

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A non-profit 501(c)3 organization, Consumer Action focuses on financial education that empowers low to moderate income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing financial education materials in multiple languages, a free national hotline, and an Annual Credit Card Survey, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. More than 8,000 community and grassroots organizations benefit annually from its extensive outreach programs, training materials, and support.

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From the Executive Director

Dear Friends,

Thank you for continuing to make Consumer Action one of the country's leading forces in the protection and advocacy of all consumers. As we approach 40 years of service to the public, we can look back on a number of milestones that brought consumers many steps closer to financial relief and independence, and at the conclusion of this most recent fiscal year we are proud to report that our performance has remained consistent despite the uncertain economy.

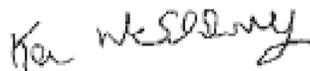
We continue to represent consumers in the halls of Congress. In a measure to keep Wall Street greed at bay, Consumer Action worked with other advocates to bring about an independent federal consumer protection agency. As the newly established agency comes into power, our DC office will be there to ensure the concerns of all consumers are heard and acted upon. During this past fiscal year we also provided comments to the Federal Reserve's rulemaking on the new credit card law and worked on debt settlement comments to the Federal Trade Commission, after which we issued a joint consumer advisory on debt settlement with other national consumer groups.

In recent years Consumer Action has evolved as a key advocate in the realm of digital and health privacy. Working alongside other national coalitions, Consumer Action has supported a number of privacy bills and regulations. Our Privacy Information Project (www.privacy-information.org) continues to attract new visitors with its unique mix of consumer education materials and breaking news. We also helped launch a report card on online personal health records, advocated for stronger patient privacy protections at the World Congress Second Annual Leadership conference on health information technology, and attended other key conferences including the Transatlantic Consumer Dialog in Brussels, Belgium.

As we begin counting down to our 40th anniversary, our supporters can look forward to a slate of goals designed to cement our position more firmly in the national arena. We will achieve this mission by integrating our vast community network more closely into our legislative priorities. We will also rely on our core groups and "mini grant" recipients to evaluate our programs and materials and ensure we remain at the front line of fighting for the issues consumers care about most. There are many battles to be waged against deceptive practices and predatory behaviors, and we are as committed today as we were 39 years ago to make your concerns our reasons to keep going strong.

Thank you for your help and support along this great journey. We hope we will be able to count on your investment to keep Consumer Action a potent representative of the consumer interest.

Yours in service,



Department Reports

Advocacy & hotline

The arena of consumer advocacy was once again busy this year. Congress and the White House pursued an aggressive protectionist agenda on behalf of consumers, with several high profile successes. Consumer Action was in the thick of many of the toughest legislative battles, including those for financial reform, the health care system, and concerns around online privacy.

The issues that Consumer Action's advocacy team tackles in Washington, DC and California are the ones that impact citizens the most. To ensure that public policy and politics don't trump common sense and the real needs of everyday Americans, we loudly stand up for the little guy in each and every meeting with Congress members and government officials. We think your voice should be heard in these powerful conversations and then we do our best to give you the information you need to know to take action on the issues you care about, locally and nationally.

Hard-fought financial reforms passed Congress and were signed into law by the president in July. This landmark legislation (the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010) creates a financial watchdog for consumers called the Consumer Financial Protection Bureau or CFPB. The Bureau will write rules for financial products and services, including credit cards, mortgages, payday loans, private student loans, credit bureaus and debt collection. It will also handle consumer complaints.

Consumer Action's Director of National Priorities Linda Sherry was at the White House this summer when the Federal Trade Commission announced its plans to crack down on for-profit debt settlement companies. (The new FTC rules, now in effect, prohibit these companies from charging consumers *before* the company settles or reduces their debts, among other protections.) The FTC rule represents a success for Consumer Action and its coalition partners, who had worked for years to bring about improved protections and recourse for consumers who contract with debt settlement firms.

Consumer Action was central in the debate over online privacy as the issue of online privacy continued to heat up. In January, online social networking giant Facebook announced substantive changes to its privacy policy. Facebook not only reversed some user settings for restricting private information, it also made it more difficult for users to safeguard personal information on the site. Working directly with Facebook and its founder Mark Zuckerberg, and in coalition with other privacy organizations, Consumer Action suggested ways that Facebook could streamline its privacy guidelines and controls. Ultimately, some of our suggestions were adopted by the company.

