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2024 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) 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, Laura Coates, 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 CFPB’s activities.

2.1 Consumer-facing content:

Examples of these types of materials include:

- **Submit a complaint**

The CFPB received 1.3 million complaints from consumers in 2023 and 97% of them arrived via our website. In 2024, from January 1 to December 10, there were 3.2 million pageviews. The CFPB’s complaint process is designed to give companies the opportunity

to provide complete, accurate, and timely responses to their customers. Consumers' complaints and companies' responses provide the CFPB with important information about the types of challenges consumers are experiencing with financial products and services and how companies are responding to consumers' concerns.

<https://www.consumerfinance.gov/complaint/>

- **Sending money to another country**

In 2023, the CFPB received almost 2,000 consumer complaints about international money transfers and currency exchanges, as outlined in our Consumer Response annual report. In 2024, the CFPB recorded over 9,000 pageviews. Our page on sending money to another country addresses problems people might encounter and outlines immediate steps to take, ways to get help, and required disclosures from the money transfer company. This information is available in eight languages in addition to English.

<https://www.consumerfinance.gov/consumer-tools/sending-money/>

- **Consumer advisory on canceling student loan debt**

Many student loan borrowers had an opportunity to have their entire student loans cancelled or receive more credit towards cancellation, but they needed to act before a specified deadline. The consumer advisory laid out the steps that borrowers must take to save money or have their loans canceled entirely.

<https://www.consumerfinance.gov/about-us/newsroom/consumer-advisory-opportunity-to-cancel-student-loan-debt-ends-soon/>

- **Consumer advisory on loans for solar energy**

The CFPB participated in a cross-agency effort to communicate information and risks of financing solar energy systems. The consumer advisory summarizes the main risks uncovered in our research report, making it clear to consumers how high-pressure sales tactics could lead them into unexpectedly higher costs. The advisory is available in three languages in addition to English.

<https://www.consumerfinance.gov/about-us/newsroom/consumer-advisory-steer-clear-of-costly-and-complex-loans-for-solar-energy-installation/>

2.2 Technical and specialized documents

For CFPB documents that target a specific audience, or that are technical or specialized in nature, we take 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 comply with a new CFPB regulation may be more complex and detailed than materials for general consumer audiences. However, we generally publish plain language summaries of the documents and make them widely available, typically on our website.

Although the Plain Writing Act does not apply to regulations, the summaries at the beginning of proposed or final consumer protection regulations we publish are also generally written in plain language. In addition, we publish 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:

- 2024 Reportable HMDA Data: A regulatory and reporting overview reference chart, available at: https://files.consumerfinance.gov/f/documents/cfpb_reportable-hmda-data_regulatory-and-reporting-overview-reference-chart_2024-10.pdf
- Small Business Lending Rule Info Sheet: When must a financial institution begin collecting data and complying with the small business lending rule?, available at: https://files.consumerfinance.gov/f/documents/cfpb_sbl_info-sheet-regarding-compliance-dates.pdf
- Small Business Lending Rule: Data Points Chart, available at: https://files.consumerfinance.gov/f/documents/cfpb_small-business-lending-data-points-chart.pdf
- Buy Now, Pay Later Product FAQs, available at: <https://www.consumerfinance.gov/compliance/compliance-resources/consumer-cards-resources/buy-now-pay-later-bnpl-products/buy-now-pay-later-product-faqs/>
- Fast Facts: Streamlining Mortgage Servicing for Borrowers Experiencing Payment Difficulties (Regulation X), available at: https://files.consumerfinance.gov/f/documents/cfpb_fast-facts-summary-mortgage-servicing-nprm_2024-07.pdf.

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 we have adopted plain writing principles for many internal materials, nonetheless. Adopting a user-centered approach, we test external and some internal facing content through the design process, starting even in conceptual phases.

Our 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 CFPB employees are also available, including practical tips, style guidelines, and tools, such as instructions on how to use Microsoft Word readability tools.

4. Training

4.1 In-Person and Online trainings

The CFPB 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 CFPB 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 Engagement 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

Laura Coates, Plain Language Coordinator, Office of the Executive Secretariat.

5.2 Documenting and reporting use of plain writing in agency communications

5.2.1 Reporting

The CFPB's Senior Plain Writing Official and Plain Language Coordinator will periodically post a report on the CFPB's use of plain writing to our website, continuing with this document, our eleventh annual compliance report, published on December 30, 2024.

5.3 Continuous improvement of plain writing

5.3.1 Improvement

In the fall of 2023, the Office of Communications launched a content strategy and plain language sprint intended to create overall content strategy guidance including a content type guide, Plain Language standards, and SEO best practices to establish clear expectations around communication and collaboration and to document processes and standards to improve the effectiveness and accessibility of the CFPB's digital content. The team achieved their 2024

implementation goals by:

- Establishing a program to report on the readability for all public materials. The readability is reviewed and reported out monthly to increase transparency and accountability for plain language.
- Applying plain language standards to the CFPB’s clearance processes.
- Sharing updated plain language guidance across the CFPB through an internal weekly newsletter, meeting announcements, and feedback to content creators.
- Creating and applying plain language guidelines to the CFPB email program to ensure consistency in all external emails including:
 - A template for mass emails.
 - Guidance for group-managed mailboxes.
 - An email response playbook.
 - The documentation of active CFPB mailboxes and their purposes.
- Providing guidance to content creators on available readability tools.

Examples of updated or new guidance include:

- **Content Types Guide**
Provides a list of the different content types commonly used on the CFPB’s website. The guide helps content creators understand how or why certain messages and content may fit best in a particular format. It also helps them determine the right communication tools for a particular message, campaign, or product.
- **CFPB Voice and Style Guide** (new for 2024)
Helps ensure employees and teams across the CFPB are speaking in a unified voice and aims to help create consistency and enhance the quality of the CFPB’s public communications, regardless of whether speaking to consumers, industry, regulators, or other stakeholders.
- **Search Engine Optimization (SEO) Best Practices Guide & Checklist** Assists content creators for consumerfinance.gov understand the steps needed to create SEO friendly content using plain language with a primary focus on creating quality and unique content, populating meta content appropriately, and connecting related resources effectively through links.

6. Agency's Plain Language resource

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

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

The CFPB has received minimal feedback from the public on our plain writing communications through the portal on our plain language webpage.