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Form **990**Department of the Treasury  
Internal Revenue Service**Return of Organization Exempt From Income Tax**

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

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

OMB No 1545-0047

**2011**Open to Public  
Inspection**A For the 2011 calendar year, or tax year beginning****and ending****B Check if applicable**

- ☐ Address change  
☐ Name change  
☐ Initial return  
☐ Terminated  
☐ Amended return  
☐ Application pending

**C Name of organization****CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO****Doing Business As****Number and street (or P.O. box if mail is not delivered to street address) Room/suite**  
**595 MARKET STREET, 15TH FLOOR****City or town, state or country, and ZIP + 4****SAN FRANCISCO, CA 94105****F Name and address of principal officer.****JOANNE BUDDE****595 MARKET ST., 15TH FLOOR, SAN FRANCISCO, CA****D Employer identification number****94-1688163****E Telephone number****800-777-7526****G Gross receipts \$****14,906,750.****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 ▶****2545****I Tax-exempt status**☒ 501(c)(3) ☐ 501(c)( ) (insert no.) ☐ 4947(a)(1) or ☐ 527**J Website: ▶****WWW.CCCSSF.ORG****K Form of organization:**☒ Corporation ☐ Trust ☐ Association ☐ Other ▶**L Year of formation:****1969****M State of legal domicile: CA****Part I Summary**

|                                                                                                                                                                               |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 1 Briefly describe the organization's mission or most significant activities: <b>BY PROVIDING COMPREHENSIVE FINANCIAL COUNSELING AND EDUCATION, WE HELP CONSUMERS ACHIEVE</b> |                    |
| 2 Check this box <input type="checkbox"/> 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)                                                                                                           | <b>11</b>          |
| 4 Number of independent voting members of the governing body (Part VI, line 1b)                                                                                               | <b>11</b>          |
| 5 Total number of individuals employed in calendar year 2011 (Part V, line 2a)                                                                                                | <b>238</b>         |
| 6 Total number of volunteers (estimate if necessary)                                                                                                                          | <b>0</b>           |
| 7a Total unrelated business revenue from Part VIII, column (C), line 12                                                                                                       | <b>0.</b>          |
| 7b Net unrelated business taxable income from Form 990-T, line 34                                                                                                             | <b>0.</b>          |
| 8 Contributions and grants (Part VIII, line 1h)                                                                                                                               | <b>4,538,776.</b>  |
| 9 Program service revenue (Part VIII, line 2g)                                                                                                                                | <b>10,605,534.</b> |
| 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)                                                                                                              | <b>82,386.</b>     |
| 11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)                                                                                                   | <b>0.</b>          |
| 12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)                                                                                         | <b>15,226,696.</b> |
| 13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)                                                                                                           | <b>88,150.</b>     |
| 14 Benefits paid to or for members (Part IX, column (A), line 4)                                                                                                              | <b>0.</b>          |
| 15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)                                                                                          | <b>9,967,641.</b>  |
| 16a Professional fundraising fees (Part IX, column (A), line 11e)                                                                                                             | <b>0.</b>          |
| 16b Total fundraising expenses (Part IX, column (D), line 25) ▶                                                                                                               | <b>0.</b>          |
| 17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)                                                                                                               | <b>2,841,989.</b>  |
| 18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)                                                                                                  | <b>12,897,780.</b> |
| 19 Revenue less expenses. Subtract line 18 from line 12                                                                                                                       | <b>2,328,916.</b>  |
| 20 Total assets (Part X, line 16)                                                                                                                                             | <b>15,805,440.</b> |
| 21 Total liabilities (Part X, line 26)                                                                                                                                        | <b>1,842,457.</b>  |
| 22 Net assets or fund balances. Subtract line 21 from line 20                                                                                                                 | <b>13,962,983.</b> |

**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.

|                               |                                     |                          |
|-------------------------------|-------------------------------------|--------------------------|
| <b>Sign Here</b>              | Signature of officer                | Date                     |
|                               | <b>JOANNE BUDDE, PRESIDENT</b>      | <b>November 12, 2012</b> |
| <b>Paid Preparer Use Only</b> | Print/Type preparer's name          | Preparer's signature     |
|                               | <b>JANET L. HOLLAND</b>             | <b>Janet L. Holland</b>  |
|                               | Firm's name ▶                       | Firm's EIN ▶             |
|                               | <b>DZH PHILLIPS LLP</b>             | <b>26-4677183</b>        |
|                               | Firm's address ▶                    | Phone no. (415) 781-2500 |
|                               | <b>135 MAIN STREET, 9TH FLOOR</b>   |                          |
|                               | <b>SAN FRANCISCO, CA 94105-1815</b> |                          |

May the IRS discuss this return with the preparer shown above? (see instructions)

☒ Yes ☐ No

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OF SAN FRANCISCO

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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

☒ X

1 Briefly describe the organization's mission:

**BY PROVIDING COMPREHENSIVE FINANCIAL COUNSELING AND EDUCATION, WE HELP CONSUMERS ACHIEVE FINANCIAL INDEPENDENCE THROUGH DEBT REDUCTION, HOMEOWNERSHIP, AND IMPROVED MONEY MANAGEMENT SKILLS.**

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 organization's program service accomplishments for each of its three largest program services, as measured 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 \$ **4,829,351.** including grants of \$ ) (Revenue \$ **981,647.**)

**BUDGET AND MONEY MANAGEMENT COUNSELING - THE ORGANIZATION PROVIDES COMPREHENSIVE ONE-ON-ONE COUNSELING TO INDIVIDUALS AND FAMILIES ON A WIDE RANGE OF MONEY MANAGEMENT AND CREDIT RELATED ISSUES INCLUDING BUDGETING, DEBT MANAGEMENT, RETIREMENT PLANNING, AND OTHER CREDIT RELATED MATTERS. IN 2011, THE ORGANIZATION PROVIDED BUDGET AND MONEY MANAGEMENT COUNSELING TO NEARLY 20,000 FAMILIES. THERE IS NO CHARGE FOR THIS COUNSELING. AT THE COMPLETION OF THE COUNSELING SESSION, THE INDIVIDUAL IS PROVIDED WITH A DETAILED ACTION PLAN, WITH STEPS TO TAKE TO IMPROVE MONEY MANAGEMENT SKILLS, AND TO BALANCE THE FAMILY BUDGET, AS WELL AS OPTIONS THE CONSUMER HAS WITH REGARD TO HIS/HER FINANCIAL SITUATION, AND THE PROS AND CONS OF THOSE VARIOUS OPTIONS. ABOUT 15% OF THE COUNSELING SESSIONS RESULT IN THE CONSUMERS CHOOSING TO PARTICIPATE**

4b (Code ) (Expenses \$ **6,076,359.** including grants of \$ ) (Revenue \$ **9,507,757.**)

**FORECLOSURE PREVENTION COUNSELING - THROUGH OUTREACH TO THE COMMUNITY AND STRATEGIC ALLIANCES WITH GOVERNMENT SPONSORED ENTITIES AND OTHER FINANCIAL INSTITUTIONS, THE ORGANIZATION'S HOUSING EDUCATION PROGRAM PROVIDES HOUSING EDUCATION AND COUNSELING TO FAMILIES STRUGGLING TO AVOID FORECLOSURE. IN 2011, THE ORGANIZATION CONDUCTED MORE THAN 32,000 FORECLOSURE PREVENTION COUNSELING SESSIONS. THESE SESSIONS INVOLVE WORKING WITH CONSUMERS AND THEIR MORTGAGE COMPANY TO HELP THE CONSUMERS KEEP THEIR HOMES AND AVOID THE COST AND DAMAGE TO THEIR CREDIT RATING ASSOCIATED WITH FORECLOSURE.**

4c (Code ) (Expenses \$ **1,325,951.** including grants of \$ ) (Revenue \$ )

**COMMUNITY OUTREACH AND EDUCATION - COMMUNITY OUTREACH AND CONSUMER FINANCIAL EDUCATION IS AN INTEGRAL PART OF ACTIVITIES PERFORMED BY CCCS OF SAN FRANCISCO. THE ORGANIZATION'S STAFF FOCUSES SPECIFICALLY ON EDUCATING THE PUBLIC ON SOUND PERSONAL FINANCIAL SKILLS AND MONEY MANAGEMENT PRINCIPLES BY DEVELOPING, DELIVERING, AND SUPPORTING PROGRAMS THAT TEACH THOSE SKILLS AND PRINCIPLES. THE ORGANIZATION PROVIDES FREE MONEY MANAGEMENT AND HOUSING WORKSHOPS THROUGHOUT THE COMMUNITY, AND IN PARTNERSHIP WITH BUSINESSES, IT PROVIDES A NUMBER OF WORKSHOPS IN VARIOUS PARTS OF THE COUNTRY, OUTSIDE THE SAN FRANCISCO BAY AREA. IN 2011, THE ORGANIZATION'S STAFF CONDUCTED OVER 150 WORKSHOPS WITH OVER 4,500 ATTENDEES. BI-LINGUAL CERTIFIED COUNSELORS ARE ALSO AVAILABLE TO PRESENT PROGRAMS TO SPANISH-SPEAKING AUDIENCES.**

4d Other program services (Describe in Schedule O.)