We also were able to get the attention of the public and the government, most notably Congressmen Rick Boucher (D-VA) and Cliff Stearns (R-FL), who wrote preliminary legislation aimed at protecting online privacy for consumers. When Rep. Boucher released a draft bill early this year, he ignited a firestorm of criticism and debate between industry and advocates, which led to the introduction of another bill from Congressman Bobby Rush (D-IL) and discussion of online privacy legislation in the Senate.

Consumer Action and its coalition partners were responsible for the creation of the first-ever Consumer Pri-



Privacy Conference convened by the Office of the National Coordinator (ONC), the agency tasked with implementing health information technology (health IT), to further the goal of protecting patient privacy in light of new technologies rolling out across the country. At a meeting with officials crafting standards for the implementation of health IT, Consumer Action and its coalition partners pushed for the creation of a forum to highlight the effectiveness and importance of privacy-centered technology in health care.

One of the most critical pieces of the work of the advocacy team is to educate and inform people about how they can make their voices heard to promote positive changes in their lives. Consumer Action has helped consumers send thousands of emails to Congress, where strong grassroots support for improved consumer protections resulted in some of the most sweeping pro-consumer legislation in decades. Online, our website continues to build an exciting online community, with more than half a million visitors each year who find the help they need to be effective consumers.

The phone is still how many of our constituents reach out to us. Consumer Action's free multilingual hotline provides support and help for consumers across the United States. This year, Consumer Action's multilingual consumer hotline received 3,120 complaints from individuals in all 50 states. The issues raised in these complaints ranged from Credit/Banking (33%), to Phone/Utility (9%), Retail/Product (12%), Automotive (11%), and Other (35%).



Some of Consumer Action's staff: front row, L-R, Kathy Li, Kinny Li, Jamie Woo and Yamin Chai. Second row, L-R: Ricardo Perez, Angela Kwan, Nani Hansen, Tasneem Pitalwala. Back row, L-R: Joe Ridout, Audrey Perrott, Cui Yan Xie, Hazel Kong, Linda Sherry and Ken McEldowney.

Development & fundraising

In late 2008, Consumer Action convened a staff retreat to draft a strategic plan. One of the main priorities to emerge from this exercise was the urgent need for the organization to diversify its funding portfolio. Executive staff took the first steps in achieving this goal when they hired the organization's first development staff member (Jahinnslerth "Joe" Orozco) in 2009. The development committee-consisting of the development coordinator, the executive team, and the Senior National Priorities Associate-has since worked to create a cohesive development process to identify new community, government, corporate and foundation

› funding opportunities.

One of the more valuable results of the development committee's efforts is a "key messages" service grant from the Taproot Foundation. Valued at \$55,000, the grant placed Consumer Action in the hands of highly qualified marketing strategists who donated their time to help the organization review and revise the ways it describes itself to partners, supporters and the general public.

The process included a review of all our existing communications materials as well as a survey of how key stakeholders, including staff, coalition partners, longtime supporters, funders, etc., view the organization. It emerged from a number of interviews that we were perceived as a California group, when in reality our work has been conducted on a national level for more than 15 years. In a matter of months, the pro bono team helped Consumer Action fashion a portfolio of succinct messages to describe the importance and scope of our efforts. From a short "elevator pitch" to a 250-word description of all that we do, the key messages have already been incorporated into our daily work.

Another achievement of the development committee was the acquisition of a Google AdWords grant. The competition for inclusion in Google result pages is fierce, but as the beneficiary of Google's philanthropy, Consumer Action has a monthly allowance of \$10,000 to promote our free national advice and referral hotline, Consumer Services Guide, Take Action Center and other key services to consumers nationwide. In the short period since the ads have gone live we've seen a significant jump in inquiries to our advice and referral hotline. Consumer Action expects to draw larger audiences to its web pages through strategic ad campaigns, thereby increasing our membership base and, hopefully, individual donations.

Consumer Action has begun making strides in the foundation sector. For years the organization primarily has relied on government grants, cy pres awards and corporate sponsors, and while these continue to play a major role in our development strategies, we have submitted a number of letters of interest to regional and national foundations whose funding priorities complement our mission. Over the past year Consumer Action has designed and outlined projects related to health information technology, workplace privacy, asset building, energy efficient vehicle costs, telecommunication scams and other key consumer protection and education programs.

