Plain Writing Act compliance report

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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 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:

- Help consumers make financial decisions.

- Provide information to consumers about their rights under the federal consumer financial laws.

- Inform consumers about the Bureau's activities.

2.1.1.   Examples include**:**

- Ask CFPB, our online tool, provides answers to over 1,000 questions about financial products and services. It answers questions on topics including mortgages, credit cards, and how to fix an error in a credit report. Ask CFPB has had over 2,800,000 visitors since its launch. Ask CFPB can be found at <u>consumerfinance.gov/askcfpb/</u>

- Know Your Financial Adviser, a guide to help you ask the right questions if you're shopping for an adviser with a title suggesting expertise in senior financial planning. The guide can be found at: consumerfinance.gov/f/201311_cfpb_flyer_senior-financial-advisors.pdf

- A foreclosure prevention checklist: consumerfinance.gov/f/201312_cfpb_foreclosure-avoidance-checklist.pdf

- Foreclosure avoidance procedures: consumerfinance.gov/f/201312_cfpb_foreclosure-avoidance-procedures.pdf

- Steps you can take if you think your credit or debit card data was hacked: consumerfinance.gov/f/201401_cfpb_consumer-advisory_card-security.pdf

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 complexity of the topic and the subject expertise of the audience into account. For example, bulletins for regulated entities about their obligations under federal consumer financial laws or about the steps they can take to prepare to comply with a new Bureau regulation 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 the Bureau believes that such documents will impact consumers' 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 makes available plain language summaries of proposed or final consumer protection regulations the Bureau publishes. An example summary can be found at consumerfinance.gov/f/201401_cfpb_mortgages_consumer-summary-new-mortgage.pdf .

2.3.1. Other examples include:

- consumerfinance.gov/f/201401_cfpb_mortgage_consumer-summary-existing-mortgage.pdf

- consumerfinance.gov/blog/send-money-abroad-with-more-confidence/

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. Training materials for Bureau employees are also available 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. Online trainings

Online access to the training materials is available for all Bureau employees. The Bureau also offers training on writing skills, including writing in plain language, through our Learning Management System, which also offers learning and development options to all Bureau employees.

5. Ongoing compliance / continuous improvement / 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. Reporting:

The Bureau's Plain Writing Official and Plain Language Coordinators will periodically report on the Bureau's use of plain writing, continuing with this document, the Bureau's third annual compliance report, published on July 24, 2014.

6. Agency's Plain Language resource

6.1. Website address:

consumerfinance.gov/plain-writing/

6.2. Contact Us page:

consumerfinance.gov/contact-us/

7. Implementation of the Act

7.1. Documents covered by the Act

We posted the Plain Writing Act 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 third annual compliance report on the Bureau's Plain Language webpage on July 29, 2014.

7.3.   Links to OMB and PLAIN:

Link to the <u>OMB</u> and <u>PLAIN</u> webpages on the Bureau's Plain Language webpage.

8.   Customer satisfaction evaluation after experiencing Plain Writing communications

8.1.   Customer Satisfaction:

We have not received any feedback on our Plain Writing communications through the portal provided on our Plain Language webpage.