

---

---

# Anthony Giorgianni

56 Buxton Road, Bedford Hills, NY 10507

914-241-1409

anthonyconsumer@gmail.com

giorgianni.homestead.com

---

---

## Consumer and Finance Journalist



### Expertise

- Consumer and contract law
- Fraud and scams
- Shopping and saving money
- Product advertising and marketing
- Saving and banking
- Car buying, leasing and maintenance
- Consumer credit
- Money management
- Charitable giving
- Identity theft and personal privacy
- Auto and homeowners insurance



### Related skills

- Search engine optimization using such tool as Google AdWords
- Consumer-related mathematics, including loan, auto leasing, and compound interest calculations
- Microsoft Word and Excel, Adobe CQ, K4 publishing system, and basic HTML



### Personal interests

- Short fiction writing
- Classical and New Age music composition
- Photography



### Education

State University of New York,  
Oswego, NY. Bachelor of Arts:  
English/Writing Arts

As a veteran consumer and finance journalist, I help people make decisions about buying products and services, managing money, donating to charity and avoiding fraud. I specialize in writing enterprise, investigative and feature stories that examine trends, uncover wrongdoing and provide advice.

I am a passionate, curious and aggressive journalist who enjoys digging into the subject I cover to find those hidden gotchas. I'm considered a national subject expert in many areas, including consumer law. I stress accuracy and fairness, realizing as well that the most useful stories interpret the facts. I enjoy writing in fun and creative ways, especially when blogging. I maintain a long list of story ideas for the latest scams, trends, money-saving tips, laws and regulations, court decisions and more.



### Professional experience

**Associate Finance Editor, Consumer Reports, Yonkers, NY – November 2005 to February 2015.** Reporting and writing stories and blogs for Consumer Reports and ShopSmart magazines, the Money Adviser newsletter, and Consumer Reports Online. Specializing in consumer law; fraud and scams; personal finance; car buying, leasing and maintenance; credit, debit, and gift cards; banking; and charitable giving. Preparing monthly Money Adviser money tips and gimmicks columns. Collaborating with autos, electronics, home and health editorial and testing teams; survey and statistics departments; and attorney advocates.

Representing Consumer Reports as a subject matter expert for such media outlets as Good Morning America, ABC World News Tonight, The New York Times, USA Today, CNN, The Washington Post and many more.

**Freelance Consumer Writer – May 1997 to November 2005.** Writing consumer and charity stories for such clients as Consumer Reports and the Chronicle of Philanthropy.

**Consumer Affairs Writer, Hartford Courant, Hartford, CT – April 1986 to May 1997.** Writing news, enterprise and investigative stories on regional and national consumer issues.

Covering the Connecticut legislature, Attorney General, Department of Consumer Protection, Connecticut, Department of Public Utility Control and federal consumer agencies. Preparing weekly product recall and charitable-giving columns. Directing bureau reporters' coverage of consumer stories. Backing up education, environment and medical beats.

**Metro Reporter, Hartford Courant – September 1984 to April 1986.** Covering two Hartford metropolitan area towns, including government, schools, courts and politics. Writing news, feature, enterprise and investigative stories on local issues and people.

## Favorite stories and blogs

Here are some of my favorite investigative, enterprise and feature stories. Along with appearing in Consumer Reports publications and the Hartford Courant, much of my work has been distributed to newspapers subscribing to various wire services, including The Washington Post, Los Angeles Times, Houston Chronicle, Newsday and The Boston Globe, Copies are available upon request, or read these stories and more by visiting [giorgianni.homestead.com](http://giorgianni.homestead.com)

**Don't trust used car history reports** – I consider this investigation to be my best work at Consumer Reports. I discover that Carfax and other services gave "clean" history reports to many wrecked and seriously damaged vehicles.

**Protect your rights** – In this Consumer Reports story, I investigate the disturbing trend among companies to add binding arbitration clauses to their consumer contracts, requiring buyers to surrender their right to sue in court.

**Say no to rent-to-own** – Using advanced Excel functions, I find that some rent-to-own deals have effective interest rates of up to 311 percent. I was interviewed by CNN and others in connection with this Consumer Reports Online investigation.

**Try these new ways of complaining** – I wrote this Money Adviser story after observing that companies take seriously complaints posted on social media.

**Imagine that all ads were honest** – In this ShopSmart piece, I wonder what ads would look like if we lived in a place called Truth World.

**Choose the right car financing option** – Putting my mathematics skills to use for this Consumer Reports Money Lab piece, I compare financing a car purchase with leasing, taking into account low-interest loans, rebates and lease specials.

**Watch out, your bank may be putting you at risk** – On a hunch, I rummaged through bank Dumpsters to see what sensitive information I might find. I report the shocking results in this Hartford Courant page-one story.

**Get the lowdown on leasing** – Leasing is poorly understood by consumers and journalists alike. As Consumer Reports' subject expert, I've written many leasing stories, been interviewed by major media outlets and instructed the auto writers and statistics team on lease calculations.

**Find out what that fine print means** – This Money Adviser piece explains such important, but poorly-understood, concepts as disclaimers of implied warranties.

**Save big on eyewear** – When I took over coverage of this subject at Consumer Reports, I developed a shopping strategy that can save hundreds of dollars, resulting in my being interviewed by Inside Edition, Yahoo Finance, and others.

**Beware of rebuilt wrecks** – In this Hartford Courant investigation, I find poorly repaired wrecked vehicles that were sold to unsuspecting motorists.

**Don't be taken by penny auctions** – My Consumer Reports Online investigation reveals that few visitors to penny auctions sites get the great deals these sites advertise. And bidding can be expensive.

**Send money abroad wisely** – Because money-transfer services combine exchange rates and fees, finding the best value is difficult. For this Consumer Reports Online story, I present a system that consumers can use to make comparing easy.

**Get it fixed right** – Seeing many online complaints about product repairs, I proposed this Money Adviser story, which provides advice on how to find a repair shop and what to do if a repair goes wrong.

**Don't fall for these scams** – I'm always saving examples of scams and other important consumer issues to assemble into comprehensive stories, such as this lead Money Adviser piece.

### BLOGS

**Pay more at this going out of business sale** – While checking out the Circuit City liquidation, I found a weekly sales flier the chain would have used had it not gone belly-up. Amazingly, many of the flier prices were much lower than those people were paying at the liquidation.



**Negotiate big savings on a telecom bundle** – Negotiations over my Verizon FiOS package resulted in this entertaining blog in which I compare myself to a prize fighter

**Blame it on Blake** – Why do cars now have plastic bumpers? And why are so many other products "improving for the worst?" In this fun blog, I theorize that it's all due to an inexperienced engineer named Blake.

**Avoid long-term car loans** – With the average car loan now 66 months, I wrote this blog to demonstrate how much costlier and riskier long-term loans can be. The New York Times interviewed me on this subject.

**Don't get ripped off on car maintenance** – This is one of several stories in which I took on repair shops for unnecessary and overpriced maintenance.