As Consumer Action approaches its 40th anniversary, we are embarking on a newly diversified funding portfolio that keeps pace with our work on the national stage. Consumer Action is no longer a consumer advocacy group devoted to the preservation of consumer rights *in California*. We have evolved into a national force that fights for consumers on multiple fronts and we believe we can make real differences in the lives of real people.

Outreach & training

The outreach and training team continues to be very busy and very much in demand. One continuing success is the trainings delivered to participants from the community-based organizations (CBOs) served by Consumer Action. Here is a sampling of trainings presented to CBOs across the country:

May 2009: When Consumer Action and the National Association of Black Veterans (NABVETS) joined forces in mid 2009, the goal was to reach out to black and minority veterans, as well as veterans with limited means, in an effort to help them better understand how to manage their finances. The Co-

► alition for Homeless Veterans Conference, held in Virginia, May 20-22, 2009, brought together Joe Wynn, legislative advocate for NABVETS, and Linda Williams, community outreach manager for Consumer Action, to further that goal. Over 300 advocates for homeless veterans, representing 49 states and Alaska, attended the conference.

August 2009: Consumer Action and Chase co-hosted a roundtable on “Using Credit Wisely” in Los Angeles, California. The training brought together 34 staff members from community-based organizations in the area to learn how to recognize credit card fraud and make safe and effective use of credit. Those in attendance unanimously agreed that the training gave them the tools to feel confident about conducting their own trainings on credit card fraud and short-term credit.

September 2009: Consumer Action and its Privacy Information Project hosted a “Credit File Security Freeze Roundtable” in Riverside, California. The training brought together 33 staffers from area CBOs to discuss privacy issues. Of those who attended, 94% indicated that the training had made them confident enough to conduct their own trainings and presentations.

November 2009: Members of Consumer Action’s community outreach team traveled to the New York metropolitan area in November, providing MoneyWi\$e financial empowerment trainings to community-based organizations and bankers. The team conducted full-day trainings in Brooklyn, Manhattan and Jersey City on timely topics such as establishing good credit, rebuilding credit, good money management, identity theft and senior scams. In Brooklyn, the team successfully trained 31 CBOs. After the training, 71% of the organizations surveyed felt they had gained sufficient understanding and confidence to teach financial education to low-income adults using the MoneyWi\$e materials. In New York City, Consumer Action trained 53 Capital One bankers from the greater New York and New Jersey area on rebuilding credit, preventing identity theft and avoiding senior scams. Of the 53 bankers, 30 (64%) agreed they had gained sufficient information to help them promote financial literacy in their markets. MoneyWi\$e is supported by Capital One.

December 2009: Consumer Action and AT&T co-hosted a California Lifeline training for CBOs providing services to greater Los Angeles communities. (Lifeline is a program that provides reduced-cost phone service to eligible low-income individuals.) The training brought together 25 non-profit agency staff, front-line advocates, legal services representatives, case managers and educators to learn about the latest updates about California Lifeline telephone services. The training and related materials are designed to assist organizations in providing accurate information to their clients on ways they can benefit from and enroll in the Lifeline program. In an interactive discussion, an overwhelming majority of the workshop participants “strongly agreed” that the Lifeline information was extremely beneficial and will be helpful to their clients.

Later that month, Consumer Action and Chase co-hosted “Using Credit Wisely,” a roundtable event in Southern California’s Inland Empire. The training attracted advocates that serve low-income and hard-to-reach consumers from a number of the 50 cities that comprise the Inland Empire. From Riverside to Victorville, Claremont to San Bernardino, advocates came to the training to learn how to use Consumer Action’s credit card fraud and short-term credit modules to better serve their clients in this relentlessly bad economy.



➤ **February 2010:** The Orange County Financial Stability Alliance has wasted no time in its 2010 efforts to bring financial literacy resources to Orange County families facing economic and financial pressures. As busy as this group is in organizing and promoting free community tax-filing days, the alliance found time to introduce area non-profits to Consumer Action's financial literacy educational materials.

March 2010: Consumer Action provided a MoneyWi\$e training to Desert Schools Credit Union staff at the credit union's Phoenix headquarters. Sulie Richardson, community education officer with Desert Schools, has herself provided some financial literacy training but wanted local case managers, non-profit staff and key credit union employees to learn more about the MoneyWi\$e financial literacy topics.