(Expenses \$ **1,007,465.** including grants of \$ ) (Revenue \$ **210,445.**)

4e Total program service expenses **13,239,126.**

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132002  
02-09-12

SEE SCHEDULE O FOR CONTINUATION(S)

2

10461108 721074 13173

2011.05000 CONSUMER CREDIT COUNSELING 13173\_\_1

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**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)?<br><i>If "Yes," complete Schedule A</i>                                                                                                                                                                      | <b>X</b> |          |
| 2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ?                                                                                                                                                                                                                           | <b>X</b> |          |
| 3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>                                                                                                                      |          | <b>X</b> |
| 4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>                                                                                                       |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule C, Part III</i>                                                                               |          | <b>X</b> |
| 6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>                                                    |          | <b>X</b> |
| 7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>                                                                                            |          | <b>X</b> |
| 8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>                                                                                                                                                         |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule D, Part IV</i>                                                       | <b>X</b> |          |
| 10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>                                                                                                     |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule D, Part VI</i>                                                                                                                                                                       | <b>X</b> |          |
| 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? <i>If "Yes," complete Schedule D, Part VII</i>                                                                                                   |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule D, Part VIII</i>                                                                                                   |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule D, Part IX</i>                                                                                                                      | <b>X</b> |          |
| e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>                                                                                                                                                                                     |          | <b>X</b> |
| 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)? <i>If "Yes," complete Schedule D, Part X</i>                                                            | <b>X</b> |          |
| 12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI, XII, and XIII</i>                                                                                                                                                 | <b>X</b> |          |
| b Was the organization included in consolidated, independent audited financial statements for the tax year?<br><i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI, XII, and XIII is optional</i>                                                                 | <b>X</b> |          |
| 13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>                                                                                                                                                                                                        |          | <b>X</b> |
| 14a Did the organization maintain an office, employees, or agents outside of the United States?                                                                                                                                                                                                                    |          | <b>X</b> |
| b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i> |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule F, Parts II and IV</i>                                                                                    |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule F, Parts III and IV</i>                                                                                        |          | <b>X</b> |
| 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? <i>If "Yes," complete Schedule G, Part I</i>                                                                                                               |          | <b>X</b> |
| 18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>                                                                                                                           |          | <b>X</b> |
| 19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>                                                                                                                                                     |          | <b>X</b> |
| 20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>                                                                                                                                                                                                             |          | <b>X</b> |
| b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?                                                                                                                                                                                                     |          |          |

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

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

**Note.** All Form 990 filers are required to complete Schedule O

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**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.                                                                                                                                                                                               | 1a 8   |      |       |
| b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.                                                                                                                                                                                             | 1b 0   |      |       |
| c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?                                                                                                                     |        | 1c X |       |
| 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.                                                                                              | 2a 238 |      |       |
| b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?<br><b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions).                                          |        | 2b X |       |
| 3a Did the organization have unrelated business gross income of \$1,000 or more during the year?                                                                                                                                                                               |        |      | 3a X  |
| b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O.                                                                                                                                                                            |        |      | 3b    |
| 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)?                                  |        |      | 4a X  |
| b If "Yes," enter the name of the foreign country:<br>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?                                                                                                                                                                       |        |      | 5a X  |
| b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?                                                                                                                                                             |        |      | 5b X  |
| c If "Yes," to line 5a or 5b, did the organization file Form 8886-T?                                                                                                                                                                                                           |        |      | 5c    |
| 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?                                                                                                 |        |      | 6a X  |
| b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?                                                                                                                                |        |      | 6b    |
| <b>7 Organizations that may receive deductible contributions under section 170(c).</b>                                                                                                                                                                                         |        |      |       |
| 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?                                                                                                                              |        |      | 7a X  |
| b If "Yes," did the organization notify the donor of the value of the goods or services provided?                                                                                                                                                                              |        |      | 7b    |
| c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?                                                                                                                                         |        |      | 7c X  |
| d If "Yes," indicate the number of Forms 8282 filed during the year.                                                                                                                                                                                                           | 7d     |      |       |
| e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?                                                                                                                                                              |        |      | 7e    |
| f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?                                                                                                                                                                 |        |      | 7f    |
| g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?                                                                                                                                             |        |      | 7g    |
| h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?                                                                                                                                           |        |      | 7h    |
| <b>8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.</b> Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? |        |      | 8     |
| <b>9 Sponsoring organizations maintaining donor advised funds.</b>                                                                                                                                                                                                             |        |      |       |
| a Did the organization make any taxable distributions under section 4966?                                                                                                                                                                                                      |        |      | 9a    |
| b Did the organization make a distribution to a donor, donor advisor, or related person?                                                                                                                                                                                       |        |      | 9b    |
| <b>10 Section 501(c)(7) organizations.</b> Enter:                                                                                                                                                                                                                              |        |      |       |
| a Initiation fees and capital contributions included on Part VIII, line 12.                                                                                                                                                                                                    | 10a    |      |       |
| b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities.                                                                                                                                                                                 | 10b    |      |       |
| <b>11 Section 501(c)(12) organizations.</b> Enter:                                                                                                                                                                                                                             |        |      |       |
| a Gross income from members or shareholders.                                                                                                                                                                                                                                   | 11a    |      |       |
| b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)                                                                                                                                                 | 11b    |      |       |
| <b>12a Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?                                                                                                                                                          |        |      | 12a   |
| b If "Yes," enter the amount of tax-exempt interest received or accrued during the year.                                                                                                                                                                                       | 12b    |      |       |
| <b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>                                                                                                                                                                                                     |        |      |       |
| a Is the organization licensed to issue qualified health plans in more than one state?<br><b>Note.</b> See the instructions for additional information the organization must report on Schedule O.                                                                             |        |      | 13a   |
| 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.                                                                                                                   | 13b    |      |       |
| c Enter the amount of reserves on hand.                                                                                                                                                                                                                                        | 13c    |      |       |
| <b>14a</b> Did the organization receive any payments for indoor tanning services during the tax year?                                                                                                                                                                          |        |      | 14a X |
| b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O.                                                                                                                                                                   |        |      | 14b   |

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**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 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| <b>1a</b> Enter the number of voting members of the governing body at the end of the tax year<br>If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O. | 11  |    |
| <b>b</b> Enter the number of voting members included in line 1a, above, who are independent                                                                                                                                                                                                                        | 11  |    |
| <b>2</b> Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?                                                                                                                                     | 2   | X  |
| <b>3</b> Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?                                                                                      | 3   | X  |
| <b>4</b> Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?                                                                                                                                                                                          | 4   | X  |
| <b>5</b> Did the organization become aware during the year of a significant diversion of the organization's assets?                                                                                                                                                                                                | 5   | X  |
| <b>6</b> Did the organization have members or stockholders?                                                                                                                                                                                                                                                        | 6   | X  |
| <b>7a</b> Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?                                                                                                                                                       | 7a  | X  |
| <b>b</b> Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?                                                                                                                                                 | 7b  | X  |
| <b>8</b> Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:                                                                                                                                                                         |     |    |
| <b>a</b> The governing body?                                                                                                                                                                                                                                                                                       | 8a  | X  |
| <b>b</b> Each committee with authority to act on behalf of the governing body?                                                                                                                                                                                                                                     | 8b  | X  |
| <b>9</b> Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O                                                                                              | 9   | X  |

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

|                                                                                                                                                                                                                                                                                                       | Yes | No |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| <b>10a</b> Did the organization have local chapters, branches, or affiliates?                                                                                                                                                                                                                         | 10a | X  |
| <b>b</b> If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?                                                                   | 10b |    |
| <b>11a</b> Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?                                                                                                                                                                | 11a | X  |
| <b>b</b> Describe in Schedule O the process, if any, used by the organization to review this Form 990                                                                                                                                                                                                 |     |    |
| <b>12a</b> Did the organization have a written conflict of interest policy? If "No," go to line 13                                                                                                                                                                                                    | 12a | X  |
| <b>b</b> Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?                                                                                                                                                          | 12b | X  |
| <b>c</b> Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done                                                                                                                                           | 12c | X  |
| <b>13</b> Did the organization have a written whistleblower policy?                                                                                                                                                                                                                                   | 13  | X  |
| <b>14</b> Did the organization have a written document retention and destruction policy?                                                                                                                                                                                                              | 14  | X  |
| <b>15</b> Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?                                                                        |     |    |
| <b>a</b> The organization's CEO, Executive Director, or top management official                                                                                                                                                                                                                       | 15a | X  |
| <b>b</b> Other officers or key employees of the organization<br>If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions)                                                                                                                                                    | 15b | X  |
| <b>16a</b> Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?                                                                                                                                      | 16a | X  |
| <b>b</b> If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? | 16b |    |

**Section C. Disclosure**

**17** List the states with which a copy of this Form 990 is required to be filed ► CA, AZ, NY, MA, OK, DE

**18** Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made 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 made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year

**20** State the name, physical address, and telephone number of the person who possesses the books and records of the organization: ►  
JOANNE BUDDE, PRESIDENT - 415-788-0288  
595 MARKET ST., 15TH FLOOR, SAN FRANCISCO, CA 94105

