

Empowering Limited English Proficient (LEP) Communities

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Immigrants in the U.S.

- Latinos represent 16.7% of the U.S. population.*
 - 62% percent of people who speak a language other than English at home speak Spanish.
- Asian Americans and Pacific Islanders now represent the fastest growing ethnic minority in the U.S.
 - Between 2000 and 2010, the Asian American population grew 46% and the Native Hawaiian/Pacific Islander population by 40%.
- There are over 25 million people in the United States with Limited English Proficiency (LEP).*

*Source: U.S. Census (2010-2014)

Limited English proficient (LEP) consumers often encounter significant barriers to participating in the financial marketplace due to insufficient language access, including completing key financial documents, managing bank accounts, resolving problems with financial products, understanding their consumer rights, and accessing financial education.

Approach to Empowering LEP consumers

- Ensure that LEP consumers have access to a safe, equitable financial marketplace and opportunities to build the skills, knowledge, and confidence to improve their financial well-being.
- Equip multilingual communities with resources to navigate the financial marketplace to make financial choices.
- All consumers deserve equal and fair access to a transparent marketplace and to be empowered to hold institutions accountable for their actions.
- Institutions have an obligation to serve the communities in which they operate, including LEP communities.
- Congress mandated that the CFPB help ensure that entities provide fair, equitable, and nondiscriminatory access to credit for all consumers, and will hold institutions accountable for all legal obligations that safeguard such access.
- Remind institutions about their obligations under consumer financial protection law, including those under ECOA and UDAAP.

In Language COVID-19 Resources

Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.



[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

Resources to help you make financial decisions

Mortgage and housing assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

[Learn about mortgage and housing assistance](#)

Student loans

Managing your finances

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

[See resources to help manage your finances](#)

Avoiding scams

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#) 

Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](#) 

CFPB's housing portal helps consumers act

Help for homeowners and renters during the coronavirus national emergency



[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

Find help for your situation



Help for homeowners



Help for renters



Help for landlords

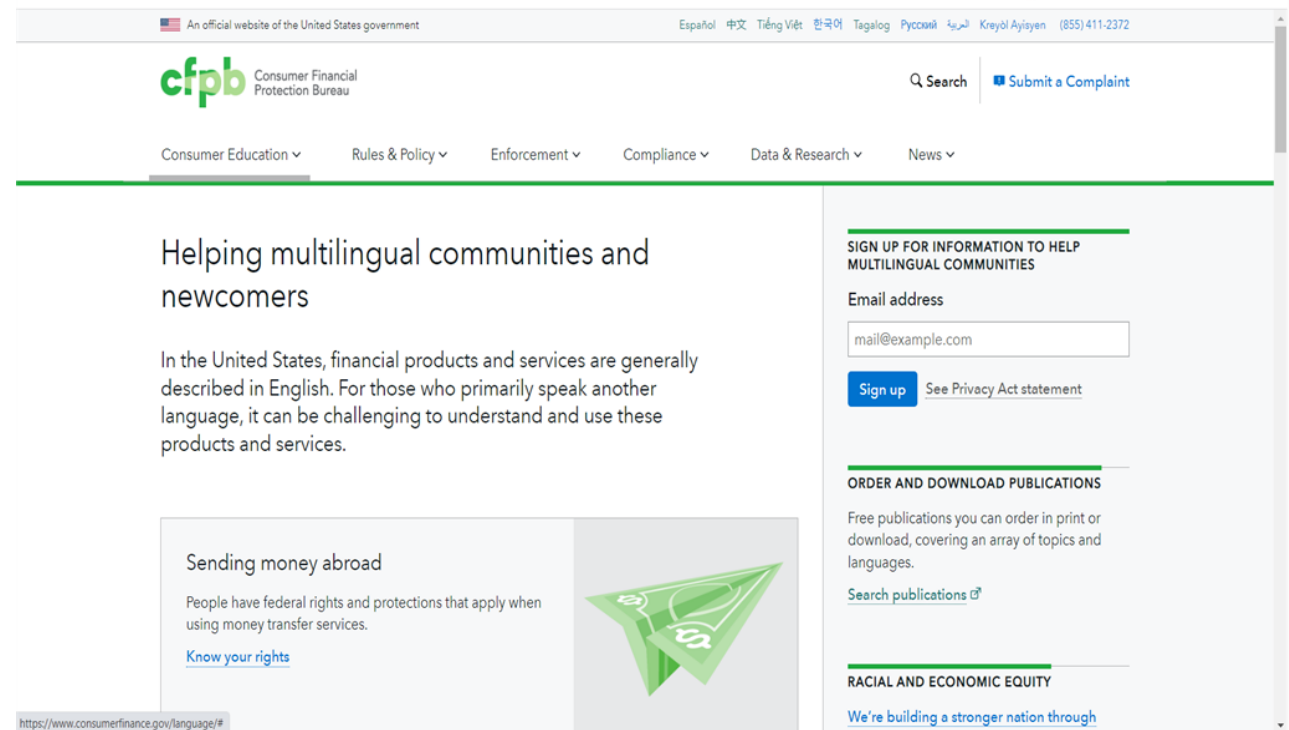
The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), [U.S. Department of Housing and Urban Development \(HUD\)](#), [U.S. Department of Veterans Affairs \(VA\)](#), and [U.S. Department of Agriculture \(USDA\)](#) are working together to help homeowners and renters during the coronavirus pandemic.