Later that month, Consumer Action and Microsoft co-hosted a newly developed Internet Safety training for CBOs that provide services to communities in the greater San Francisco Bay Area. The Microsoft-sponsored training brought together 37 non-profit agency staff, consumer affairs commissioners, front line advocates, case managers and educators to learn how consumers can protect themselves and their children online.

Part of what makes the Consumer Action workshops so successful is the training tools and exercises the outreach team has developed to enhance its interactive trainings. This year the team created:

- The "Sally Walker: Have you had a financial check-up?" built around the troubled financial life of a fictional woman, Sally Walker. It's designed to help community educators teach about the credit reports and other reports businesses use to assess consumers.
- "Check it Out! Reports & Scores Quiz," a quiz game to make it fun to learn about credit reports, scores and specialty reports. It is a PowerPoint file that can be projected and played just like the popular TV game show, Jeopardy®.

These and other interactive tools can be downloaded free of charge from the Outreach section of the Consumer Action website. Under Outreach, select "Training Tools."

This year our training department took another step in solidifying its CBO relationships by launching



Ernie Parrish of Family Service Agency-CCCS in Tennessee and Jenny Sosa of the Economic Opportunity Agency of Washington County, AK, attended a CBO training in Memphis on credit cards earlier this year.

➤ a new system of core groups. Each community manager now boasts a portfolio of organizations strategically chosen for their capacity to engage critical audiences. These core groups are expected to help our staff gain a more explicit understanding of key issues affecting consumers, which will in turn ensure that Consumer Action continues to publish materials relevant to the everyday concerns and needs of consumers. A number of the core groups are also recipients of grants from Consumer Action.

Administration & Publications

The administrative department, based at our San Francisco headquarters, represents the glue that ensures a seamless operation between other departments and communications with the general public. Each staff member plays an important role in a wide range of tasks, from the planning of the annual fundraiser to managing the expanding family of national websites.

Our contact database is a huge and ongoing challenge overseen by the admin team. The database is a massive compilation of membership, stipend, order, and constituent data that allows us to easily analyze and extract information about our work. The information stored in the database also is used to create status reports for our current funders.

Major accomplishments include the following:

MoneyWi\$e updates

The admin team is no stranger to the production, translation and distribution process when it comes to the hundreds of valuable literature pieces that Consumer Action publishes each year. The Capital One-sponsored MoneyWi\$e series is one of the organization's key education collections, and in the most recent fiscal year the team updated and redesigned close to 100 MoneyWi\$e publications including brochures, leader guides, PowerPoint presentations and other documents. The team worked with a cadre of translators to reproduce 12 different MoneyWi\$e activities in Spanish. Consumer Action partnered with the Southeast Asia Resource Action Center (SEARAC) to translate five MoneyWise brochures into Southeast Asian languages, including: Hmong, Laotian and Cambodian. The five newly translated pamphlets include Banking Basics, Good Credit, Saving to Build Wealth, Manage your Money and You Can Buy a Home.

Annual fundraising event

The admin staff serves as the advance team for the annual fundraiser. This is an expansion of their role as the advance and logistics team for the regular training sessions the outreach department carries out. Among other tasks, the team helps the executive director with initial and follow-up communication with new and existing event sponsors. Team members coordinate the logistics leading up to and during the event and also play a key role in the nomination and selection process of Consumer Excellence awardees. In preparation for the 39th annual celebration, the admin team helped arrange the appearances of our honorees Senator Ellen Corbett, KTSF Channel 26 and Public Justice.

CBO fundraising and feedback

At Consumer Action there is a collective approach to development and fundraising. The admin team does its part by including a donation solicitation letter in all outbound bulk order requests. With each delivery, the admin team follows up a month later with a second pitch and a request for feedback on the materials that

➤ were shipped. Because all orders are fulfilled quickly and efficiently, the feedback is almost immediate and gives staff a sense of the impact the publications had on the ordering organizations and their constituents.

To date, this method of fundraising has yielded \$1,560 and many expressions of thanks for our free publications. For a sampling of the feedback received from these CBOs, see the box below.

Feedback from CBOs

Jane Schoeck from Catholic Commission Housing Resource Center We use the Consumer Action publications in our workshops and also our counselors use them when they are meeting one on one with a client. Your publications give good basic information that can be easily understood by the consumer. So far this year I have reached over 1,000 participants in workshops. Thank you for providing the materials free of charge. As a non-profit I could not provide copies of all these materials to all my participants. They are better off taking something home to review later than trying to remember everything from class.