132006  
01-23-12

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**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)<br>Name and Title                              | (B)<br>Average hours per week (describe hours for related organizations in Schedule O) | (C)<br>Position<br>(do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>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) KENNETH CRONE<br>BOARD CHAIR                   | 1.00                                                                                   | X                                                                                                            |                       | X       |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (2) JAMES HOFFMAN<br>VICE CHAIR/TREASURER          | 1.00                                                                                   | X                                                                                                            |                       | X       |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (3) GEORGE MOODY III<br>BOARD SECRETARY            | 1.00                                                                                   | X                                                                                                            |                       | X       |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (4) JAMES REDMOND<br>BOARD MEMBER                  | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (5) SUSAN FRITTS<br>BOARD MEMBER                   | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (6) JAMES NORWINE<br>BOARD MEMBER                  | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (7) MELYSSA BARRETT<br>BOARD MEMBER                | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (8) JOANN DUNAWAY<br>BOARD MEMBER                  | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (9) NANCY BIRENBAUM<br>BOARD MEMBER                | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (10) JOSEPH MURPHY<br>BOARD MEMBER                 | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (11) MARILYN MORGAN GRUBE<br>BOARD MEMBER          | 1.00                                                                                   | X                                                                                                            |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| (12) JOANNE BUDDÉ<br>PRESIDENT/CEO                 | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 273,155.                                                             | 148,000.                                                                  | 30,046.                                                                                       |
| (13) RENATO MAGAT<br>EVP/COO                       | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 282,509.                                                             | 82,875.                                                                   | 22,796.                                                                                       |
| (14) RICHARD HARPER<br>VICE PRESIDENT              | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 227,810.                                                             | 0.                                                                        | 17,534.                                                                                       |
| (15) SANDRA OSBORN<br>DIR OF OPERATIONS            | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 159,007.                                                             | 0.                                                                        | 14,623.                                                                                       |
| (16) ENRIQUE DELGADILLO<br>DIR OF PROGRAM SERVICES | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 169,261.                                                             | 0.                                                                        | 27,315.                                                                                       |
| (17) JOY REFUERZO<br>DIRECTOR OF HR                | 60.00                                                                                  |                                                                                                              |                       |         | X            |                              |        | 168,400.                                                             | 0.                                                                        | 15,286.                                                                                       |



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

| (A)<br>Name and title                                          | (B)<br>Average hours per week (describe hours for related organizations in Schedule O) | (C)<br>Position (do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W-2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W-2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------|---------|--------------|------------------------------|--------|----------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
|                                                                |                                                                                        | Individual trustee or director                                                                            | Institutional trustee | Officer | Key employee | Highest compensated employee | Former |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
|                                                                |                                                                                        |                                                                                                           |                       |         |              |                              |        |                                                                      |                                                                           |                                                                                               |
| <b>1b Sub-total</b>                                            |                                                                                        |                                                                                                           |                       |         |              |                              |        | 1,280,142.                                                           | 230,875.                                                                  | 127,600.                                                                                      |
| <b>c Total from continuation sheets to Part VII, Section A</b> |                                                                                        |                                                                                                           |                       |         |              |                              |        | 0.                                                                   | 0.                                                                        | 0.                                                                                            |
| <b>d Total (add lines 1b and 1c)</b>                           |                                                                                        |                                                                                                           |                       |         |              |                              |        | 1,280,142.                                                           | 230,875.                                                                  | 127,600.                                                                                      |

**2** Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **6**

|                                                                                                                                                                                                                                              | Yes               | No       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------|
| <b>3</b> Did the organization list any <b>former</b> officer, director, or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>                                       | <b>3</b>          | <b>X</b> |
| <b>4</b> 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> | <b>4</b> <b>X</b> |          |
| <b>5</b> 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>                       | <b>5</b>          | <b>X</b> |

**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 Report compensation for the calendar year ending with or within the organization's tax year

| (A)<br>Name and business address                                         | (B)<br>Description of services      | (C)<br>Compensation |
|--------------------------------------------------------------------------|-------------------------------------|---------------------|
| PREMIER STAFFING, 111 SUTTER ST., STE 550, SAN FRANCISCO, CA 94104       | TEMPORARY EMPLOYEE SERVICES         | 518,432.            |
| DAXIMA, INC<br>19 - H ORINDA WAY, ORINDA, CA 94563                       | SOFTWARE DEVELOPMENT                | 220,020.            |
| CPR - COOP, 801 E. CAMPBELL ROAD, SUITE 670, RICHARDSON, TX 75081        | DEBT MANAGEMENT SYSTEM SOFTWARE AND | 163,176.            |
| KRP COMMUNICATIONS, 26121 CALVARY LANE NE, SUITE 600, KINGSTON, WA 98346 | TELEPHONE SYSTEM SOFTWARE SUPPORT   | 135,966.            |
| OFFICE TEAM<br>PO BOX 60000, SAN FRANCISCO, CA 94160                     | TEMPORARY EMPLOYEE SERVICES         | 117,950.            |

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **5**

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**Part VIII Statement of Revenue**

|                                                                                                                                             |                                                                                            |                                                                                          |                      | (A)<br>Total revenue | (B)<br>Related or<br>exempt function<br>revenue | (C)<br>Unrelated<br>business<br>revenue | (D)<br>Revenue<br>excluded from<br>tax under<br>sections 512,<br>513, or 514 |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------|----------------------|-------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------|
| <b>Contributions, Gifts, Grants<br/>and Other Similar Amounts</b>                                                                           | <b>1 a</b> Federated campaigns                                                             | <b>1a</b>                                                                                |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>b</b> Membership dues                                                                   | <b>1b</b>                                                                                |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>c</b> Fundraising events                                                                | <b>1c</b>                                                                                |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>d</b> Related organizations                                                             | <b>1d</b>                                                                                |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>e</b> Government grants (contributions)                                                 | <b>1e</b>                                                                                | 450,811.             |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>f</b> All other contributions, gifts, grants, and<br>similar amounts not included above | <b>1f</b>                                                                                | 3686940.             |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>g</b> Noncash contributions included in lines 1a-1f \$                                  |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>h Total.</b> Add lines 1a-1f                                                            |                                                                                          |                      | 4137751.             |                                                 |                                         |                                                                              |
| <b>Program Service<br/>Revenue</b>                                                                                                          | <b>2 a</b> <u>PROGRAM SERVICES</u>                                                         | <b>Business Code</b>                                                                     | 900099               | 9718203.             | 9718203.                                        |                                         |                                                                              |
|                                                                                                                                             | <b>b</b> <u>DEBT ADMINISTRATION FE</u>                                                     |                                                                                          | 900099               | 547,830.             | 547,830.                                        |                                         |                                                                              |
|                                                                                                                                             | <b>c</b> <u>OTHER INCOME</u>                                                               |                                                                                          | 900099               | 433,816.             | 433,816.                                        |                                         |                                                                              |
|                                                                                                                                             | <b>d</b>                                                                                   |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>e</b>                                                                                   |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>f</b> All other program service revenue                                                 |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>g Total.</b> Add lines 2a-2f                                                            |                                                                                          |                      | 10,699,849.          |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>Other Revenue</b>                                                                       | <b>3</b> Investment income (including dividends, interest, and<br>other similar amounts) |                      |                      | 69,150.                                         |                                         |                                                                              |
| <b>4</b> Income from investment of tax-exempt bond proceeds                                                                                 |                                                                                            |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
| <b>5</b> Royalties                                                                                                                          |                                                                                            |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
| <b>6 a</b> Gross rents                                                                                                                      |                                                                                            | (i) Real                                                                                 | (ii) Personal        |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>b</b> Less: rental expenses                                                           |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>c</b> Rental income or (loss)                                                         |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>d</b> Net rental income or (loss)                                                     |                      |                      |                                                 |                                         |                                                                              |
| <b>7 a</b> Gross amount from sales of<br>assets other than inventory                                                                        |                                                                                            | (i) Securities                                                                           | (ii) Other           |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>b</b> Less: cost or other basis<br>and sales expenses                                 |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>c</b> Gain or (loss)                                                                  |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>d</b> Net gain or (loss)                                                              |                      |                      |                                                 |                                         |                                                                              |
| <b>8 a</b> Gross income from fundraising events (not<br>including \$ _____ of<br>contributions reported on line 1c) See<br>Part IV, line 18 |                                                                                            | <b>a</b>                                                                                 |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>b</b> Less: direct expenses                                                           | <b>b</b>             |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>c</b> Net income or (loss) from fundraising events                                    |                      |                      |                                                 |                                         |                                                                              |
| <b>9 a</b> Gross income from gaming activities See<br>Part IV, line 19                                                                      |                                                                                            | <b>a</b>                                                                                 |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>b</b> Less: direct expenses                                                           | <b>b</b>             |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>c</b> Net income or (loss) from gaming activities                                     |                      |                      |                                                 |                                         |                                                                              |
| <b>10 a</b> Gross sales of inventory, less returns<br>and allowances                                                                        |                                                                                            | <b>a</b>                                                                                 |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>b</b> Less: cost of goods sold                                                        | <b>b</b>             |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             |                                                                                            | <b>c</b> Net income or (loss) from sales of inventory                                    |                      |                      |                                                 |                                         |                                                                              |
| <b>Miscellaneous Revenue</b>                                                                                                                |                                                                                            |                                                                                          | <b>Business Code</b> |                      |                                                 |                                         |                                                                              |
| <b>11 a</b>                                                                                                                                 |                                                                                            |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>b</b>                                                                                   |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>c</b>                                                                                   |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>d</b> All other revenue                                                                 |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
|                                                                                                                                             | <b>e Total.</b> Add lines 11a-11d                                                          |                                                                                          |                      |                      |                                                 |                                         |                                                                              |
| <b>12 Total revenue.</b> See instructions.                                                                                                  |                                                                                            |                                                                                          | 14,906,750.          | 10,699,849.          | 0.                                              | 69,150.                                 |                                                                              |

**CONSUMER CREDIT COUNSELING SERVICE  
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**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).

