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# 2025 Plain Writing Act Compliance Report



Consumer Financial  
Protection Bureau

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# 1. Senior agency official for Plain Writing

The Consumer Financial Protection Bureau (CFPB) designated the Executive Secretary, Office of the Executive Secretariat, as the Senior Agency Official responsible for implementation of the Plain Writing Act of 2010, Pub. L. 111-274 (“Plain Writing Act”).

## 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 applies 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.

### 2.2 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.

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

### 3.1 Intranet

The CFPB is responsible for informing its employees about the requirements of the Plain Writing Act. 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. The CFPB maintains several internal style guides that inform and consistently emphasize the importance of plain language principles reminding staff of their responsibility to ensure all public-facing documents are clear, concise, and accessible. These resources include guidance for writing on behalf of the agency, internal communication standards, developing content and writing practices for the intranet, and a comprehensive design toolkit that offers templates and other resources.

# 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. Additional online resources are also recommended to staff to include the following:

- **Plain Language Resources and Guide Series**  
Provides an overview of plain language principles and the Plain Writing Act as well as resources for understanding how to create, design, and test content specific to an audience.  
<https://digital.gov/resources>  
<https://digital.gov/guides/plain-language>  
<https://digital.gov/guides/plain-language/principles>
- **Center for Plain Language**  
Provides plain language tools and resources to create better content through plain language.  
<https://centerforplainlanguage.org/learning-training/>

Information on external trainings, presentations and workshops offered to federal employees is also provided to staff interested in expanding their knowledge and implementation of plain language.

## 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 will publish a compliance report annually with the requirements of the Plain Writing Act to the agency website as mandated in Pub. L. 111-274, Section 5(b).

### 5.3 Continuous improvement of plain writing

#### 5.3.1 Improvement

As of 2024, the Office of Financial Education manages more than 40 sections of the CFPB's public-facing website, providing guides, information, and tips on financial topics for consumers and the practitioners who serve them. To ensure this content continues to meet the public's needs, the office conducted a review of its web pages. Among other goals, the review project looked for ways to streamline, consolidate, and clarify pages and content. Work is ongoing, and as of calendar year 2025, the Office of Financial Education has completed more than 40 of the



first 75 recommendations.

In 2025, more than 8 million people used the Ask CFPB section of our website to find answers to their questions. Because so many people rely on this content, the CFPB regularly reviews and updates this section to keep the information accurate, current, and easy to understand while complying with plain writing principles. More than 200 individual questions and answers were updated. Where appropriate, these updates added new information on topics such as payment apps, cryptocurrencies, and more, while maintaining plain language standards.

## 6. Agency's Plain Language resource

The CFPB, in compliance with the Plain Writing Act, maintains a plain writing section on [consumerfinance.gov](http://www.consumerfinance.gov), accessible from the homepage. This section outlines the CFPB's compliance efforts and offers a way for the public to submit feedback and receive responses. The page includes the "covered documents" under the Plain Writing Act, links to the CFPB's compliance reports, and web pages for the Office of Management and Budget (OMB) and Plain Language Action and Information 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 submitted through the designated email address listed on our plain language webpage.