Theresa Ross from Myrtle Beach Housing Authority First I would like to thank you for having this information available for agencies like ours. I absolutely love what I do in teaching financial literacy. I have been doing this for about 18 years and have used your material for about five years or longer. The information that I request is used both in group and one-on-one sessions. I find this information extremely helpful for the clients and in a very easy to understand format. ALL of my participants seem to appreciate the information. Feedback from the evaluations from group sessions are always positive and the two most responses are: "Why are they not teaching this in the schools?" and "Where were you five years ago?" Again, the information that you are able to provide is invaluable to those of us who see financial literacy the most important tool for today's economic stressed society. Thank you for the work that you do and provide. It is greatly appreciated.

Julie McAdory from CCCS of Greater New Orleans I am using the ID Theft and Senior Scams brochures for senior workshops I am conducting across the Mississippi Gulf Coast and South Mississippi. I recently ordered more to present at a credit union event where I am serving as guest speaker about ID theft. Also, on June 22nd I am presenting a booth at a senior fair in Hattiesburg, MS. The expected audience is between 300-500 seniors and their caregivers. These are some of the comments we have gotten from senior citizens:

—*I was made more aware of the frequency of the problem of identity theft and ways to prevent it from happening to me.*

—*The brochure showed me new ways to protect myself, at home and out in public against identity theft.*

—*I am now more aware of the ways I can be scammed, and where and to whom problems should be reported.*

Spotlight On ♦ ♦ ♦

Our Community-based Partners

Consumer Action's unique outreach and education model rests on a growing national network of more than 8,000 community-based organizations. The churches, libraries, shelters, legal aid and housing groups, disability rights, community centers and other establishments help Consumer Action transmit the most up-to-date financial empowerment resources to consumers through familiar entities they can trust. This confidence is in part responsible for the level of success Consumer Action has enjoyed in getting financial education materials into the hands of the consumers who need them most.

In this annual report Consumer Action features two core groups—Mujeres Unidas en Accion, and Louisiana State University Agricultural Center (LSU AgCenter)—as examples of the phenomenal work carried out by Consumer Action's community partners.

Mujeres Unidas en Accion, Dorchester, MA

Mujeres Unidas en Accion (MUA) was one of the first Boston, Massachusetts nonprofits founded and led by Latinas. The organization serves as a positive haven for women living on the outskirts of society. Their clients are vulnerable residents who are dealing with a number of medical and emotional issues.

In the late 1990s MUA began collaborating with Consumer Action to offer financial education to low-income Latinas who are either poor, formerly incarcerated, under-educated or living in shelters. Eighty percent of MUA's clients are shelter residents.

According to Felise White, executive director of MUA, "the goal of MUA's financial literacy program is to provide Latinas the tools they need to empower themselves and make informed decisions regarding budgeting, spending, saving and securing sustainable employment with benefits."

'MoneyWi\$e materials are responsive to our overall approach as well as simple, flexible, and easy to use and understand.'

— **Felise White, Mujeres Unidas en Accion**

MUA has successfully implemented its financial literacy program using the MoneyWi\$e curriculum developed by Consumer Action in partnership with Capital One. The organization regularly uses the following education modules: Manage Your Money Wisely, Building and Keeping Good Credit, Banking Basics, ID Theft and Account Fraud. MUA

says it has reached thousands of families through the use of Consumer Action's brochures, hand-outs and various resources offered via the Consumer Action family of websites. MUA's representatives have taken



➤ away valuable information from the train-the-trainer seminars and passed it on to their clients. The clients have reportedly shared the resources with friends and family, creating an ever-growing network of consumer advocates in Boston and beyond.

MUA's executive director notes that Consumer Action's MoneyWi\$e materials lend themselves to a dynamic teaching style. "The MoneyWi\$e materials are responsive to our overall approach as well as simple, flexible, and easy to use and understand," says Felise White. "Hand-outs, brochures, and lessons from the website are easy to implement both with small and large groups as well as individuals."

Since the inception of MUA's financial literacy program in 2006, the community-based organization has reached over 2,000 Latinas and their families. Among other factors, the organization informed Consumer Action's outreach team that it is helpful that the literature is written at a 6th to 8th grade level in the women's native language. The organization says it would have had to spend thousands of dollars and hundreds of hours to independently produce the same content. MUA reports that the MoneyWi\$e Program and Consumer Action have been instrumental in the creation and growth of MUA's financial literacy program.