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

| Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.                                                                                                                        | (A)<br>Total expenses | (B)<br>Program service expenses | (C)<br>Management and general expenses | (D)<br>Fundraising expenses |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|---------------------------------|----------------------------------------|-----------------------------|
| 1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21                                                                                             |                       |                                 |                                        |                             |
| 2 Grants and other assistance to individuals in the United States. See Part IV, line 22                                                                                                               |                       |                                 |                                        |                             |
| 3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16                                                                  |                       |                                 |                                        |                             |
| 4 Benefits paid to or for members                                                                                                                                                                     |                       |                                 |                                        |                             |
| 5 Compensation of current officers, directors, trustees, and key employees                                                                                                                            | 1,389,491.            | 860,027.                        | 529,464.                               |                             |
| 6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)                                                       |                       |                                 |                                        |                             |
| 7 Other salaries and wages                                                                                                                                                                            | 7,500,948.            | 7,500,948.                      |                                        |                             |
| 8 Pension plan accruals and contributions (include section 401(k) and section 403(b) employer contributions)                                                                                          | 389,318.              | 389,318.                        |                                        |                             |
| 9 Other employee benefits                                                                                                                                                                             | 1,208,677.            | 1,208,677.                      |                                        |                             |
| 10 Payroll taxes                                                                                                                                                                                      | 650,355.              | 612,360.                        | 37,995.                                |                             |
| 11 Fees for services (non-employees).                                                                                                                                                                 |                       |                                 |                                        |                             |
| a Management                                                                                                                                                                                          |                       |                                 |                                        |                             |
| b Legal                                                                                                                                                                                               |                       |                                 |                                        |                             |
| c Accounting                                                                                                                                                                                          |                       |                                 |                                        |                             |
| d Lobbying                                                                                                                                                                                            |                       |                                 |                                        |                             |
| e Professional fundraising services. See Part IV, line 17                                                                                                                                             |                       |                                 |                                        |                             |
| f Investment management fees                                                                                                                                                                          |                       |                                 |                                        |                             |
| g Other                                                                                                                                                                                               | 325,670.              | 48,949.                         | 276,721.                               |                             |
| 12 Advertising and promotion                                                                                                                                                                          | 44,512.               | 43,246.                         | 1,266.                                 |                             |
| 13 Office expenses                                                                                                                                                                                    | 177,284.              | 169,861.                        | 7,423.                                 |                             |
| 14 Information technology                                                                                                                                                                             |                       |                                 |                                        |                             |
| 15 Royalties                                                                                                                                                                                          |                       |                                 |                                        |                             |
| 16 Occupancy                                                                                                                                                                                          | 968,145.              | 911,545.                        | 56,600.                                |                             |
| 17 Travel                                                                                                                                                                                             | 72,763.               | 54,243.                         | 18,520.                                |                             |
| 18 Payments of travel or entertainment expenses for any federal, state, or local public officials                                                                                                     |                       |                                 |                                        |                             |
| 19 Conferences, conventions, and meetings                                                                                                                                                             |                       |                                 |                                        |                             |
| 20 Interest                                                                                                                                                                                           |                       |                                 |                                        |                             |
| 21 Payments to affiliates                                                                                                                                                                             |                       |                                 |                                        |                             |
| 22 Depreciation, depletion, and amortization                                                                                                                                                          | 223,615.              | 214,154.                        | 9,461.                                 |                             |
| 23 Insurance                                                                                                                                                                                          | 125,907.              | 104,356.                        | 21,551.                                |                             |
| 24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.) |                       |                                 |                                        |                             |
| a <b>COMPUTER EXPENSES</b>                                                                                                                                                                            | 351,138.              | 332,637.                        | 18,501.                                |                             |
| b <b>TELEPHONE</b>                                                                                                                                                                                    | 290,604.              | 273,914.                        | 16,690.                                |                             |
| c <b>POSTAGE AND PRINTING</b>                                                                                                                                                                         | 128,700.              | 118,285.                        | 10,415.                                |                             |
| d <b>PURCHASED OUTSIDE SERVICE</b>                                                                                                                                                                    | 98,685.               | 98,685.                         | 0.                                     |                             |
| e All other expenses                                                                                                                                                                                  | 362,019.              | 297,921.                        | 64,098.                                |                             |
| 25 <b>Total functional expenses.</b> Add lines 1 through 24e                                                                                                                                          | 14,307,831.           | 13,239,126.                     | 1,068,705.                             | 0.                          |
| 26 <b>Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.                              |                       |                                 |                                        |                             |

Check here ☐ if following SOP 98-2 (ASC 958-720)

**CONSUMER CREDIT COUNSELING SERVICE  
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Form 990 (2011)

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**Part X Balance Sheet**

|                                                                            |                                                                                                                                                                                                                                                                                        | (A)<br>Beginning of year |             | (B)<br>End of year |
|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------------|--------------------|
| <b>Assets</b>                                                              | <b>1</b> Cash - non-interest-bearing                                                                                                                                                                                                                                                   | 8,694,642.               | 1           | 8,867,942.         |
|                                                                            | <b>2</b> Savings and temporary cash investments                                                                                                                                                                                                                                        | 1,781,784.               | 2           | 1,847,176.         |
|                                                                            | <b>3</b> Pledges and grants receivable, net                                                                                                                                                                                                                                            |                          | 3           |                    |
|                                                                            | <b>4</b> Accounts receivable, net                                                                                                                                                                                                                                                      | 2,390,143.               | 4           | 2,015,739.         |
|                                                                            | <b>5</b> Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L                                                                                                                           |                          | 5           |                    |
|                                                                            | <b>6</b> 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) |                          | 6           |                    |
|                                                                            | <b>7</b> Notes and loans receivable, net                                                                                                                                                                                                                                               |                          | 7           |                    |
|                                                                            | <b>8</b> Inventories for sale or use                                                                                                                                                                                                                                                   |                          | 8           |                    |
|                                                                            | <b>9</b> Prepaid expenses and deferred charges                                                                                                                                                                                                                                         | 262,421.                 | 9           | 210,348.           |
|                                                                            | <b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D                                                                                                                                                                                         | 3,086,564.               |             |                    |
|                                                                            | <b>b</b> Less: accumulated depreciation                                                                                                                                                                                                                                                | 2,188,953.               | 10c         | 897,611.           |
|                                                                            | <b>11</b> Investments - publicly traded securities                                                                                                                                                                                                                                     | 491,104.                 | 11          | 467,392.           |
|                                                                            | <b>12</b> Investments - other securities. See Part IV, line 11                                                                                                                                                                                                                         |                          | 12          |                    |
|                                                                            | <b>13</b> Investments - program-related. See Part IV, line 11                                                                                                                                                                                                                          |                          | 13          |                    |
|                                                                            | <b>14</b> Intangible assets                                                                                                                                                                                                                                                            |                          | 14          |                    |
|                                                                            | <b>15</b> Other assets. See Part IV, line 11                                                                                                                                                                                                                                           | 1,501,921.               | 15          | 1,678,512.         |
| <b>16</b> <b>Total assets.</b> Add lines 1 through 15 (must equal line 34) | 15,805,440.                                                                                                                                                                                                                                                                            | 16                       | 15,984,720. |                    |
| <b>Liabilities</b>                                                         | <b>17</b> Accounts payable and accrued expenses                                                                                                                                                                                                                                        | 1,215,063.               | 17          | 863,321.           |
|                                                                            | <b>18</b> Grants payable                                                                                                                                                                                                                                                               |                          | 18          |                    |
|                                                                            | <b>19</b> Deferred revenue                                                                                                                                                                                                                                                             |                          | 19          |                    |
|                                                                            | <b>20</b> Tax-exempt bond liabilities                                                                                                                                                                                                                                                  |                          | 20          |                    |
|                                                                            | <b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D                                                                                                                                                                                                        | 520,531.                 | 21          | 531,352.           |
|                                                                            | <b>22</b> Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L                                                                                                         |                          | 22          |                    |
|                                                                            | <b>23</b> Secured mortgages and notes payable to unrelated third parties                                                                                                                                                                                                               |                          | 23          |                    |
|                                                                            | <b>24</b> Unsecured notes and loans payable to unrelated third parties                                                                                                                                                                                                                 |                          | 24          |                    |
|                                                                            | <b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D                                                                                                        | 106,863.                 | 25          | 0.                 |
|                                                                            | <b>26</b> <b>Total liabilities.</b> Add lines 17 through 25                                                                                                                                                                                                                            | 1,842,457.               | 26          | 1,394,673.         |
| <b>Net Assets or Fund Balances</b>                                         | <b>Organizations that follow SFAS 117, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 27 through 29, and lines 33 and 34.</b>                                                                                                                                |                          |             |                    |
|                                                                            | <b>27</b> Unrestricted net assets                                                                                                                                                                                                                                                      | 13,927,983.              | 27          | 14,440,047.        |
|                                                                            | <b>28</b> Temporarily restricted net assets                                                                                                                                                                                                                                            | 35,000.                  | 28          | 150,000.           |
|                                                                            | <b>29</b> Permanently restricted net assets                                                                                                                                                                                                                                            |                          | 29          |                    |
|                                                                            | <b>Organizations that do not follow SFAS 117, check here</b> <input type="checkbox"/> <b>and complete lines 30 through 34.</b>                                                                                                                                                         |                          |             |                    |
|                                                                            | <b>30</b> Capital stock or trust principal, or current funds                                                                                                                                                                                                                           |                          | 30          |                    |
|                                                                            | <b>31</b> Paid-in or capital surplus, or land, building, or equipment fund                                                                                                                                                                                                             |                          | 31          |                    |
|                                                                            | <b>32</b> Retained earnings, endowment, accumulated income, or other funds                                                                                                                                                                                                             |                          | 32          |                    |
|                                                                            | <b>33</b> <b>Total net assets or fund balances</b>                                                                                                                                                                                                                                     | 13,962,983.              | 33          | 14,590,047.        |
| <b>34</b> <b>Total liabilities and net assets/fund balances</b>            | 15,805,440.                                                                                                                                                                                                                                                                            | 34                       | 15,984,720. |                    |

