Anthony Giorgianni

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



- Search engine optimization using such tools as Google Keyword Planner
- Posting on social media, including Facebook, LinkedIn and Twitter
- Consumer-related mathematics, including loan, auto leasing, and compound interest calculations
- Microsoft Word and Excel, Adobe Acrobat and CQ content management system, K4 publishing system and basic HTML



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

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As a veteran consumer 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 finding the hidden gotchas in products and services. 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.

Professional experience

Freelance Consumer Writer, Various dates to current. Writing consumer and charity stories for such publications as Consumer Reports, AlterNet, the Hot Shopping Tips podcast, Investopedia, SafeBee and the Chronicle of Philanthropy.

Associate Finance Editor, Consumer Reports, Yonkers, NY, November 2005 to July 2018. Researching and writing stories for Consumer Reports and ShopSmart magazines, Consumer Reports Online, the Money Adviser newsletter, and product buying guides. Specializing in consumer law; fraud and scams; personal finance; car buying, leasing and maintenance; payment cards; banking; and charitable giving. 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.

Consumer Affairs Writer, The Hartford Courant, Hartford, Conn., 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. Directing bureau reporters' coverage of consumer stories. Backing up education, environment and medical beats.

Consumer Journalist



Here are some of my favorite investigative, enterprise and feature stories. Along with appearing in Consumer Reports, The Hartford Courant, and freelance publications, 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.

In electronic copies of this resume, click the underlined title to open a PDF version of the full story in your preferred browser. Or read these stories and more by visiting my website <u>giorgianni.homestead.com</u>.

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

<u>Protect your rights</u>. In this Consumer Reports story, I investigate the disturbing trend among companies to add binding arbitration clauses to their consumer contracts, requiring customers to surrender their right to sue in court.

Say no to rent-to-own. Using advanced Excel functions, I find that some rentto-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.

Imagine if all ads were honest. In this whimsical piece for ShopSmart magazine, I wonder what ads would look like if we lived in Truth World.

Your bank may be putting your privacy at risk. On a hunch, I check bank Dumpsters for sensitive information. I report the shocking results in this Hartford Courant page-one story.

<u>Beware of rebuilt wrecks</u>. In this Hartford Courant investigation, I find that wrecked vehicles are being poorly repaired and then sold to unsuspecting motorists.

<u>Get it fixed right</u>. This Money Adviser story provides advice on how to find a repair shop and what to do if a repair goes wrong. <u>Understand your warranty rights</u>. One of my achievements at Consumer Reports was introducing the staff and readers to the important, but littleknown, warranty rights.

<u>Find out what that fine print means.</u> This Money Adviser piece explains such important but poorly-understood concepts as disclaimers of implied warranties.

<u>Are your donations costing that charity</u> <u>money?</u> In this AlterNet story, I reveal how some major charities conduct fundraising campaigns that they know will likely cost them tens or hundreds of thousands of dollar more than they'll raise. 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.

<u>Send money abroad wisely</u>. 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.

<u>Save big on eyewear</u>. I develop a shopping strategy that can save hundreds of dollars, resulting in my being interviewed by Inside Edition, Yahoo Finance, and others.

BLOGS

<u>Pay more at this going out of business sale</u>. 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.



<u>Negotiate big savings on a telecom bundle</u>. Negotiations over my Verizon FiOS package resulted in this entertaining blog in which I compare myself to a prize fighter.

<u>Blame it on Blake</u>. 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.

<u>Avoid long-term car loans</u>. 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.

<u>Don't get ripped off on car maintenance</u>. I take on repair shops for unnecessary and overpriced maintenance.