FEDERAL CORONAVIRUS RESOURCES

Practitioner resources for multilingual communities and newcomers

- consumerfinance.gov/language
- Resources practitioners can use with multilingual communities and newcomers to the United States
- Common transactions explained, like sending money overseas
- More help for older Americans, children and families, economically vulnerable



CFPB en español

- consumerfinance.gov/es
- Help for those who speak primarily Spanish

The banner features a dark wood-grain background with a smartphone, a pen, and a stack of papers on the right side. The CFPB logo is visible on one of the papers. The text is in Spanish, providing information about the agency and its resources.

Estamos aquí para usted

La Oficina para la Protección Financiera del Consumidor (CFPB, siglas en inglés), es una agencia gubernamental que se asegura de que bancos, prestamistas y otras compañías financieras le traten justamente.

Proteja sus finanzas del coronavirus

El CFPB está comprometido a ofrecerle a los consumidores información actualizada para que protejan y manejen sus finanzas.

[Use nuestros recursos](#)

Ayuda a propietarios e inquilinos

¿Le preocupa no poder pagar su hipoteca o renta por culpa de la emergencia nacional del coronavirus?


[Visite la página de vivienda](#)

 **Para consumidores**
Nuestras herramientas y recursos ayudan a los

 **Aprendiendo de data e investigación**


 **Las reglas del camino**
Hemos creado reglas claras para ejercer las leyes y

For those who prefer to listen and learn

- Audio files for 6 most-ordered brochures, in 8 languages – including English
- Look for the audio icons 
- Listen online or download MP3 files
- Spanish & English:
consumerfinance.gov/practitioner-resources/adult-financial-education/tools-and-resources/
- Other languages:
consumerfinance.gov/language/


[瞭解您的信用評分](#) (Understand your credit score) 

[每年至少檢查一次您的信用報告](#) (Check your credit report at least once a year) 

[如何重建您的信用](#) (How to rebuild your credit) 