Form 990 (2011)

**CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Form 990 (2011)

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**Part XI Reconciliation of Net Assets**

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

|          |                                                                                                                |          |                    |
|----------|----------------------------------------------------------------------------------------------------------------|----------|--------------------|
| <b>1</b> | Total revenue (must equal Part VIII, column (A), line 12)                                                      | <b>1</b> | <b>14,906,750.</b> |
| <b>2</b> | Total expenses (must equal Part IX, column (A), line 25)                                                       | <b>2</b> | <b>14,307,831.</b> |
| <b>3</b> | Revenue less expenses. Subtract line 2 from line 1                                                             | <b>3</b> | <b>598,919.</b>    |
| <b>4</b> | Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))                      | <b>4</b> | <b>13,962,983.</b> |
| <b>5</b> | Other changes in net assets or fund balances (explain in Schedule O)                                           | <b>5</b> | <b>28,145.</b>     |
| <b>6</b> | Net assets or fund balances at end of year. Combine lines 3, 4, and 5 (must equal Part X, line 33, column (B)) | <b>6</b> | <b>14,590,047.</b> |

**Part XII Financial Statements and Reporting**

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

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

|           | Yes      | No       |
|-----------|----------|----------|
| <b>2a</b> |          | <b>X</b> |
| <b>2b</b> | <b>X</b> |          |
| <b>2c</b> | <b>X</b> |          |
| <b>3a</b> |          | <b>X</b> |
| <b>3b</b> |          |          |

Form **990** (2011)

Department of the Treasury  
Internal Revenue Service

**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.

OMB No 1545-0047

2011

**Open to Public Inspection**

**Name of the organization** CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO

Employer identification number  
94-1688163

|               |                                                                                                       |
|---------------|-------------------------------------------------------------------------------------------------------|
| <b>Part I</b> | <b>Reason for Public Charity Status</b> (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?

h Provide the following information about the supported organization(s).

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

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

[illegible]

**LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.**

Schedule A (Form 990 or 990-EZ) 2011

# CONSUMER CREDIT COUNSELING SERVICE

Schedule A (Form 990 or 990-EZ) 2011 OF SAN FRANCISCO

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## 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) 2007   | (b) 2008   | (c) 2009   | (d) 2010   | (e) 2011   | (f) Total   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|-------------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")                                                                                                  | 2,817,693. | 3,393,090. | 4,308,268. | 4,538,776. | 5,257,569. | 20,315,396. |
| 2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf                                                                                                     |            |            |            |            |            |             |
| 3 The value of services or facilities furnished by a governmental unit to the organization without charge                                                                                             |            |            |            |            |            |             |
| 4 <b>Total.</b> Add lines 1 through 3                                                                                                                                                                 | 2,817,693. | 3,393,090. | 4,308,268. | 4,538,776. | 5,257,569. | 20,315,396. |
| 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) |            |            |            |            |            | 8,513,589.  |
| 6 <b>Public support.</b> Subtract line 5 from line 4                                                                                                                                                  |            |            |            |            |            | 11,801,807. |

### Section B. Total Support

| Calendar year (or fiscal year beginning in) ▶                                                                                                                                                                             | (a) 2007   | (b) 2008   | (c) 2009   | (d) 2010   | (e) 2011   | (f) Total   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|-------------|
| 7 Amounts from line 4                                                                                                                                                                                                     | 2,817,693. | 3,393,090. | 4,308,268. | 4,538,776. | 5,257,569. | 20,315,396. |
| 8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources                                                                                          | 264,476.   | 234,962.   | 109,596.   | 82,386.    | 69,151.    | 760,571.    |
| 9 Net income from unrelated business activities, whether or not the business is regularly carried on                                                                                                                      |            |            |            |            |            |             |
| 10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)                                                                                                                         |            |            |            |            |            |             |
| 11 <b>Total support.</b> Add lines 7 through 10                                                                                                                                                                           |            |            |            |            |            | 21,075,967. |
| 12 Gross receipts from related activities, etc. (see instructions)                                                                                                                                                        |            |            |            |            | 12         | 9,414,680.  |
| 13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> ▶ <input type="checkbox"/> |            |            |            |            |            |             |

### Section C. Computation of Public Support Percentage

|                                                                                                                                                                                                                                                                                                                                                                                                                                          |    |       |   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-------|---|
| 14 Public support percentage for 2011 (line 6, column (f) divided by line 11, column (f))                                                                                                                                                                                                                                                                                                                                                | 14 | 56.00 | % |
| 15 Public support percentage from 2010 Schedule A, Part II, line 14                                                                                                                                                                                                                                                                                                                                                                      | 15 | 52.54 | % |
| 16a <b>33 1/3% support test - 2011.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization ▶ <input checked="" type="checkbox"/>                                                                                                                                                                 |    |       |   |
| b <b>33 1/3% support test - 2010.</b> 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 <b>stop here.</b> The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>                                                                                                                                                                         |    |       |   |
| 17a <b>10% -facts-and-circumstances test - 2011.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>    |    |       |   |
| b <b>10% -facts-and-circumstances test - 2010.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here.</b> Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/> |    |       |   |
| 18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                  |    |       |   |

Schedule A (Form 990 or 990-EZ) 2011

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ►                                                                                                                                     | (a) 2007 | (b) 2008 | (c) 2009 | (d) 2010 | (e) 2011 | (f) Total |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|-----------|
| <b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")                                                                       |          |          |          |          |          |           |
| <b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose |          |          |          |          |          |           |
| <b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513                                                                             |          |          |          |          |          |           |
| <b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf                                                                          |          |          |          |          |          |           |
| <b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge                                                                  |          |          |          |          |          |           |
| <b>6 Total.</b> Add lines 1 through 5                                                                                                                                             |          |          |          |          |          |           |
| <b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons                                                                                                |          |          |          |          |          |           |
| <b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year           |          |          |          |          |          |           |
| <b>c</b> Add lines 7a and 7b                                                                                                                                                      |          |          |          |          |          |           |
| <b>8 Public support.</b> (Subtract line 7c from line 6)                                                                                                                           |          |          |          |          |          |           |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ►                                                                                                                                                                                                                | (a) 2007 | (b) 2008 | (c) 2009 | (d) 2010 | (e) 2011 | (f) Total |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|-----------|
| <b>9</b> Amounts from line 6                                                                                                                                                                                                                                 |          |          |          |          |          |           |
| <b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources                                                                                                                    |          |          |          |          |          |           |
| <b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975                                                                                                                                             |          |          |          |          |          |           |
| <b>c</b> Add lines 10a and 10b                                                                                                                                                                                                                               |          |          |          |          |          |           |
| <b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on                                                                                                                        |          |          |          |          |          |           |
| <b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)                                                                                                                                                    |          |          |          |          |          |           |
| <b>13 Total support.</b> (Add lines 9, 10c, 11, and 12)                                                                                                                                                                                                      |          |          |          |          |          |           |
| <b>14 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> <span style="float: right;">► <input type="checkbox"/></span> |          |          |          |          |          |           |

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

|                                                                                                  |           |  |   |
|--------------------------------------------------------------------------------------------------|-----------|--|---|
| <b>15</b> Public support percentage for 2011 (line 8, column (f) divided by line 13, column (f)) | <b>15</b> |  | % |
| <b>16</b> Public support percentage from 2010 Schedule A, Part III, line 15                      | <b>16</b> |  | % |

**Section D. Computation of Investment Income Percentage**

|                                                                                                       |           |  |   |
|-------------------------------------------------------------------------------------------------------|-----------|--|---|
| <b>17</b> Investment income percentage for 2011 (line 10c, column (f) divided by line 13, column (f)) | <b>17</b> |  | % |
| <b>18</b> Investment income percentage from 2010 Schedule A, Part III, line 17                        | <b>18</b> |  | % |

**19a 33 1/3% support tests - 2011.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ► ☐

**b 33 1/3% support tests - 2010.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ► ☐

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► ☐



**SCHEDULE D**  
(Form 990)Department of the Treasury  
Internal Revenue Service**Supplemental Financial Statements**▶ Complete if the organization answered "Yes," to Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

▶ Attach to Form 990. ▶ See separate instructions.

