

September 2020

2020 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 the Executive Secretary, Office of the Executive Secretariat, as the Senior Agency Official responsible for Plain Writing.

1.2 Plain Language Coordinator

The Executive Secretary designated an Associate Executive Secretary in the Office of the Executive Secretariat to serve as the Plain Language Coordinator.

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

The CFPB has adopted plain language as a core principle for all consumer-facing content. We apply plain language principles in our consumer print and online materials—including brochures, web content, blog posts, and social media.

We follow plain language guidelines when creating materials that:

- Provide information to help consumers make financial choices to meet their own life goals.
- Provide information to consumers about their rights and responsibilities under the Federal consumer financial laws.
- Inform consumers about the Bureau’s activities.

2.1 Consumer-Facing Content:

Examples of these types of materials include:

- *Your financial path to graduation*, a new iteration of the Paying for College tool designed to help students understand their financial aid offers and turn them into customized plans to pay for school that they can afford in the long run. It allows college advisers to track all their students’ plans as they evolve and can be sent to students as personalized, prepopulated links to supplement other financial aid communications.

<https://www.consumerfinance.gov/paying-for-college/your-financial-path-to-graduation/>;

- Ask CFPB - I received an unexpected pre-approved offer, or live check loan, in the mail. What happens if I cash or deposit it?
Stakeholders in the Office of Consumer Engagement and the Office for Consumer Credit, Payments and Deposit Markets developed a new Ask CFPB question to address the increase in live check loan offers being made to consumers in the mail. The question helps consumers understand what a live check loan is, advice for accepting a live check loan offer and how to protect themselves from scams or make the offers stop.
<https://www.consumerfinance.gov/ask-cfpb/unexpected-pre-approved-offer-or-live-check-loan-mail-en-2099/>; and
- The Bureau's coronavirus pandemic hub also provides consumers with up-to-date information and resources to protect and manage their finances during this difficult time. Since the launch on March 19, 2020 (to August 7, 2020), there have been more than 3.2 million users that have visited the page.
<https://www.consumerfinance.gov/coronavirus/>.

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. However, the Bureau generally publishes plain language summaries of the documents and makes them widely available, typically on the Bureau's website.

Although regulations are not included in the Plain Writing Act, the summaries at the beginning of proposed or final consumer protection regulations the Bureau publishes are also generally written in plain language. In addition, the Bureau publishes small entity compliance guides and other documents, which are intended for industry use when implementing regulations, and written in plain language appropriate for the intended audience.

Examples of these types of documents include:

- The small entity compliance guide for the payday lending industry https://files.consumerfinance.gov/f/documents/cfpb_payday_small-entity-compliance-guide.pdf/;
- The Executive summary and unofficial redline of the Bureau’s remittance transfer rule <https://consumerfinance.gov/policy-compliance/guidance/deposit-accounts-resources/remittance-transfer-rule/>; and
- The summary of the August 2020 release proposed Ability-to-Repay/Qualifying Mortgage rule <https://www.consumerfinance.gov/policy-compliance/guidance/mortgage-resources/ability-repay-qualified-mortgage-rule/>.

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

3.1 Intranet

The CFPB recognizes that the Plain Writing Act does not cover internal writing, yet has adopted Plain Writing principles for many internal materials nonetheless. Adopting a user-centered approach, the CFPB tests some internal facing content through the design process, starting in the prototype and even conceptual phases.

The Bureau's intranet includes information on the Plain Writing Act and resources for effective plain writing, including 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, including practical tips, style guidelines, and tools, like instructions on how to use Microsoft Word readability tools to measure overall readability.

4. Training

4.1 In-Person and Online trainings

The Bureau offers training on writing skills, including a self-paced, web-based e-learning course, *The Plain Writing Act*, through our Learning Management System, which offers learning and development options to all Bureau employees. The following offices or divisions have encouraged their staff to participate in in-person plain language training: the Office of the Executive Secretariat, Office of Consumer Response, Consumer Education and External Affairs Division, and Division of Supervision, Enforcement, and Fair Lending.

5. Ongoing compliance / continuous improvement / sustaining change

5.1 Name of agency contact for compliance issues

Jocelyn Sutton, Executive Secretariat and Senior Plain Writing Official, Office of the Executive Secretariat in the Office of the CFPB Director.

5.2 Documenting and reporting use of plain writing in agency communications

5.2.1 Reporting

The Bureau's Senior Plain Writing Official and Plain Language Coordinator will periodically post a report on the Bureau's use of plain writing to the Bureau's website, continuing with this document, the Bureau's seventh annual compliance report, published on September 4, 2020.

6. Agency's Plain Language resource

In April 2016, the Bureau launched a redesign of [consumerfinance.gov](http://www.consumerfinance.gov). As a part of this redesign, the Plain Writing Act's presence on the site was enhanced, making it easier to find our work (<http://www.consumerfinance.gov/plain-writing/>) as well as give feedback on our efforts (<http://www.consumerfinance.gov/plain-writing/plain-writing-feedback/>). The page includes the "covered documents" under the Plain Writing Act (Pub. L. 111-274) as well as links to the Office of Management and Budget (OMB) and Plain Language Network (PLAIN) web pages and the link to this, the seventh Bureau compliance report.

6.1 Website address

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

6.2 Contact us page

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

7. Customer satisfaction evaluation after experiencing Plain Writing communications

We have received minimal feedback from the public on our Plain Writing communications through the portal on our Plain Language webpage.