Louisiana State University Ag Center, Franklinton, LA

Consumer Action has enjoyed a fruitful partnership with Louisiana State University (LSU) that dates back to 1995. In its most recent interaction with LSU, Community Outreach Manager Linda Williams led a financial education roundtable with the AgCenter that covered identity theft, among other topics.

Robin Betts, manager of the Home Ownership Center for Mid-City Redevelopment Alliance in Baton Rouge, said the meeting provided useful information on the learning styles for adults that will help in presenting money management information. "We're involved in credit counseling," Betts said, "and we also provide information to clients involved in foreclosures. So this training has been very helpful. Even though the foreclosure problem is just really picking up here, we want to be prepared."

'For many, financial literacy can advance economic prosperity and protect against fraud and predatory practices.'

— **Jeanette Tucker, family economist**

"Too many Americans have been left behind, unable to build a secure financial future for themselves and their families," said Jeanette Tucker, an LSU AgCenter family economist. "For many, financial literacy can advance economic prosperity and protect against fraud and predatory practices."

Evidence of how Consumer Action materials have played a role in educating the community can be found in some of LSU's own activities. At the height of the Deepwater Horizon Oil Spill crisis, LSU sponsored a community forum to educate Gulf coast residents on making informed personal and community decisions in the wake of the disaster. Representatives from state departments of Health and Hospitals and Wildlife and Fisheries, as well as the National Oceanic and Atmospheric Association, British Petroleum and the U.S Coast Guard were on hand to answer questions from the concerned residents.



➤ LSU AgCenter's FCS Regional Coordinator for the Southeast Region, Valerie Vincent, oversaw a table where she discussed financial matters and distributed Consumer Action brochures. "At the AgCenter we have many materials in English and Spanish," Vincent said. "However, when this challenge presented itself, Consumer Action helped us bridge the gap and provide much needed materials in a timely manner."

Vincent first became involved with Consumer Action at the New Orleans regional training in late 2009 and played a key role in organizing the MoneyWi\$e Financial Literacy Roundtable. With the state of the LSU AgCenter's budget forcing cuts in available agents, Vincent has found it beneficial to distribute Consumer Action's resources to her community partners in order to keep the community up to speed on the most current financial education.



Linda Williams, Consumer Action community outreach manager (center) with LSU AgCenter staff members (L-R) Jeanette Tucker, Lauren Bartlett, Nancy Montoya and Valerie Vincent. (Photo courtesy of LSU AgCenter)

Did you know?

That in the year ending March 31, 2010, Consumer Action . . .

- Distributed 672,253 copies of our multilingual materials to 1,202 community-based organizations (CBOs) throughout the country.
- Trained 800 CBO staff members in 20 cities throughout the country on effective use of our educational materials in their communities at five regional meetings and 20 roundtables.
- Granted \$100,500 in funds to community groups in our network.
- Assisted 3,094 individuals from 48 states on a variety of issues, including credit and finance (33% of all complaints), products and other retail concerns (12%), automotive issues (11%), and utility and telephone questions (9%). (Percentages are rounded up.)
- Had an email list of more than 20,000 subscribers, who sent more than 10,000 messages to Congress and other policy-makers on a variety of topics, from financial reform to privacy issues.

Staff Profile

Nani Susanti Hansen

Nani Hansen is associate director of Consumer Action's San Francisco office. After emigrating from Indonesia to the United States in 1999, Hansen began her college studies at the East Bay campus of California State University in the San Francisco Bay Area. Far from family and friends, she attended classes full-time and worked two jobs to pay for her tuition and living expenses until her graduation in 2002. Shortly after completing her studies, Hansen joined Consumer Action as a program associate.



"In my experience, it's hard to be a new immigrant in this country, especially dealing with the language barrier," Hansen says. She recalls having had difficulty understanding various aspects of the English language application form when she first opened a checking account. For several months she unknowingly paid bank fees because the bank representative had not bothered to share with her the option of a student account. "Ever since that experience, I realized that if I want to survive, save money and be successful in this country, I have to learn about every aspect of American life," she says. "I have never stopped learning, and I want to help others, especially new immigrants, learn how to succeed in this country."

What motivated you to join Consumer Action?