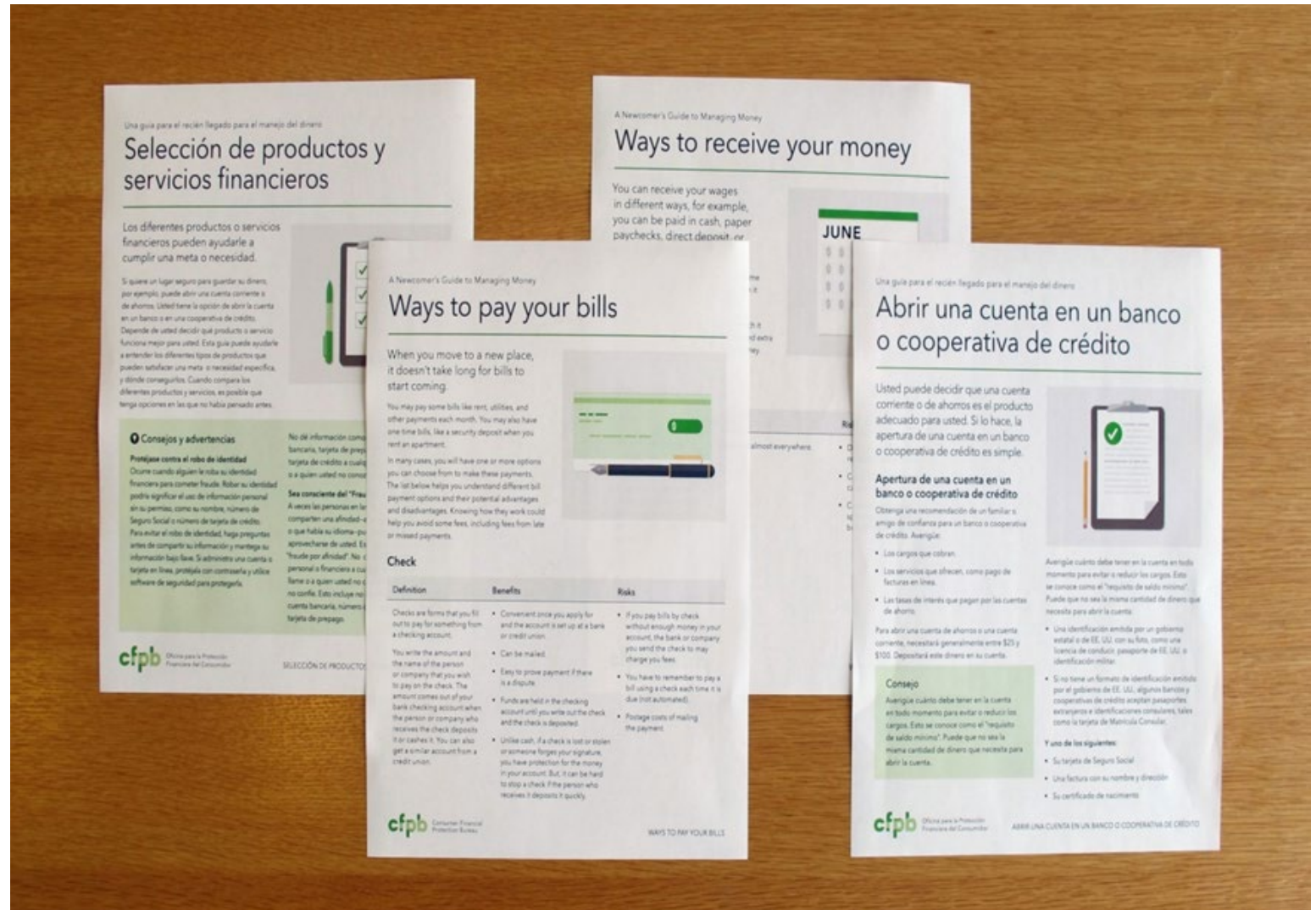
[計劃成為無債一族?](#) (Planning to become debt free?) 

