The CFPB has resources to help you comply

The Regulatory Implementation and Guidance (RIG) team, within the CFPB’s Office of Regulations, provides support to the financial services industry in understanding, implementing, and complying with the CFPB’s rules and regulations.

1 Compliance Aids: For each newly-issued rule, the CFPB publishes generally applicable, user-friendly materials and tools to explain the proposal and final rule. Additional materials are added throughout and after the final rule’s implementation period, as assistance is needed.

Look for Compliance Aids such as:

- Executive Summaries – high level overviews of new rules.
- Compliance Guides – detailed plain language guides explaining a rule.
- Disclosure Aids – materials specific to explaining how to comply with disclosure requirements.
- Flowcharts, decision trees, and one-pagers – short aids on specific compliance issues.
- Webinars – video overviews of a rule or highlighted issues.

2 Individual Guidance: If you have a question about the meaning of a rule, you can submit an inquiry by filling out the web intake form here: https://reginquiries.consumerfinance.gov/. CFPB staff will provide informal guidance in response to your inquiry to help explain the rule (i.e., not official interpretations or legal advice).

3 Data Collection Guidance: If a rule requires data collection and/or submission, specific tools are available to assist with those requirements (e.g., HMDA Help, TCCP Collect).

The RIG team adds new materials throughout the implementation period. See the next page for how to access these materials and how to sign-up to be notified when the RIG team adds new materials.
How to access Debt Collection Compliance Aids

Explore the CFPB’s Compliance Resources webpage. These resources, plus many more, can be found on the rule’s designated compliance resource webpage. Each rule webpage is your source for compliance aids as well as links to rules, supervisory materials, important enforcement decisions, and other relevant items.

The webpage is available at: https://www.consumerfinance.gov/policy-compliance/guidance/other-applicable-requirements/debt-collection/

Sign up to receive updates from the RIG Team. While you’re on the Compliance Resources webpage, don’t forget to subscribe to CFPB emails for the rules you’re interested in. We’ll email you when the CFPB publishes new rules and compliance resources for Debt Collection.