated printing for Consumer Action's 2010 anniversary party

Part XII, 2d and Part XIII, 2d Audited financial statements subtract \$6,990 from fundraising income and fundraising expenses, to account for the value of the organization's fundraising event to the sponsors of that event

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

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		Party, June 2010 (event type)	Party, October 2011 (event type)	(total number)	(add col (a) through col (c))
Revenue	1 Gross receipts	46,165	30,000		76,165
	2 Less: Charitable contributions	0	0		0
	3 Gross income (line 1 minus line 2)	46,165	30,000		76,165
Direct Expenses	4 Cash prizes	0	0		0
	5 Noncash prizes	0	0		0
	6 Rent/facility costs	3,073	0		3,073
	7 Food and beverages	2,500	0		2,500
	8 Entertainment	0	0		0
	9 Other direct expenses	20,283	4,000		24,283
	10 Direct expense summary. Add lines 4 through 9 in column (d) ▶				(29,856)
11 Net income summary. Combine line 3, column (d), and line 10 ▶				51,882	

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

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

9 Enter the state(s) in which the organization operates gaming activities: _____
a Is the organization licensed to operate gaming activities in each of these states? Yes No
b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? Yes No
b If "Yes," explain: _____

**SCHEDULE I
(Form 990)**

Department of the Treasury
Internal Revenue Service
Name of the organization

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

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

OMB No. 1545-0047

2010

**Open to Public
Inspection**

San Francisco Consumer Action, Inc

Employer identification number

23-7172908

Part I General Information on Grants and Assistance

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

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

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

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

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

Cat No 50055P

Schedule I (Form 990) (2010)

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

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
1					
2					
3					
4					
5					
6					
7					

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

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

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

2. See attached explanation

SCHEDULE J
(Form 990)

Department of the Treasury
Internal Revenue Service
Name of the organization

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

2010

**Open to Public
Inspection**

San Francisco Consumer Action, Inc

Employer identification number

23-7172908

Part I Questions Regarding Compensation

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

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

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

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

	(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1	Ken McEldowney	177,798	4,397	0	9,110	0	191,305	179,328
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								

San Francisco Consumer Action, Inc.

23-7172908

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

Expenses: \$1,008,713.76

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

National Conference: Expenses, \$173,377.25

On Nov. 16-17, at the Hyatt Regency O'Hare in Rosemont, IL, Consumer Action held a best practices national conference on financial empowerment. The conference, attended by 68 community adult education advocates from 59 community agencies, non-profits and social service agencies in 21 states, was designed to help these organizations share resources and learn best practices on financial literacy. All the participants had previously attended train-the-trainer meetings held by Consumer Action, and all use Consumer Action's educational materials to teach financial literacy in their communities. Conference trainings and panels included training on Consumer Action's new module on credit reports, credit scores and specialty reports, an educational primer on grassroots community advocacy, a workshop on why and how adults learn, discussion of new financial laws, a panel on tracking and measuring client success, effective ways to market financial literacy workshops, and other topics. Conference participants were urged to share their experiences of the best practices to reach and educate clients, and accomplish their goals as non-profits. Similar conferences are planned for the future.

Web Site Development: Expenses, \$155,691.66

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

Phone Services Education Projects: Expenses, \$117,552.36

This project provides education about California's Lifeline phone service, wireless communications 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 recently include "Choosing a Wireless Provider". It is available

through the main Consumer Action web site. Consumer Action recently began a new grant focusing on the problems that people experience with phone companies. Under this grant, Consumer Action is training community-based organizations in California to educate their clients on how to avoid the current most prevalent telecommunications complaints.

Complaint & Information Switchboard: Expenses, \$113,804.37

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

Housing Services Education Project: Expenses, \$110,362.70

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

The Privacy Project: Expenses, \$97,429.12

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

Military Financial Empowerment Project: Expenses, 29,950.31

In 2010, Consumer Action launched a pilot program aimed at reaching out to members of the military and their families, with information about shopping for goods and services, and on obtaining more information about consumer rights and remedies. The project is focusing on recently separated veterans, their problems and the barriers they face in finding housing, employment, and in dealing with mental issues and other personal concerns. The project is focusing on needs assessment for veterans—especially financial education

materials—as they are handed off from military assistance to local community agency support networks, to ease their transition to civilian life. Consumer Action is working in partnership with the Consumer Federation of America on this project, along with community agencies who serve veterans.

Insurance Education Project: Expenses, \$23,763.09

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

Internet Shopping and Safety: Expenses, \$23,385.25

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

Other Projects: Expenses, \$163,397.65

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

Through Consumer Action’s main web site (www.consumer-action.org), the “Consumer Action Take Action Center” provides updates on developments in the marketplace and in proposed changes in consumer laws and regulations, and shows people how they can become involved in passing pro-consumer 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 auto purchase, repair and loans; solicitations by mail and phone; arbitration; rent-to-own purchases; elder fraud; environmental issues, food stamps and other consumer concerns.