[瞭解您在收到債務追收人電話時的權利](#) (Know your rights when a debt collector calls) 

[選擇汽車貸款](#) (Shopping for your auto loan) 

Newcomers' Guides to Managing Money

- Provide people who are new to the financial system with straightforward information about basic money decisions



Print publications

- Printed financial education materials in English and many other languages
- Available for bulk ordering and free shipping
- Searchable by category, format, language, and more: worksheets, bookmarks, posters, handouts
- Allow three to four weeks for delivery
- consumerfinance.gov/order



Translated glossaries of financial terms

- consumerfinance.gov/language
- Extensive list of financial terms translated into Spanish, Chinese, Vietnamese, Korean and Tagalog
- Helpful to maintain consistency
- Partnership with other agencies and organizations (eg: FHFA, FDIC, DOJ, IRS, FTC, SSA, etc.)

ENGLISH	TRADITIONAL CHINESE
Numeric	
1-4 family rider	1-4 家庭附加條款
401(k)	401(k) 計劃
529 plan	529 計劃
A	
Abandonment	
Abandoned	
Abatement	
Ability to pay	
Ability to repay	
Abrogate	
Absolute title	
Abstract update	
Abusive practices	
Academic	
Accelerated	
Accelerated	
Accelerated	

ENGLISH	ESPAÑOL
Numeric	
1-4 family rider	Cláusula adicional para viviendas de 1-4 unidades
401(k)	[Plan] 401(k)
529 plan	[Plan] 529
A	
Abandonment	Abandono
Abandoned	Abandonado
Abatement	Reducción, extinción, disminución, rebaja, deducción, dependiendo el contexto
Ability to pay	Capacidad de pago
Ability to repay	Capacidad de reembolso
Abrogate	Derogar (una norma), abrogar (una ley), anular, revocar, dependiendo el contexto
Absolute title	Título absoluto, título de plena propiedad
Abstract update	Actualización de la declaración (de fincas)

Financial well-being resources

The CFPB Financial Well-Being Scale can be used to:

- assess a person's financial well-being before providing a service,
- track changes in an individual's financial well-being over time, and
- measure the extent to which programs are improving the financial well-being of the individuals that they serve.
- User guide, scale and scoring materials are available in English and Spanish.
- consumerfinance.gov/data-research/research-reports/financial-well-being-scale/





Consumer Financial
Protection Bureau

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KNOW YOUR RIGHTS

Credit discrimination is illegal

Under federal law, lenders are not allowed to discriminate against you. When you borrow money, the lender has to follow the rules. If a lender discriminates against you, it's illegal.

- Race
- Color
- Religion
- National origin
- Sex (including pregnancy, childbirth, or related medical conditions)
- Marital status
- Age
- Receiving public benefits

*Currently, the law supports arguments that a lender's decision to discriminate is based on a consumer's gender identity.

Lenders are allowed to use information in your credit report to decide if they can't reject your application for reasons on the list. Under certain conditions, lenders are not allowed to use higher interest rates for reasons either.

Entender la discriminación de crédito

Los consumidores que están trabajando para entender sobre la discriminación de crédito o si han sido discriminados, al compartir lo que pueden aprender bajo la Ley de Oportunidad de Crédito por sus siglas, puede ayudarlos a entender mejor.

Ley de Igualdad de Oportunidad de Crédito (ECOA)

La ECOA es una ley que protege a los consumidores de los prestamistas que discriminan al solicitar crédito o préstamos hipotecarios. La ECOA protege a los consumidores de cualquier de los siguientes factores:

- Raza
- Color
- Religión
- Origen nacional
- Sexo (incluyendo el género)*
- Estado civil
- Edad
- Por recibir dinero de la asistencia pública

*Actualmente, la ley respalda los argumentos de que la prohibición contra la discriminación por motivos de sexo también incluye una amplia protección contra la discriminación basada en la orientación sexual e identidad de género del consumidor.

Los prestamistas pueden solicitar a los consumidores este tipo de información en algunas situaciones, pero no pueden usarla para rechazar su solicitud por cualquiera de las razones en la lista o por ejercer sus derechos bajo ciertas leyes de protección al consumidor. Los prestamistas tampoco están autorizados a cobrar costos más elevados, como una tasa mayor de interés o tasas más altas, por estas razones.

