

**Consumer Financial Protection Bureau
Plain Writing Act Compliance Report
April 13, 2012**

1. Senior Agency Official for Plain Writing

- 1.1. **Senior Agency Official:** The Consumer Financial Protection Bureau (“CFPB” or “the Bureau”) designated Gail Hillebrand, Associate Director, Division of Consumer Education and Engagement, as the Senior Agency Official responsible for Plain Writing.
- 1.2. **Plain Language Coordinators:** Associate Director Hillebrand has designated two additional plain language coordinators – Per Olstad, Counsel, Division of Consumer Education and Engagement, and Dan Rutherford, Senior Content Specialist, Office of Financial Education.

2. Explain what specific types of agency communications you have released by making them available in a format that is consistent with the Plain Writing guidelines

- 2.1. **Consumer-facing content:** The CFPB has adopted plain language as a core principle for all consumer-facing content. As such, we include plain language principles into all of our print and online materials directed to consumers – including brochures, static web content, blog posts, FAQs, and social media. We follow plain language guidelines when creating materials that (a) inform consumers about the Bureau’s activities; (b) provide information to consumers about their rights under the federal consumer laws; or (c) help consumers make financial decisions.
- 2.2. **Technical and specialized documents:** For Bureau documents that are technical or specialized in nature and target a specific audience – for example, bulletins for regulated entities about the Bureau’s interpretation or application of the federal consumer financial laws – the Bureau will take into account the subject expertise of the intended audience. Many of these documents do not have foreseen impacts on consumers’ behavior or understanding of their rights under the federal consumer financial laws. Wherever technical or specialized documents published by the Bureau do have an impact on consumers’ behavior or understanding, the Bureau plans to publish a plain language summary of the document and make that summary widely available (typically on the Bureau’s website).
- 2.3. **Regulations:** Although regulations are excepted from the Plain Writing Act, the Bureau plans to provide a summary in plain language of proposed or final consumer protection regulations that the Bureau publishes. An example of

such a summary – [describing the Bureau’s Final Rule on Remittances](#) – can be found on the Bureau’s website.

3. Inform agency staff of Plain Writing Act’s requirements

- 3.1. **All-staff emails:** The Bureau has distributed two all-staff emails regarding federal agency requirements under the PWA. These emails also included the Bureau’s policy of using plain language principles in all consumer-facing content. The first email was distributed on October 13, 2011, and the second one was distributed on March 22, 2012. The second email also provided all CFPB employees with internal and external resources that could help them write more plainly. Similar all-staff emails will be distributed a rolling basis going forward.
- 3.2. **Intranet:** Information on the Plain Writing Act and resources for effective plain writing is posted on the agency intranet, which also links to the [Office of Management and Budget](#) (OMB) and the [Plain Language Action and Information Network](#) (PLAIN) web pages.
- 3.3. **CFPB employee newsletter:** The Division of Consumer Education and Engagement included an article in the March/April 2012 bureau-wide print newsletter emphasizing the importance of plain language. The article also directed employees to the bureau’s internal online resources.
- 3.4. **Training materials:** We distributed plain language training materials, which included information on the PWA requirements for federal agencies, to all Bureau employees as a follow-up to the PLAIN training on March 29, 2012. Training materials have also been made available to Bureau employees on the intranet. The intranet materials include, among other things, practical tips like instructions on how to use Microsoft Word readability tools to measure overall readability.
- 3.5. **New employees:** The Division of Consumer Education and Engagement and the CFPB’s Office of Human Capital have begun providing plain language training materials in the orientation packets for all new employees, beginning March 26, 2012. These materials include information on the PWA requirements for federal agencies.

4. Training

- 4.1. **Division of Consumer Education and Engagement:** The CFPB provided in-house training, led by Plain Language Coordinator Dan Rutherford, for all staff in the Division of Consumer Education and Engagement on December 5, 2011. Thirty-five employees attended the training.