Page 2, Part III: Schedule of stipend recipients: The agencies below received stipends to conduct educational work under Consumer Action's MoneyWise Education Project. Total stipends: \$88,750 (after \$250 credit):

Action for Boston Community Development Corp., \$3,500
Asian Community Development Corp., \$3,500
Bexar County Family Justice, \$2,500
CCANO, \$5,000
CCCS of Dallas, \$2,500
City of Rockville, \$2,500
Crittenden's Women's Union, \$3,500
Empowerment Seminars, \$2,500
Garden State CCC, \$5,000
Garrett County CAP, \$2,500
HOPES CAP, Inc., \$5,000
Lawrence Community Works, \$3,500
LSU, \$5,000
Money Management Inc., \$5,000
Newark Now, \$5,000
NJ Coalition for Financial Education, \$5,000
Northern Texas Housing Coalition, \$2,500
Northern Virginia Urban League, \$2,500
Opportunities Industrialization Center of DC, \$2,500
Opportunities Industrialization Center, \$5,000
Philadelphia Chinatown Development Corp., \$5,000
So Others Might Eat, \$2,500
Texas AgriLife Extension Service, \$2,500
Urban League Affordable Housing, \$5,000

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

8. Documenting meetings. Minutes are taken by the Board Secretary during Consumer Action Board meetings, and these minutes are reviewed and then approved by the Board at its next meeting. The Audit Committee does not 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.

Page 12, Part XI: Reconciliation of Net Assets. During the year the organization restated \$842,000 in assets previously reported as Unearned Income or Temporarily Restricted Assets, to be current income.

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

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.

▶ Attach to your tax return.

Name(s) shown on return San Francisco Consumer Action, Inc	Business or activity to which this form relates	Identifying number 23/7172908
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Part I Election To Expense Certain Property Under Section 179

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

1 Maximum amount (see instructions)	1	
2 Total cost of section 179 property placed in service (see instructions)	2	
3 Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4 Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5 Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6		
(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7 Listed property. Enter the amount from line 29	7	
8 Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9 Tentative deduction. Enter the smaller of line 5 or line 8	9	
10 Carryover of disallowed deduction from line 13 of your 2009 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 2011. 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 2010	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 2010 Tax Year Using the General Depreciation System

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

Section C—Assets Placed in Service During 2010 Tax Year Using the Alternative Depreciation System

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

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	7,900 28
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations—see instructions	22	7,900 28
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, certain computers, and property used for entertainment, recreation, or amusement.)

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

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

24a Do you have evidence to support the business/investment use claimed? <input type="checkbox"/> Yes <input type="checkbox"/> No				24b If "Yes," is the evidence written? <input type="checkbox"/> Yes <input type="checkbox"/> No					
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost	
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions) .							25		
26 Property used more than 50% in a qualified business use:									
computers	8/10-2/11	100 %	3,274 56	3,274 56	5 years	SL	655 18		
computers/printers	9/02-3/10	100 %	62,396 19	62,396 19	5 years	SL	6,708 95		
Furniture	10/02-11/06	100 %	11,349 28	11,349 28	5 years	SL	536 15		
27 Property used 50% or less in a qualified business use:									
		%				S/L -			
		%				S/L -			
		%				S/L -			
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1 .							28	7,900 28	
29 Add amounts in column (i), line 26. Enter here and on line 7, page 1 .								29	

Section B—Information on Use of Vehicles

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

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

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

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

37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees? .	Yes	No
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners .		
39 Do you treat all use of vehicles by employees as personal use? .		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received? .		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions.) .		
Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles.		

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2010 tax year (see instructions):					
43 Amortization of costs that began before your 2010 tax year .					43
44 Total. Add amounts in column (f). See the instructions for where to report .					44

