## Volume II: Progress Report – As of October 23, 2020

This is a list of all recommendations that have been discussed and are conditionally approved by the Taskforce to include in Volume II of the report. Final approval is pending a review of the detailed draft recommendation.

	Topic		
Audience	in the second se	Title	Status
A COMMONWARD CONTROL AND	Alternative	Identify and eliminate impediments to credit reporting of cash-flow	30 000 0 10 0
CFPB	Data	data	<b>↑</b>
	Alternative	Identify and eliminate impediments to credit reporting of cash-flow	
Congress	Data	data	$\uparrow$
Other	Alternative	Identify and eliminate impediments to credit reporting of cash-flow	
regulators	Data	data	$\uparrow$
	Alternative		
CFPB	Data	Exercise caution in restriction of the use of behavioral alternative data	$\uparrow$
	A ANTO-COS N MADEL PRODUCT AND		
		Exercise caution in restriction of the use of behavioral alternative data	$\uparrow$
Sec. 240-0200-947-007			*
regulators		Exercise caution in restriction of the use of behavioral alternative data	$\uparrow$
CERR	5000 005000 000 000		*
CEPB		Develop metrics to measure overall effectiveness of the Bureau	$\uparrow$
CEDD	2017 19522 197 198 198		<b>A</b>
CEPB	Tourist No. 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6	Research the costs and benefits of supervision by firm size	$\uparrow$
CEDD	20-87 P8-220 P87 MB 496	Conduct marginal cost/honofit analysis for supervision	<b>A</b>
СГРВ	SI-RO IN DIRECTOR PROPERTY SECOND SECOND	Conduct marginal cost/benefit analysis for supervision	$\uparrow$
CEDR		Reorganize around markets instead of tools	$\uparrow$
CITD		Reorganize around markets instead or tools	
CEPB		Create an Office of Policy Planning	$\uparrow$
		, -	
CFPB	Competition		$\uparrow$
	•	·	<u>·</u>
	Congress Other	Audience  CFPB  Congress Other regulators  CFPB  Congress Other Alternative  CFPB  Congress Other Alternative  CFPB  Congress Other Alternative  CFPB  Congress Other Alternative  Congress Other Alternative  Congress Other Alternative  CFPB Evaluation Bureau  CFPB Evaluation Bureau  CFPB Evaluation Bureau  CFPB Reorganization Bureau  CFPB Reorganization  CFPB Reorganization  CFPB Reorganization	Audience Alternative CFPB Data Alternative Congress Other Regulators Congress Other Alternative CFPB Data Alternative Data Alternative Identify and eliminate impediments to credit reporting of cash-flow data Identify and eliminate impediments to credit reporting of cash-flow data Identify and eliminate impediments to credit reporting of cash-flow data Alternative Data Alternative CFPB Data Alternative Congress Oata Alternative Fegulators Data Alternative CFPB Evaluation Bureau CFPB Evaluation Bureau CFPB Evaluation Bureau CFPB Evaluation Bureau CFPB Reorganization Bureau CFPB Reorganization Bureau CFPB Reorganization Bureau CFPB Reorganization Create an Office of Policy Planning Study ways to ease changing financial institutions and promoting competition