- 4.2. **Bureau-wide:** The CFPB offered its first Bureau-wide plain language training for CFPB employees, led by PLAIN trainer, John Strylowski, on March 29, 2012. Eighty-two employees participated in the training. Additional PLAIN-led training sessions will be offered to all Bureau employees periodically.
- 4.3. **Regional trainings:** The Bureau's Plain Language Coordinators are scheduled to begin offering in-person training sessions at the Bureau's Regional Offices beginning with an in-house training for the Northeast Region supervision examiner corps on April 27, 2012. In-house training sessions for the Southeast, Midwest, and West Coast Regional Office staff are tentatively projected for the Spring and Summer of 2012.
- 4.4. **Online trainings:** Online training will be made available for all Bureau employees beginning in the Summer of 2012.
5. **Ongoing compliance / sustaining change**
 - 5.1. **Name of agency contact for compliance issues:** Gail Hillebrand, Senior Plain Writing Official, and Per Olstad, Plain Language Coordinator.
 - 5.2. **Documenting and reporting use of plain writing in agency communications:**
 - 5.2.1. **Documenting:** All documents covered by the Plain Writing Act are typically required to go through the Bureau's clearance process. The clearance process includes review by the Bureau's Senior Plain Writing Officer and at least one of the plain language coordinators. The plain language coordinators maintain records of their clearance edits electronically.
 - 5.2.2. **Reporting:** The Bureau's Plain Writing Officer and Plain Language Coordinators will periodically report on the Bureau's use of plain writing, beginning with this document, the Bureau's first annual compliance report, published on April 13, 2012.
 - 5.3. **Clearance process:** The CFPB will be providing additional plain language guidance to staff in April 2012, including a description of PWA requirements and practical basics for writing in plain language.
6. **Agency's plain language website**
 - 6.1. **Website address:** <http://www.consumerfinance.gov/plain-writing/>
 - 6.2. **Contact Us page:** <http://www.consumerfinance.gov/contact-us/>

6.3. Implementation of the Act

6.3.1. Timeline

Date	Milestone
July 12, 2011	Preliminarily designated Gail Hillebrand as Senior Plain Writing Officer.
July 21, 2011	Launch date for CFPB.
October 13, 2011	Launched plain language webpage and sent first all-staff email on the PWA requirements and the Bureau's implementation of those requirements.
December 5, 2011	Began offering plain language training to Bureau staff, beginning with the Division of Consumer Education and Engagement.
January 9, 2012	Formally designated Gail Hillebrand as Senior Plain Writing Officer.
March 19, 2012	Adopted revised PWA implementation and plain language training plan.
March 22, 2012	Sent second all-staff email on requirements for federal agencies under the PWA and providing resources on plain language.
March 29, 2012	Offered first Bureau-wide plain language training for CFPB employees, led by PLAIN trainer, John Strylowski.
April 13, 2012	Updated plain language webpage and posted first Annual Report on the Bureau's PWA compliance.

6.3.2. **Documents covered by the Act:** We posted the PWA definition of “covered documents” on the [Bureau's plain language webpage](#) when it initially launched on October 13, 2011.

6.4. **Links to Compliance Report:** We provided a link to our first annual compliance report on the Bureau's plain language webpage on April 13, 2012.

6.5. **Links to OMB and PLAIN:** We provided a link to the OMB and PLAIN webpages on the Bureau's plain language webpage on April 13, 2012.

7. **Customer Satisfaction Evaluation after Experiencing Plain Writing Communications**

7.1. **Customer Satisfaction:** To-date, we have not received any feedback on our plain writing communications through the portal provided on our plain language webpage.

7.2. **Consumer research:** Beginning in August 2012, the Bureau will be conducting research regarding various aspects of the Bureau's efforts to engage consumers. This research will include surveying consumers on the effectiveness of the Bureau's plain language communications (the research will begin following the conclusion of Office of Management and Budget's Paperwork Reduction Act review for the proposed information collection).