OMB No. 1545-0047

**2011**Open to Public  
InspectionName of the organization **CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**Employer identification number  
**94-1688163****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)

|                                                                                              |                                                                              |
|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| <input type="checkbox"/> Preservation of land for public use (e.g., recreation or education) | <input type="checkbox"/> Preservation of an historically important land area |
| <input type="checkbox"/> Protection of natural habitat                                       | <input type="checkbox"/> Preservation of a certified historic structure      |
| <input type="checkbox"/> 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              | ▶ \$ _____ |

**CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Schedule D (Form 990) 2011

94-1688163 Page 2

**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                      d ☐ Loan or exchange programs  
b ☐ Scholarly research                      e ☐ Other \_\_\_\_\_  
c ☐ Preservation for future generations

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:

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

|    | Amount |
|----|--------|
| 1c |        |
| 1d |        |
| 1e |        |
| 1f |        |

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

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

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

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

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a Board designated or quasi-endowment ► \_\_\_\_\_ %  
b Permanent endowment ► \_\_\_\_\_ %  
c Temporarily restricted endowment ► \_\_\_\_\_ %

The percentages in lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

- (i) unrelated organizations  
(ii) related organizations

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

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

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 property  | (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              | 3,086,564.                           |                                 | 2,188,953.                   | 897,611.       |
| e Other                  |                                      |                                 |                              |                |

**Total.** Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c)) 897,611.

Schedule D (Form 990) 2011

**CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Schedule D (Form 990) 2011

94-1688163 Page **3**

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

| (a) Description of security or category<br>(including name of security) | (b) Book value | (c) Method of valuation:<br>Cost or end-of-year market value |
|-------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| (1) Financial derivatives                                               |                |                                                              |
| (2) Closely-held equity interests                                       |                |                                                              |
| (3) Other                                                               |                |                                                              |
| (A)                                                                     |                |                                                              |
| (B)                                                                     |                |                                                              |
| (C)                                                                     |                |                                                              |
| (D)                                                                     |                |                                                              |
| (E)                                                                     |                |                                                              |
| (F)                                                                     |                |                                                              |
| (G)                                                                     |                |                                                              |
| (H)                                                                     |                |                                                              |
| (I)                                                                     |                |                                                              |
| <b>Total.</b> (Col (b) must equal Form 990, Part X, col (B) line 12.) ▶ |                |                                                              |

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

| (a) Description of investment type                                      | (b) Book value | (c) Method of valuation:<br>Cost or end-of-year market value |
|-------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| (1)                                                                     |                |                                                              |
| (2)                                                                     |                |                                                              |
| (3)                                                                     |                |                                                              |
| (4)                                                                     |                |                                                              |
| (5)                                                                     |                |                                                              |
| (6)                                                                     |                |                                                              |
| (7)                                                                     |                |                                                              |
| (8)                                                                     |                |                                                              |
| (9)                                                                     |                |                                                              |
| (10)                                                                    |                |                                                              |
| <b>Total.</b> (Col (b) must equal Form 990, Part X, col (B) line 13.) ▶ |                |                                                              |

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

| (a) Description                                                            | (b) Book value    |
|----------------------------------------------------------------------------|-------------------|
| (1) DEPOSITS                                                               | 81,147.           |
| (2) LIFE INSURANCE CSV                                                     | 324,540.          |
| (3) RESTRICTED CASH                                                        | 531,352.          |
| (4) INVESTMENT IN SUBSIDIARY                                               | 626,042.          |
| (5) DUE FROM AFFILIATE                                                     | 115,431.          |
| (6)                                                                        |                   |
| (7)                                                                        |                   |
| (8)                                                                        |                   |
| (9)                                                                        |                   |
| (10)                                                                       |                   |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 15.) ▶ | <b>1,678,512.</b> |

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

| (a) Description of liability                                               | (b) Book value |
|----------------------------------------------------------------------------|----------------|
| 1. (1) Federal income taxes                                                |                |
| (2)                                                                        |                |
| (3)                                                                        |                |
| (4)                                                                        |                |
| (5)                                                                        |                |
| (6)                                                                        |                |
| (7)                                                                        |                |
| (8)                                                                        |                |
| (9)                                                                        |                |
| (10)                                                                       |                |
| (11)                                                                       |                |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 25.) ▶ |                |

FIN 48 (ASC 740) Footnote In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740)

132053  
01-23-12

Schedule D (Form 990) 2011

**CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Schedule D (Form 990) 2011

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**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  | 14,906,750. |
| 2  | Total expenses (Form 990, Part IX, column (A), line 25)                                 | 2  | 14,307,831. |
| 3  | Excess or (deficit) for the year. Subtract line 2 from line 1                           | 3  | 598,919.    |
| 4  | Net unrealized gains (losses) on investments                                            | 4  | -48,960.    |
| 5  | Donated services and use of facilities                                                  | 5  |             |
| 6  | Investment expenses                                                                     | 6  |             |
| 7  | Prior period adjustments                                                                | 7  |             |
| 8  | Other (Describe in Part XIV.)                                                           | 8  | 77,105.     |
| 9  | Total adjustments (net) Add lines 4 through 8                                           | 9  | 28,145.     |
| 10 | Excess or (deficit) for the year per audited financial statements Combine lines 3 and 9 | 10 | 627,064.    |

**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  | 14,934,895. |
| 2 | Amounts included on line 1 but not on Form 990, Part VIII, line 12:            |    |             |
| a | Net unrealized gains on investments                                            | 2a | -48,960.    |
| b | Donated services and use of facilities                                         | 2b |             |
| c | Recoveries of prior year grants                                                | 2c |             |
| d | Other (Describe in Part XIV.)                                                  | 2d | 77,105.     |
| e | Add lines 2a through 2d                                                        | 2e | 28,145.     |
| 3 | Subtract line 2e from line 1                                                   | 3  | 14,906,750. |
| 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  | 14,906,750. |

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

|   |                                                                                 |    |             |
|---|---------------------------------------------------------------------------------|----|-------------|
| 1 | Total expenses and losses per audited financial statements                      | 1  | 14,307,831. |
| 2 | Amounts included on line 1 but not on Form 990, Part IX, line 25:               |    |             |
| a | Donated services and use of facilities                                          | 2a |             |
| b | Prior year adjustments                                                          | 2b |             |
| c | Other losses                                                                    | 2c |             |
| d | Other (Describe in Part XIV.)                                                   | 2d |             |
| e | Add lines 2a through 2d                                                         | 2e | 0.          |
| 3 | Subtract line 2e from line 1                                                    | 3  | 14,307,831. |
| 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  | 14,307,831. |

**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 IV, LINE 2B: THE ORGANIZATION COLLECTS FUNDS FROM CLIENTS IN TRUST**

**TO BE DISBURSED TO CREDITORS IN ACCORDANCE WITH INDIVIDUAL DEBT MANAGEMENT PLANS ESTABLISHED WITH EACH CLIENT. FUNDS COLLECTED AS OF DECEMBER 31, 2011, BUT NOT YET REMITTED TO CREDITORS, AMOUNTED TO \$531,352. SUCH FUNDS ARE HELD IN TRUST IN SEPARATE CASH ACCOUNTS AS RESTRICTED CASH.**

**PART XI, LINE 8 - OTHER ADJUSTMENTS:**

**NET EARNINGS FROM SUBSIDIARY** 77,105.

Schedule D (Form 990) 2011

**Part XIV** Supplemental Information (continued)

PART IX, INVESTMENT IN SUBSIDIARY: 100% OWNED ENTITY BY THE ORGANIZATION,  
VALUATION METHOD AT COST.

PART X, TAX POSITIONS UNDER FIN 48: THE ORGANIZATION HAS BEEN GRANTED  
TAX-EXEMPT STATUS UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE AND  
SECTION 23701(D) OF THE CALIFORNIA REVENUE AND TAXATION CODE.

ACCORDINGLY, NO PROVISION FOR INCOME TAXES IS INCLUDED IN THE FINANCIAL  
STATEMENTS. THE ORGANIZATION HAS CONSIDERED POSSIBLE UNCERTAIN TAX  
POSITIONS AND CONCLUDED THAT THERE WERE NONE AS OF THE DATE THE FINANCIAL  
STATEMENTS WERE AVAILABLE FOR ISSUANCE.

THE ORGANIZATION'S EXEMPT ORGANIZATION TAX RETURNS (FORM 990) FOR 2008,  
2009, AND 2010 ARE SUBJECT TO EXAMINATION BY THE IRS, GENERALLY FOR THREE  
YEARS AFTER THEY WERE FILED.

PART XI, LINE 8 AND PART XII, LINE 2D: NET EARNINGS FROM SUBSIDIARY.

**SCHEDULE J  
(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

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

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

▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

**2011**

Open to Public Inspection

Name of the organization **CONSUMER CREDIT COUNSELING SERVICE OF SAN FRANCISCO** Employer identification number **94-1688163**

**Part I Questions Regarding Compensation**

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

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

**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 filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director. Explain in Part III.

