

JULY 22, 2013

CFPB Plain Writing Act compliance report



Consumer Financial
Protection Bureau

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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, deputy associate director, 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 apply plain language principles in all of our consumer print and online materials—including brochures, web content, blog posts, and other social media.

We follow plain language guidelines when creating materials that:

1. Help consumers make financial decisions.
2. Provide information to consumers about their rights under the federal consumer laws.
3. Inform consumers about the Bureau's activities.

2.2 Technical and specialized documents For

Bureau documents that target a specific audience, or that are technical or specialized in nature, the Bureau takes the subject expertise of the audience into account. For example, bulletins for regulated entities about the Bureau's interpretation of federal consumer financial laws may be more complex and detailed than materials for general consumer audiences.

The Bureau also considers whether or not these technical or specialized documents will impact consumers' behavior or understanding of their rights under the federal consumer financial laws. When they will impact behavior or understanding, the Bureau generally publishes plain language summaries of the documents and makes them widely available (typically on the Bureau's website).

2.3 Regulations

Although regulations are not included in the Plain Writing Act, the Bureau generally provides plain language summaries of proposed or final consumer protection regulations the Bureau publishes. An example summary can be found at http://files.consumerfinance.gov/f/201301_cfpb_mortgage-servicing-rules_what-it-means-for-consumers.pdf.

Other examples include:

1. <http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/>
2. <http://www.consumerfinance.gov/regulations/2013-real-estate-settlement-procedures-act-regulation-x-and-truth-in-lending-act-regulation-z-mortgage-servicing-final-rules/>
3. <http://www.consumerfinance.gov/regulations/escrow-requirements-under-the-truth-in-lending-act-regulation-z/>
4. <http://www.consumerfinance.gov/regulations/high-cost-mortgage-and-homeownership-counseling-amendments-to-regulation-z-and-homeownership-counseling-amendments-to-regulation-x/>
5. <http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/>

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

3.1 Intranet

Information on the Plain Writing Act and resources for effective plain writing are posted on the Bureau's intranet, which also links to the Office of Management and Budget (OMB) and the Plain Language Action and Information Network (PLAIN) web pages.

3.2 Training materials

We most recently 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 April 18, 2013.

Training materials have also been made available to Bureau employees on the intranet. The intranet materials include, among other things, practical tips, style guidelines, and tools, like instructions on how to use Microsoft Word readability tools to measure overall readability.

4. Training

4.1 Trainers

Three CFPB staff members participated in a PLAIN train-the-trainer bootcamp on January 31, 2013, at the General Services Administration.

4.2 Bureau-wide

The CFPB offered Bureau-wide plain language training for CFPB employees, led by PLAIN trainer, John Strylowski, on April 18, 2013. Approximately 190 CFPB staff members participated in the training. We plan to offer additional PLAIN-led training sessions to all Bureau employees periodically. Staff in the Division of Consumer Education and Engagement, which bears central responsibility for the Bureau's direct-to-consumer communications, are expected to attend plain language training.

4.3 Online trainings

Online access to the training was made available for all Bureau employees starting with the training on April 18, 2013. The Bureau also offers training on writing skills, including writing in plain language, through learning and development options offered to all Bureau employees through the Treasury learning management system.

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

Reporting:

1. The Bureau's plain writing officer and plain language coordinators will periodically report on the Bureau's use of plain writing, continuing with this document, the Bureau's second annual compliance report, published on June 26, 2013.

6. Agency's plain language resource

6.1 Website address

<http://www.consumerfinance.gov/plain-writing/>

6.2 Contact us page

<http://www.consumerfinance.gov/contact-us/>

7. Implementation of the act

7.1 FY 13 timeline milestones

TABLE 1: TIMELINE

Date	Milestone
January 31, 2013	Three CFPB staff members participated in GSA's plain language train the trainer
April 16, 2013	Additional training materials posted on plain language on CFPB's intranet
April 18, 2013	Provided Bureau-wide training opportunity
July 22, 2013	Post updated plain language report

7.1.2 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.

7.2 Links to compliance report

We provided a link to our second annual compliance report on the Bureau’s [plain language](#) webpage on July 12, 2013.

7.3 Links to OMB and PLAIN

Link to the [OMB](#) and [PLAIN](#) webpages on the Bureau's plain language webpage.

8. Customer satisfaction evaluation after experiencing plain writing communications

8.1 Customer satisfaction

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