CFPB		Υ			
27     CFPB CPB Competition Other Other     Build capabilities to research competition     ↑       27     CFPB Competition Other	15	CFPB	Competition	Conduct regular studies of the cost of credit in key markets	$\uparrow$
CFPB Other	25	CFPB	Competition	Implement DFA mandate to consider effects on competition	<b>↑</b>
Other regulators Competition Research the effects of Bureau regulation on competition in consumer financial markets CFPB Competition Consumer General Markets CFPB Competition Consumer General Markets CFPB Competition Conduct an ongoing study of the cost structure of different markets Conduct an ongoing study of the cost structure of different markets Conduct review of state licensing laws Review cumbersome and antiquated state laws and regulations and adopt the UCCC Determine threshold effects when establishing thresholds for Larger CFPB Competition Consumer Reporting and Adopt FTC Summary of FCRA guidance as Commentary to Reg V Consumer Reporting and Corposting and Corpos	27	CFPB	Competition	Build capabilities to research competition	<b>↑</b>
CFPB   Competition   Competition   Research the effects of Bureau regulation on competition in consumer financial markets   Competition   C	27	CFPB	Competition	Build capabilities to research competition	<b>↑</b>
CFPB Competition Other CFPB Competition Other CFPB CFPB COMPETITION OTHER COMPETITION OTHER CFPB COMPETITION OTHER COMP		Other			
CFPB Other Other Consumer Financial markets Research the effects of Bureau regulation on competition in consumer financial markets CFPB Competition Consumer financial markets CFPB Competition Conduct an ongoing study of the cost structure of different markets Conduct review of state licensing laws Review cumbersome and antiquated state laws and regulations and adopt the UCCC Determine threshold effects when establishing thresholds for Larger Participant rules CFPB Competition Consumer Consumer Consumer Establish a National Youth Financial Fitness Program Consumer Reporting and Bankruptcy Consumer Reporting and Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Reporting and Bankruptcy Consumer Reporting and Review of State Licensing Laws and regulations and adopt the CCC Conduct State Licensing Laws and regulations and adopt the CCC Conduct Reporting Insurance of State Licensing Laws and regulations and adopt the CCC Conduct Reporting Insure Reporting And Adopt the CCC Conduct Reporting Insurance of State Licensing Laws and regulations and adopt the CCC Conduct Reporting Insurance State Licensing Laws and regulations and adopt th	27	regulators	Competition	Build capabilities to research competition	<b>↑</b>
Other regulators Competition consumer financial markets Conduct an ongoing study of the cost structure of different markets Conduct an ongoing study of the cost structure of different markets Conduct an ongoing study of the cost structure of different markets Conduct an ongoing study of the cost structure of different markets Conduct review of state licensing laws Review cumbersome and antiquated state laws and regulations and adopt the UCCC Determine threshold effects when establishing thresholds for Larger Participant rules Exempt bundled closing costs from RESPA Consumer Reporting and Bankruptcy Consumer Reporting and Consumer Reporting and Bankruptcy Consumer Reporting and Reporting and Expand and periodically update the FTC study of Credit Reporting				Research the effects of Bureau regulation on competition in	
28 regulators CFPB CFPB Competition Consumer financial markets Conduct an ongoing study of the cost structure of different markets ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	28	CFPB	Competition	consumer financial markets	<b>↑</b>
CFPB		Other		Research the effects of Bureau regulation on competition in	
CFPB	28	regulators	Competition	consumer financial markets	<b>↑</b>
CFPB	29	CFPB	Competition	Conduct an ongoing study of the cost structure of different markets	<b>↑</b>
States	30	CFPB	Competition	Conduct review of state licensing laws	<b>↑</b>
CFPB   Competition   Consumer   Reporting and   Consumer   Reporting and   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   Adopt FTC summary of FCRA guidance as Commentary to Reg V   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB				Review cumbersome and antiquated state laws and regulations and	
CFPB   Competition   Consumer   Reporting and   Consumer   Reporting and   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   Adopt FTC summary of FCRA guidance as Commentary to Reg V   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB   Bankruptcy   Consumer   Reporting and   CFPB	109	States	Competition	adopt the UCCC	<b>↑</b>
CFPB Competition Consumer CFPB Education Consumer Reporting and CFPB Bankruptcy Consumer			•	Determine threshold effects when establishing thresholds for Larger	*
CFPB Competition Consumer  37 CFPB Education Establish financial education research pilot programs CFPB Education Consumer  38 CFPB Education Establish a National Youth Financial Fitness Program Consumer Education Consumer Reporting and CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting CFPB Expand and periodically update the FTC study of Credit Reporting	22	CFPB	Competition	Participant rules	<b>↑</b>
Consumer  Establish financial education research pilot programs  Consumer  Reporting and  Consumer  Reporting and  Consumer  Reporting and  Consumer  Reporting and  Adopt FTC summary of FCRA guidance as Commentary to Reg V  Consumer  Reporting and  Adopt FTC summary of FCRA AAN requirements  Consumer  Reporting and  Establish financial education research pilot programs	103	CFPB	Competition	Exempt bundled closing costs from RESPA	
Consumer Education Consumer Reporting and CFPB CFPB CFPB Bankruptcy Consumer Reporting and CFPB CFPB Bankruptcy Consumer Reporting and CFPB CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting				•	
Consumer Establish a National Youth Financial Fitness Program Consumer Consumer Consumer Consumer Consumer Consumer Consumer Consumer Consumer Reporting and CFPB CFPB CFPB Bankruptcy Consumer Reporting and CFPB CFPB Bankruptcy Consumer Reporting and CFPB CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Adopt FTC summary of FCRA guidance as Commentary to Reg V Consumer Reporting and CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting	37	CFPB	Education	Establish financial education research pilot programs	<b>↑</b>
Consumer Create Innovation program encouraging FIs to produce educational programming			Consumer		
Consumer Create Innovation program encouraging FIs to produce educational programming	38	CFPB	Education	Establish a National Youth Financial Fitness Program	<b>↑</b>
Other Consumer Education program encouraging Fls to produce educational programming  Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Consumer Reporting and Bankruptcy Consumer Reporting and Reporting and Consumer Reporting and Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Consumer	Create Innovation program encouraging FIs to produce educational	
regulators Education Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Reporting and Expand and periodically update the FTC study of Credit Reporting	133	CFPB	Education	programming	<b>↑</b>
regulators  Education		Other	Consumer		
Consumer Reporting and Bankruptcy Consumer Reporting and 45 CFPB Bankruptcy Consumer Reporting and Reporting and CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting  Expand and periodically update the FTC study of Credit Reporting	133	regulators	Education		<b>↑</b>
44 CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Reporting and Expand and periodically update the FTC study of Credit Reporting		_	Consumer		
Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Reporting and		
Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting	44	CFPB	Bankruptcy	Clarify furnisher obligations in consumer disputes	<b>↑</b>
45 CFPB Bankruptcy Consumer Reporting and Bankruptcy Consumer Reporting and CFPB Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Consumer		
Consumer Reporting and Bankruptcy Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Reporting and		
Reporting and Bankruptcy Coordinate ECOA and FCRA AAN requirements Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting	45	CFPB	Bankruptcy	Adopt FTC summary of FCRA guidance as Commentary to Reg V	<b>↑</b>
46 CFPB Bankruptcy Coordinate ECOA and FCRA AAN requirements Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Consumer		
Consumer Reporting and Expand and periodically update the FTC study of Credit Reporting			Reporting and		
Reporting and Expand and periodically update the FTC study of Credit Reporting	46	CFPB	Bankruptcy	Coordinate ECOA and FCRA AAN requirements	<b>↑</b>
				·	
			Reporting and	Expand and periodically update the FTC study of Credit Reporting	
48   CFPB   Bankruptcy   errors   ↑	48	CFPB	Bankruptcy	errors	<b>↑</b>