I was attracted to the passion of the organization and its staff when it came to educating consumers about their rights. This passion has inspired me to learn more about the issues we cover, including housing and privacy. My colleagues motivate me to share my knowledge with others. I was also attracted to the cultural diversity of the staff. This exposure has helped me learn to be culturally sensitive as I help to

distribute our literature to different populations.

What is the most fascinating aspect of your job?

Working for Consumer Action is more than just earning a salary. It is an opportunity for me to learn how to help myself and help others simultaneously. Eight years in the administrative department has exposed me to a large range of publications that teach consumers how to plan their lives. I like that the literature we produce helps consumers take decisive action. Most consumers do not know how to complain when they receive unsatisfactory products and services, but Consumer Action shows them the various channels they can pursue to solve the issue.

My job itself has a lot to do with reporting and problem solving, and has trained me to be more detail-oriented, organized and a multi-tasker. Working with different staff from different departments, cultures and backgrounds has taught me to be more open-minded and to become a more effective communicator. All of these things are priceless.



➤ *How has your role at Consumer Action made a difference in your own financial education?*

My role at Consumer Action has transformed me into a wiser consumer. I've learned how to avoid popular traps and tricks faced by consumers everyday. I've learned how to identify good deals without exposing myself to deceptive practices. When I began with Consumer Action in 2002 I remember I was a new immigrant with tuition debt and a bad credit score. Through my work at Consumer Action I began fixing my mistakes, and in three year's time my debt was paid and a savings plan was well underway to cover unforeseen emergencies. My husband and I are proud homeowners with a good start on building a nest egg. Our decisions are based on a careful examination of cellular providers, credit card options, brokerage accounts and various forms of insurance plans. This type of careful thinking helps us look ahead to things like our son's college fund and our retirement plan.

What impact do you feel Consumer Action has on people?

I believe the most direct impact comes from our complaint hotline. Our volunteers help provide advice and referrals on solving consumer problems without charge. It's unique that our hotline service is available in three critical languages: English, Spanish and Chinese. This helps break through language barriers. The calls and notes we receive through our hotline help our staff produce literature that responds to growing trends. The complaints database also helps our outreach staff share up-to-date information with community-based organizations. And, it helps our advocacy staff share with legislators and coalition members the most recent consumer concerns on the street. Knowledge is power, and everything we produce is available on our websites and in hard copy, free of charge.

Based on your experience, what issues do you feel will be among the most important to consumers in the next year?

I believe money management is increasingly important. Too many people struggle to maintain a budget and live within their means. Consumers increase their debt to the point that minimum payments cannot be made. This in turn impacts their credit rating, and as a result people have difficulty obtaining credit, buying property or finding jobs. Money management is important for all consumers regardless of income. It is important for everyone to be prepared for unexpected emergencies. With hard work, discipline and perseverance I believe every consumer of every income and education level can save for and live the American dream.

Staff Profile

Ruth Susswein

Before she joined Consumer Action, Ruth Susswein was the executive director of a national non-profit consumer group, Bankcard Holders of America, that focused exclusively on credit issues such as credit education, credit cards, the credit reporting system, and financial privacy. The organization offered a complaint resolution line where staff members worked to resolve consumers' credit problems on a case-by-case basis. The organization also produced a quarterly newsletter consisting of credit-related news stories that were regularly picked up by the national media. So much of the work we do at Consumer Action was familiar to Susswein when she joined our organization in 2006.



What motivated you to join Consumer Action?

After spending several years raising my two children I returned to full-time work. It seemed like a natural fit to work for a national non-profit education and advocacy group with many of the same goals and priorities I'd enjoyed at my previous office.

What is the most fascinating aspect of your job?

My work is very varied, which I value. Consumer Action has a small staff. We attempt to have our hand in so many varied issues from financial reform to foreclosure prevention. I really enjoy writing and editing for *Consumer Action News* where we strive to make each issue as newsy and info-packed as possible. (As a former television reporter, I care about continuing to share up-to-date information with people.)

How has your role at Consumer Action made a difference in your own financial education?

My role at Consumer Action keeps me up-to-date on key issues affecting consumers on a macro and micro level. By advocating on behalf of all consumers I am able to learn what is needed to protect my own family against unfair and deceptive practices and this generally allows me to make intelligent decisions about our long-term sustainability.

What impact do you feel Consumer Action has on people?