San Francisco Consumer Action		Form 990, 2010		Depreciation Schedule: Form 4562			
Equipment (1)	Date of Purchase	Check #	Serial #	Original Cost	2011 Deprec.	Accum. Deprec.	Balance 3/31/11
imac	Feb-11	11865	45049JFGF5W	1,168.66	234.00	234.00	934.66
imac	Aug-10	11258	YM02701LCS6	2,105.90	421.18	421.18	1,684.72
imac	Aug-10	11258	YM013049B9X	"	"	"	"
imac	Nov-09	10394	W8940CX25PC	1,169.00	234.00	468.00	701.00
imac	Nov-09	10394	W8940EZL5PC	854.00	234.00	468.00	386.00
computer	Oct-09	10337	W8645141VUX	1,200.00	240.00	480.00	720.00
computer	Oct-09	10337	W87240BVVUX	"	"	"	"
macbook computer	Oct-09	10284	W8937QPL66D	1,491.81	298.00	596.00	895.81
macbook computer	Apr-09	9715	SW890599H4R1	979.99	196.00	392.00	587.99
macbook computer	Mar-09	9655	SW89085BW1GA	2,449.00	490.00	1,225.00	1,224.00
mini mac	Apr-08	8432	G88170UQYL4	1,763.08	352.62	1,057.86	705.22
mini mac	Apr-08	8432	G88170UFYL4	1,763.08	352.62	1,057.86	705.22
mac book pro	Apr-08	8432	W87446V4X92	1,763.08	352.62	1,057.86	705.22
mac book	Apr-08	8432	W87446WBX92	1,763.07	352.62	1,057.86	705.21
imac	Apr-08	8432	QP8110XPX86	1,763.07	352.62	1,057.86	705.21
macbook	Feb-08	8226	W8808FR40P0	1,288.48	257.70	1,030.80	257.68
dell laptop	Feb-08	8198	HC8BTF1	706.73	141.34	565.36	141.37
imac	Jan-08	8098	W8752ACSZ62	1,288.48	257.70	1,020.80	267.68
mini mac	Nov-07	7866	YM74413GYL1	735.64	147.13	558.52	177.12
imac	Oct-07	7811	W87320K0Z5V	1,272.92	254.58	1,058.32	214.60
pc	Mar-07	6936	SMXL6500NY5	452.98	90.98	452.98	0.00
imac	Mar-07	6912	SW870307QWRQ	1,275.34	255.34	1,275.34	0.00
macbook	Mar-07	6912	S4H7060NWWGN	1,275.34	255.34	1,275.34	0.00
imac	Jan-07	6681	QP6400CRWRQ	1,147.54	227.54	1,147.54	0.00
mini mac, database	Dec-06	6657	G86512ASWOD	1,325.88	265.88	1,325.88	0.00
furniture (racks)	Nov-06	6499	N/A	1,032.71	208.71	1,032.71	0.00
macbook	Nov-06	6495	4H6441K5U9D	1,440.38	288.38	1,440.38	0.00
macbook	Oct-06	6409	4H6420DBU9D	1,440.38	288.38	1,440.38	0.00
macbook	Oct-06	6401	S4H6398SSU9B	1,094.00	218.00	1,094.00	0.00
imac	Jul-06	6130	QP625079U4M	1,525.56	305.56	1,525.56	0.00
light fixtures	May-06	5909	N/A	1,639.44	327.44	1,639.44	0.00
furniture	Mar-06	5710	N/A	1,285.39		1,285.39	0.00
emac	Feb-06	5629	YM545OLPSCG	949.79		949.79	0.00
furniture	Jan-06	5575	N/A	1,649.20		1,649.20	0.00
powerbook	Dec-05	5421	W8547F6SSX2	2,580.17		2,580.17	0.00
ibook	Oct-05	5218	4H534FAXSE9	1,567.34		1,567.34	0.00
emac	Aug-05	5141	YM5232N2SCG	900.29		900.29	0.00
emac	Aug-05	5141	YM5242QMSCG	900.29		900.29	0.00
furniture	Jul-05	5048	N/A	3,850.90		3,850.90	0.00
phone system	6/05,8/05	4931/5119	(installed 7/8/05)	5,750.50		5,750.50	0.00
emac	Mar-05	4833	YM445EQRQJ8	1,009.88		1,009.88	0.00
emac	Jun-03	3685	G83172GQPDL	825.99		825.99	0.00
furniture	Oct-02	3269	N/A	1,891.64		1,891.64	0.00
powerbook	Oct-02	3283	QT2372APLP4	2,785.84		2,785.84	0.00
R5300 T1 router	Dec-01	2827	8656164	1,250.00		1,250.00	0.00
printer	Jun-01	991	USBGG00325	1,254.27		1,254.27	0.00
imac	Dec-00	2270	YMO32ATZJWQ	978.50		978.50	0.00
powermac	May-00	1933	XB0151Y1-HSE	1,555.50		1,555.50	0.00
tape drive	Nov-99	1686	1911165	1,006.88		1,006.88	0.00
imac	"	"	PT9437KGGGE	1,247.58		1,247.58	0.00
printer	Oct-98	1132	USNC170768	1,824.94		1,824.94	0.00
phone system	May-95	266,271	DKSUB16	2,779.60		2,779.60	0.00
			Totals	77,020.03	7,900.28	65,301.32	11,718.71

San Francisco Consumer Action, Inc. 23-7172908

Part IV. Description of lobbying activities.

Consumer Action took positions on consumer legislation, contacting legislators and their staffs by phone, e-mail, postal mail and in person, and urged consumers to communicate with their legislators about proposed laws. Consumer Action utilized the computer service CapWiz to promote contact on issues between citizens and the Congress and the California Legislature. Consumer Action 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.

San Francisco Consumer Action, Inc.

23-7172908

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

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

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