Helping consumers understand credit discrimination

Consumers who work to know about credit or whether they've been discriminated against. By sharing information what can and can't be done under the Equal Credit Opportunity Act (ECOA), you can help them better understand it.

Equal Credit Opportunity Act (ECOA)

The ECOA is a federal law that prohibits discrimination against anyone who applies for credit. When consumers apply for credit, they are protected from being discriminated against on any of the following factors:

- Race
- Color
- Religion
- National origin
- Sex (including pregnancy, childbirth, or related medical conditions)
- Marital status
- Age
- Receiving money from public benefits

*Currently, the law supports arguments that a lender's decision to discriminate is based on a consumer's gender identity.

Lenders are allowed to use information in your credit report to decide if they can't reject your application for reasons on the list. Under certain conditions, lenders are not allowed to use higher interest rates for reasons either.

CONOZCA SUS DERECHOS

La discriminación de crédito es ilegal

Bajo la ley federal, los prestamistas no pueden discriminar a usted. Cuando usted solicita crédito o pide dinero prestado, es contra la ley discriminar debido a:

- Raza
- Color
- Religión
- Origen nacional
- Sexo (incluyendo el género)*
- Estado civil
- Edad
- Por recibir dinero de la asistencia pública

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La ley se aplica a todas las formas de crédito, incluyendo:

- Préstamos para automóviles
- Préstamos para pequeñas empresas
- Tarjetas de crédito
- Préstamos estudiantiles
- Préstamos hipotecarios

Dentro de ciertos límites, los prestamistas pueden considerar factores como los ingresos, la deuda, y el historial de crédito cuando deciden ofrecerle crédito y qué términos ofrecerle.

Usted está protegido bajo la Ley de Igualdad para la Oportunidad al Crédito (ECOA, por sus siglas en inglés)

La ECOA fue promulgada en 1974. Hace que la discriminación de crédito sea ilegal y hace responsables a los prestamistas si infringen la ley. Muchos sectores del gobierno de los EE.UU. aplican la ley, incluyendo a la Oficina para la Protección Financiera del Consumidor (CFPB, por sus siglas en inglés) así como a la Oficina del Controlador de la Moneda, la Junta de la Reserva Federal, la Corporación Federal de Seguro de Depósitos, la Administración Nacional de Cooperativas de Crédito, el Departamento de Justicia, y la Comisión Federal de Comercio.

CFPB Oficina para la Protección Financiera del Consumidor

Aprenda más en consumerfinance.gov/es 1 de 3

LEP consumer experience information gathering

- Rooted in research and experience from consumers we aim to serve.
- Usage of analytics and consumer validation.
- Usability goals:
 - Introduce CFPB and mission clearly.
 - Build trust and credibility in work we do.
 - Get LEP consumers and practitioners the information they need, easily and quickly.
 - Refine tools and resources to meet consumers where they are.

Serving LEP Consumers: Recent Statements

FHFA Language Preference Announcement:

“CFPB welcomes the FHFA’s announcement today. As those lenders and financial companies that already collect the language preference of applicants and borrowers know, this information allows lenders to serve their customers better. The collection of applicants’ language preference does not violate the Equal Credit Opportunity Act or its implementing regulations.”