I really believe that we are empowered when we have the information to make smart financial choices. I see it as my job to help empower people through information. Our work is as diverse as the number of issues that face consumers on a daily basis. My schedule varies from meeting with the FTC to advocate for a ban on upfront fees for debt settlement companies to helping a consumer or a reporter understand the elements of the new credit card law. That variety keeps us on our toes! We're always



➤ learning about new issues and loopholes that affect consumers. We try to summarize key elements of new laws and rules that are likely to have the most impact on consumers and work to share that information with people online, in print, through the media and with policy and lawmakers.

We offer lawmakers and policymakers firsthand accounts of what consumers actually deal with when they have a financial problem. Sometimes we are asked to testify in Congress on behalf of consumers. We also work to dissect complex government policies that affect us all and try to translate them into digestible bites that save money, save time, and maybe even make a real change in someone's life.

Based on your experience, what issues do you feel will be among the most important to everyday consumers in the next year?

Looking ahead, we will closely monitor the results of some of the policies we have worked hard with others to implement. We worked on the new Credit CARD Act and will ensure its provisions are being fulfilled by credit lenders. We also worked on foreclosure prevention, meeting with Administration officials, regulators and legislators to help ensure that new rules and laws will be of real help to homeowners. I am currently working in coalition with other

groups to recommend the best ways to get emergency funds to unemployed homeowners to save their homes from foreclosure. We worked in coalition with over two hundred consumer and civil rights groups advocating for financial reform and for the creation of a consumer financial watchdog—the Consumer Financial Protection Bureau. We are working hard to ensure this group has the bark *and* bite it is capable of.



Susswein talks about credit cards during a television appearance.



Susswein (R) speaks to a participant at a Consumer Action training.

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› **Cy Pres Awards**

Consumer Action's work is supported in part with cy pres awards from these lawsuits:

In re ATI Tech, HDCP Litigation | Boehr v. American Express | Griego v. Rent-A-Center | Piscitelli v. Winn & Sims | Providian Credit Card Cases | Slayton v. Citibank | UCAN v. Bank of America | Van Etta v. Capital One Auto Finance | Ventura v. Providian National Bank | Wells v. Chevy Chase Bank

Coalitions

Consumer Action works closely with these organizations and coalitions:

Americans for Fairness in Lending (AFFIL) | Americans for Financial Reform | California Reinvestment Coalition (CRC) | Coalition for Patient Privacy | Consumer Federation of California (CFC) | Consumer Financial Protection Agency Coalition | Consumer-Labor Coalition | Credit Card Working Group | DC Advocates Coalition | Digital Due Process Coalition | EPIC Privacy Coalition | Fair Arbitration Now Coalition | Fake Check Working Group | Foreclosure Prevention Coalition | Fraud Alliance | Getting Older Adults Online (GOAL) | Health Care Reform Coalition (Families USA) | Identity Theft Prevention Coalition | Internet Privacy Working Group | Mortgage Coalition | Payday Loan Coalition | Small Dollar Loan Working Group | Subscriptions Upselling Working Group | Trans Atlantic Consumer Dialogue | Unemployed Homeowner Foreclosure Prevention Coalition

Community Network

Many thanks to our educational network of more than 8,000 community-based organizations nationwide. We appreciate the work you do and respect your commitment to excellence.

Statement of Activities

Year ended March 31, 2010

<i>Revenue and support</i>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Grants and contracts	\$ 1,151,300		\$ 1,151,300
Contributions (from individuals)	1,615		1,615
Contributions (from organizations)	90,000	\$ 380,486	470,486
Donated services	34,000		34,000
Fundraising event	62,055		62,055
Membership dues	5,770		5,770
Other income	5,000		5,000
Investment income	120,010		120,010
Net assets released from Restrictions	1,068,198	(1,068,198)	-
Total revenue	<u>\$ 2,537,948</u>	<u>(687,712)</u>	<u>\$1,850,236</u>
<i>Expenses</i>			
Program services	\$ 2,097,598	-	\$ 2,097,598
Management and general	539,236	-	539,236
Fundraising	<u>\$125,155</u>	<u>-</u>	<u>125,155</u>
Total Expenses	2,761,989	-	2,761,989
Change in net assets	(224,041)	(687,712)	(911,753)
Net assets at beginning of year	<u>1,215,781</u>	<u>5,409,040</u>	<u>6,624,821</u>
Net assets at end of year	<u>\$ 991,740</u>	<u>\$ 4,721,328</u>	<u>\$ 5,713,068</u>

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