- |                                                                     |                                                                                     |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <input type="checkbox"/> Compensation committee                     | <input checked="" type="checkbox"/> Written employment contract                     |
| <input type="checkbox"/> Independent compensation consultant        | <input checked="" type="checkbox"/> Compensation survey or study                    |
| <input checked="" type="checkbox"/> Form 990 of other organizations | <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?
- 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

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

**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)?

Yes No

**1b**

**2**

**4a**

**4b**

**4c**

**5a**

**5b**

**6a**

**6b**

**7**

**8**

**9**

**X**

**X**

**X**

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**X**

**X**

**X**

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

Schedule J (Form 990) 2011

**CONSUMER CREDIT COUNSELING SERVICE**

**94-1688163**

Page 2

Schedule J (Form 990) 2011

**OF SAN FRANCISCO**

**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) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual

| (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 as deferred in prior Form 990 |
|----------------------|----------------------------------------------------|-------------------------------------|-------------------------------------|------------------------------------------------|-------------------------|---------------------------------|---------------------------------------------------------|
|                      | (i) Base compensation                              | (ii) Bonus & incentive compensation | (iii) Other reportable compensation |                                                |                         |                                 |                                                         |
| 1 JOANNE BUDDÉ       | (i)                                                | 243,155.                            | 30,000.                             | 0.                                             | 7,100.                  | 17,796.                         | 298,051.                                                |
|                      | (ii)                                               | 78,000.                             | 70,000.                             | 0.                                             | 5,150.                  | 0.                              | 153,150.                                                |
| 2 RENATO MAGAT       | (i)                                                | 252,474.                            | 30,035.                             | 0.                                             | 3,023.                  | 6,673.                          | 292,205.                                                |
|                      | (ii)                                               | 52,840.                             | 30,035.                             | 0.                                             | 6,742.                  | 6,358.                          | 95,975.                                                 |
| 3 RICHARD HARPER     | (i)                                                | 227,810.                            | 0.                                  | 0.                                             | 11,391.                 | 6,143.                          | 245,344.                                                |
|                      | (ii)                                               | 0.                                  | 0.                                  | 0.                                             | 0.                      | 0.                              | 0.                                                      |
| 4 SANDRA OSBORN      | (i)                                                | 159,007.                            | 0.                                  | 0.                                             | 7,950.                  | 6,673.                          | 173,630.                                                |
|                      | (ii)                                               | 0.                                  | 0.                                  | 0.                                             | 0.                      | 0.                              | 0.                                                      |
| 5 ENRIQUE DELGADILLO | (i)                                                | 169,261.                            | 0.                                  | 0.                                             | 8,463.                  | 18,852.                         | 196,576.                                                |
|                      | (ii)                                               | 0.                                  | 0.                                  | 0.                                             | 0.                      | 0.                              | 0.                                                      |
| 6 JOY REFUERZO       | (i)                                                | 168,400.                            | 0.                                  | 0.                                             | 8,420.                  | 6,866.                          | 183,686.                                                |
|                      | (ii)                                               | 0.                                  | 0.                                  | 0.                                             | 0.                      | 0.                              | 0.                                                      |
| 7                    | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 8                    | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 9                    | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 10                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 11                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 12                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 13                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 14                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 15                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |
| 16                   | (i)                                                |                                     |                                     |                                                |                         |                                 |                                                         |
| (ii)                 |                                                    |                                     |                                     |                                                |                         |                                 |                                                         |

Schedule J (Form 990) 2011

CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

PART I, LINE 7: PERFORMANCE BASED BONUSES.

Blank lines for supplemental information.



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

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.  
▶ Attach to Form 990 or 990-EZ.

OMB No. 1545-0047

**2011**

Open to Public  
Inspection

Name of the organization **CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Employer identification number  
**94-1688163**

**FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:**

**FINANCIAL INDEPENDENCE THROUGH DEBT REDUCTION, HOMEOWNERSHIP, AND  
IMPROVED MONEY MANAGEMENT SKILLS.**

**FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:**

**IN AN INDIVIDUALLY CUSTOMIZED DEBT MANAGEMENT PLAN IN WHICH MANY  
CREDITORS REDUCE INTEREST RATES AND MONTHLY PAYMENTS TO HELP THE  
CONSUMER GET BACK ON TRACK FINANCIALLY. DEBT MANAGEMENT PLAN CLIENTS  
SEND THE ORGANIZATION THE AGREED UPON PAYMENT EACH MONTH WHICH CCCS  
HOLDS IN A TRUST ACCOUNT AND DISBURSES THE FUNDS TO CREDITORS. OVER  
9,000 FAMILIES ARE REPAYING THEIR DEBT THROUGH THE ORGANIZATION'S DEBT  
MANAGEMENT PLAN. ONGOING TRAINING AND ATTENTION TO QUALITY IMPROVEMENT  
ARE KEY VALUES OF THE ORGANIZATION. AS AN ACKNOWLEDGEMENT OF THE  
QUALITY SERVICE AND COMMITMENT TO CONTINUOUS IMPROVEMENT, CCCS OF SAN  
FRANCISCO HAS BEEN ACCREDITED BY THE COUNCIL ON ACCREDITATION (COA).  
ALL COUNSELORS ARE REQUIRED TO BE INDEPENDENTLY CERTIFIED THROUGH THE  
NATIONAL FOUNDATION FOR CREDIT COUNSELING'S COUNSELOR CERTIFICATION  
PROGRAM. ADDITIONALLY, THE ORGANIZATION IS ALSO A MEMBER OF THE  
ASSOCIATION OF INDEPENDENT CONSUMER CREDIT COUNSELING AGENCIES  
(AICCCA), AND IS REQUIRED TO MEET THEIR MEMBERSHIP STANDARDS OF  
QUALITY. AICCCA ALSO CONDUCTS MONTHLY MYSTERY SHOPPING COUNSELING  
SESSIONS TO ENSURE THE ORGANIZATION CONTINUES TO PROVIDE CONSISTENT,  
HIGH-QUALITY COUNSELING AND EDUCATION.**

**FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:**

**IN ADDITION, THE ORGANIZATION PROVIDES A NATIONWIDE TOLL-FREE HOTLINE**

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) (2011)

132211  
01-23-12

|                          |                                                        |                                              |
|--------------------------|--------------------------------------------------------|----------------------------------------------|
| Name of the organization | CONSUMER CREDIT COUNSELING SERVICE<br>OF SAN FRANCISCO | Employer identification number<br>94-1688163 |
|--------------------------|--------------------------------------------------------|----------------------------------------------|

WHICH IS STAFFED WITH CERTIFIED CREDIT COUNSELORS TO PROVIDE IMMEDIATE ANSWERS TO MONEY OR CREDIT-RELATED QUESTIONS/CONCERNS FROM CONSUMERS NATIONWIDE. IN 2011, OVER 360,000 CONSUMERS CONTACTED OUR HOTLINE FOR THIS TYPE OF ASSISTANCE. THE ORGANIZATION ALSO MAINTAINS A DATABASE OF REFERRALS TO ASSIST INDIVIDUALS WHO HAVE NEEDS BEYOND THE SCOPE OF THE ORGANIZATION'S SERVICES INCLUDING, BUT NOT NECESSARILY LIMITED, TO: SUBSTANCE ABUSE, GAMBLING ISSUES, RENTAL ASSISTANCE, AND LOW-COST MEDICAL CARE. THE ORGANIZATION ALSO PROVIDES EXTENSIVE EDUCATION ON ITS TWO WEBSITES: WWW.CCCSSF.ORG AND WWW.HOUSINGEDUCATION.ORG, INCLUDING SELF-STUDY MODULES ON EIGHTEEN TOPICS. IN 2011, OVER 100,000 SUBMISSIONS WERE RECEIVED ON THIS SITE OF SELF-STUDY FINANCIAL MODULES. THE ORGANIZATION ALSO HAS FINANCIAL CALCULATORS AND TWO NEWSLETTERS ON THEIR WEBSITE. FINANCIAL EDUCATION PODCASTS ARE ALSO AVAILABLE. ALL EDUCATIONAL MATERIALS AND RESOURCES ARE PROVIDED TO CONSUMERS FREE OF CHARGE.

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

IN ADDITION TO THE TOP THREE PROGRAMS ALREADY DESCRIBED, CCCS ALSO PROVIDES THE FOLLOWING SERVICES: APPROVED, IN OVER 80 DISTRICTS, NATIONWIDE, BY THE EXECUTIVE OFFICE FOR THE UNITED STATES TRUSTEES, CCCS PROVIDES PRE-FILING BANKRUPTCY COUNSELING PRE-DISCHARGE EDUCATION REQUIRED BY THE BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005. THE COUNSELING IS PROVIDED IN PERSON OR BY TELEPHONE, AND FEES ARE WAIVED IN CASES OF HARDSHIP. PRE-DISCHARGE EDUCATION IS PROVIDED IN PERSON, BY TELEPHONE, AND BY INTERNET. AGAIN, FEES ARE WAIVED IN CASES OF HARDSHIP. IN 2011, THE ORGANIZATION PROVIDED MORE THAN 5,500 PRE-FILING COUNSELING OR PERSONAL FINANCIAL EDUCATION SESSIONS TO HELP DEBTORS LEARN NEW MONEY MANAGEMENT SKILLS AS THEY

Name of the organization **CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Employer identification number  
**94-1688163**

**PROCEEDED WITH THE BANKRUPTCY DISCHARGE PROCESS, AND MADE A FRESH  
FINANCIAL START.**

**PRE-PURCHASE HOUSING COUNSELING - TO HELP FAMILIES ACHIEVE THE DREAM  
OF HOMEOWNERSHIP, BY HELPING THEM PREPARE A REALISTIC HOUSEHOLD BUDGET,  
REVIEW THEIR CREDIT REPORT, AND EXPLAIN THE HOMEOWNERSHIP PROCESS AND  
LENDING REQUIREMENTS.**