Serving LEP Consumers: Recent Statements

Report on Mortgage Servicing Metrics:

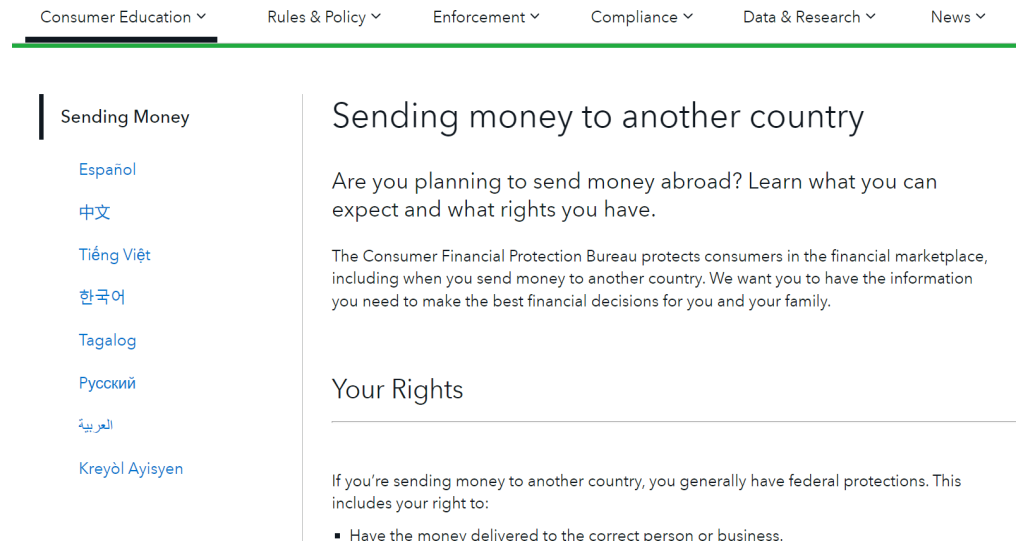
“Failure to serve LEP consumers could give rise to violations of the Equal Credit Opportunity Act, regardless of servicers’ data collection practices. The CFPB encourages servicers to ensure that LEP borrowers in need of loss mitigation after exiting forbearance are served in a manner commensurate with service provided to all other borrowers”

Remittance consumer resources & enforcement action

Remittance Transfer Rule covers over disclosures, cancellations, refunds, and resolving errors.

Common issues reported to CFPB:

- Company or person consumer sent money to committed fraud or a scam.
- The recipient could not access the money on the date promised.
- Consumer was charged the wrong amount.
- The person received the wrong amount.
- The company didn't provide information on:
 - Exchange rate, if applicable
 - Certain fees
 - Total amount to be delivered
- The exchange rate, fees, or total to recipient listed on the receipt was incorrect.



The screenshot shows the CFPB website's navigation bar with links for Consumer Education, Rules & Policy, Enforcement, Compliance, Data & Research, and News. The 'Sending Money' section is highlighted in the left sidebar, with language options: Español, 中文, Tiếng Việt, 한국어, Tagalog, Русский, العربية, and Kreyòl Ayisyen. The main content area is titled 'Sending money to another country' and includes a paragraph about consumer rights, a section titled 'Your Rights', and a list of federal protections.

Consumer Education ▾ Rules & Policy ▾ Enforcement ▾ Compliance ▾ Data & Research ▾ News ▾

Sending Money

Enviar dinero a otro país

Are you planning to send money abroad? Learn what you can expect and what rights you have.

The Consumer Financial Protection Bureau protects consumers in the financial marketplace, including when you send money to another country. We want you to have the information you need to make the best financial decisions for you and your family.

Your Rights

If you're sending money to another country, you generally have federal protections. This includes your right to:

- Have the money delivered to the correct person or business.

Encourage financial institutions to better serve consumers with limited English proficiency (LEP)

- Statement Regarding the Provision of Financial Products and Services to Consumers With Limited English Proficiency. 83 Fed. Reg. 6306 (Jan. 13, 2021).
- Translated disclosures:
 - Prepaid card model forms
 - Adverse action sample notices
 - Home mortgage origination documents
 - Loan Estimate and Closing Disclosure
 - Your Home Loan Toolkit, the Consumer Handbook on Adjustable-Rate Mortgages, and the Home Equity Line of Credit booklet
 - Early intervention clauses for mortgage servicers
 - Credit reporting notices
 - Debt collection model validation notice

Questions?