**REVERSE MORTGAGE COUNSELING - AS MORE AND MORE SENIOR HOMEOWNERS ARE  
LOOKING FOR WAYS TO STAY IN THEIR HOMES WHILE LIVING ON FIXED INCOMES,  
WE PROVIDE THE REQUIRED, OBJECTIVE COUNSELING THAT EDUCATES SENIORS ON  
THE BENEFITS, CONSEQUENCES, OPTIONS AND PROCESS OF OBTAINING A HOME  
EQUITY CONVERSION MORTGAGE, AND ENABLES THEM TO MAKE A MORE EDUCATED  
DECISION ABOUT WHETHER THIS TYPE OF LOAN IS APPROPRIATE FOR THEM.**

**ONGOING SUPPORT AND ADMINISTRATION OF DEBT MANAGEMENT PLANS - FOR THOSE  
CONSUMERS WHO RECEIVED COUNSELING IN A PREVIOUS YEAR FROM OUR  
ORGANIZATION, AND ARE STILL PARTICIPATING IN A DEBT MANAGEMENT PLAN TO  
LIQUIDATE THEIR DEBT, OUR STAFF RECEIVES AND POSTS PAYMENTS FROM  
EXISTING CLIENTS, AND DISBURSES FUNDS TO CREDITORS; AND WORKS WITH  
CREDITORS ON BEHALF OF CLIENTS TO ENSURE INTEREST RATE REDUCTIONS,  
REDUCED PAYMENT ARRANGEMENTS, AND OTHER CONCESSIONS TO HELP CLIENTS GET  
OUT OF DEBT AND ACHIEVE THEIR FINANCIAL GOALS.**

**EXPENSES \$ 1,007,465. INCLUDING GRANTS OF \$ 0. REVENUE \$ 210,445.**

**FORM 990, PART VI, SECTION B, LINE 11: THE FULL BOARD OF DIRECTORS REVIEWS  
AND APPROVES THE TAX RETURNS.**

Name of the organization **CONSUMER CREDIT COUNSELING SERVICE  
OF SAN FRANCISCO**

Employer identification number  
**94-1688163**

FORM 990, PART VI, SECTION B, LINE 12C: A CONFLICT OF INTEREST POLICY IS REVIEWED BY BOARD MEMBERS ANNUALLY. AND BOARD MEMBERS ANNUALLY SIGN THE CONFLICT OF INTEREST STATEMENT. ALL KEY EMPLOYEES ALSO SIGN ANNUALLY THE CONFLICT OF INTEREST STATEMENT.

FORM 990, PART VI, SECTION B, LINE 15A: KEY EMPLOYEE COMPENSATION IS REVIEWED AND APPROVED BY A GOVERNING BODY. NO PERSON WITH A CONFLICT OF INTEREST WAS INVOLVED. COMPENSATION DATA FROM OTHER SIMILAR ORGANIZATIONS WAS REVIEWED BY THE BOARD. A CONTRACT FOR KEY EMPLOYEES COMPENSATION WAS APPROVED BY THE BOARD.

FORM 990, PART VI, SECTION C, LINE 19: GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY, AND FINANCIAL STATEMENTS ARE AVAILABLE TO THE PUBLIC UPON REQUEST; AND FINANCIAL STATEMENTS ARE POSTED ON OTHER WEBSITE (GUIDESTAR).

FORM 990, PART XI, LINE 5, CHANGES IN NET ASSETS:

|                                       |          |
|---------------------------------------|----------|
| NET UNREALIZED LOSSES ON INVESTMENTS: | -48,960. |
| NET EARNINGS FROM SUBSIDIARY          | 77,105.  |
| TOTAL TO FORM 990, PART XI, LINE 5    | 28,145.  |



**Part III Identification of Related Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.)

| Part IV | Identification of Related Organizations Taxable as a Corporation or Trust (Complete if the organization answered "Yes" to Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.) |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                                                                                                                                                                                                                               |

|                 |    |                            |
|-----------------|----|----------------------------|
| 132162 01-23-12 | 34 | Schedule R (Form 990) 2011 |
|-----------------|----|----------------------------|

# CONSUMER CREDIT COUNSELING SERVICE

94-1688163 Page 3

Schedule R (Form 990) 2011

## Part V Transactions With Related Organizations (Complete if the organization answered "Yes" to Form 990, Part IV, line 34, 35, 35a, or 36.)

**Note.** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

**1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

**a** Receipt of (i) interest (ii) annuities (iii) royalties or (iv) rent from a controlled entity

**b** Gift, grant, or capital contribution to related organization(s)

**c** Gift, grant, or capital contribution from related organization(s)

**d** Loans or loan guarantees to or for related organization(s)

**e** Loans or loan guarantees by related organization(s)

**f** Sale of assets to related organization(s)

**g** Purchase of assets from related organization(s)

**h** Exchange of assets with related organization(s)

**i** Lease of facilities, equipment, or other assets to related organization(s)

**j** Lease of facilities, equipment, or other assets from related organization(s)

**k** Performance of services or membership or fundraising solicitations for related organization(s)

**l** Performance of services or membership or fundraising solicitations by related organization(s)

**m** Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)

**n** Sharing of paid employees with related organization(s)

**o** Reimbursement paid to related organization(s) for expenses

**p** Reimbursement paid by related organization(s) for expenses

**q** Other transfer of cash or property to related organization(s)

**r** Other transfer of cash or property from related organization(s)

**2** If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

|                    | (a)<br>Name of other organization | (b)<br>Transaction<br>type (a-r) | (c)<br>Amount involved | (d)<br>Method of determining<br>amount involved | Yes | No |
|--------------------|-----------------------------------|----------------------------------|------------------------|-------------------------------------------------|-----|----|
| (1) <b>BALANCE</b> |                                   | P                                | 622,878.               |                                                 |     |    |
| (2)                |                                   |                                  |                        |                                                 |     |    |
| (3)                |                                   |                                  |                        |                                                 |     |    |
| (4)                |                                   |                                  |                        |                                                 |     |    |
| (5)                |                                   |                                  |                        |                                                 |     |    |
| (6)                |                                   |                                  |                        |                                                 |     |    |

**Part VI**   **Unrelated Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to Form 990, Part IV, line 37 )

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

[illegible]



- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** and check this box ☒

**Note.** Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** (on page 1).

**Part II Additional (Not Automatic) 3-Month Extension of Time.** Only file the original (no copies needed).

|                                                                                   |                                                                                                                                |                                                                                                  |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Type or print<br><br>File by the due date for filing your return See instructions | Enter filer's identifying number, see instructions                                                                             |                                                                                                  |
|                                                                                   | Name of exempt organization or other filer, see instructions<br><b>CONSUMER CREDIT COUNSELING SERVICE<br/>OF SAN FRANCISCO</b> | Employer identification number (EIN) or<br><input checked="" type="checkbox"/> <b>94-1688163</b> |
|                                                                                   | Number, street, and room or suite no. If a P.O. box, see instructions<br><b>595 MARKET STREET, 15TH FLOOR</b>                  | Social security number (SSN)<br><input type="checkbox"/>                                         |
|                                                                                   | City, town or post office, state, and ZIP code. For a foreign address, see instructions.<br><b>SAN FRANCISCO, CA 94105</b>     |                                                                                                  |

Enter the Return code for the return that this application is for (file a separate application for each return)

**01**

| Application Is For                      | Return Code | Application Is For | Return Code |
|-----------------------------------------|-------------|--------------------|-------------|
| Form 990                                | 01          |                    |             |
| Form 990-BL                             | 02          | Form 1041-A        | 08          |
| Form 990-EZ                             | 01          | Form 4720          | 09          |
| Form 990-PF                             | 04          | Form 5227          | 10          |
| Form 990-T (sec 401(a) or 408(a) trust) | 05          | Form 6069          | 11          |
| Form 990-T (trust other than above)     | 06          | Form 8870          | 12          |

**STOP! Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.**

**JOANNE BUDDE, PRESIDENT**

- The books are in the care of **595 MARKET ST., 15TH FLOOR - SAN FRANCISCO, CA 94105**

Telephone No. **415-788-0288**

FAX No. ☐

- If the organization does not have an office or place of business in the United States, check this box ☐

- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ☐. If this is for the whole group, check this box ☐. If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for.

**4** I request an additional 3-month extension of time until **NOVEMBER 15, 2012.**

**5** For calendar year **2011**, or other tax year beginning ☐, and ending ☐.

**6** If the tax year entered in line 5 is for less than 12 months, check reason: ☐ Initial return ☐ Final return

☐ Change in accounting period

**7** State in detail why you need the extension

**AN ADDITIONAL EXTENSION OF TIME IS REQUIRED IN ORDER TO GATHER ALL ITEMS OF INCOME AND DEDUCTION SO THAT A COMPLETE AND ACCURATE RETURN MAY BE FILED.**

|                                                                                                                                                                                                                                            |           |    |           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----|-----------|
| <b>8a</b> If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.                                                                                 | <b>8a</b> | \$ | <b>0.</b> |
| <b>b</b> If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868. | <b>8b</b> | \$ | <b>0.</b> |
| <b>c</b> <b>Balance due.</b> Subtract line 8b from line 8a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.                                                    | <b>8c</b> | \$ | <b>0.</b> |

**Signature and Verification must be completed for Part II only.**

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form.

Signature ☐

Title **CPA**

Date ☐

Form **8868** (Rev 1-2012)