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		Consumer		
		Reporting and		
124	CFPB	Bankruptcy	Research consumer reporting for accounts in bankruptcy	<b>↑</b>
		Consumer		
		Reporting and	FCRA: limits on class action suits or CROs. [FLAG to revisit prior to	
126	Congress	Bankruptcy	discussion]	<b>↑</b>
and the same		Deposit		
42	Congress	Accounts	The Taskforce endorses a faster payments system	<b>↑</b>
		Deposit		
75	CFPB	Accounts	Apply same Reg E rules to prepaid cards and debit cards	<b>↑</b>
		Deposit	Take all reasonable steps to encourage faster payments, including	
79	CFPB	Accounts	updating Reg CC	$\uparrow$
	Other	Deposit	Take all reasonable steps to encourage faster payments, including	
79	regulators	Accounts	updating Reg CC	<b>↑</b>
		Deposit	Give mobile-deposited checks the same clearance time requirements	
80	CFPB	Accounts	as other methods	<b>↑</b>
		Deposit	Treat deposits to prepaid cards the same as deposits to checking	
81	CFPB	Accounts	accounts	<b>↑</b>
	Other	Deposit		
125	regulators	Accounts	Eliminate the 6-transaction limit on savings accounts	<b>↑</b>
32	CFPB	Disclosures	Re-think overall approach to disclosures	$\uparrow$
32	CFPB	Disclosures	Re-think overall approach to disclosures	<b>↑</b>
32	Congress	Disclosures	Re-think overall approach to disclosures	<b>↑</b>
33	CFPB	Disclosures	Conduct research on E-Disclosures	<b>↑</b>
35	CFPB	Disclosures	Do not mandate disclosure of more information than is necessary	<b>↑</b>
35	Congress	Disclosures	Do not mandate disclosure of more information than is necessary	$\uparrow$
	Other		, and the second	
35	regulators	Disclosures	Do not mandate disclosure of more information than is necessary	<b>↑</b>
	_		Create a safe harbor for the use of foreign language mortgage	
			materials that will protect from CFPB English/foreign language	
67	CFPB	Disclosures	regulations	$\uparrow$
		Emergency		
100	CFPB	Authority	Issue exceptions to federal law in the case of declared emergency	<b>↑</b>
		Emergency		·
100	CFPB	Authority	Issue exceptions to federal law in the case of declared emergency	<b>↑</b>
1100ANA 1479		Emergency	,	
101	CFPB	Authority	Issue exceptions to state law in the case of declared emergency	<b>↑</b>

ĺ		Emergency		
101	CFPB	Authority	Issue exceptions to state law in the case of declared emergency	$\uparrow$
7	CFPB	Enforcement	Consider penalties that FTC would assess	<u>`</u>
7	Congress	Enforcement	Consider penalties that FTC would assess	<u>·</u>
"	Other			·
7	regulators	Enforcement	Consider penalties that FTC would assess	<b>↑</b>
	1000		Adopt a public statement on determining consumer restitution and	
10	CFPB	Enforcement	civil penalties	$\uparrow$
			Adopt a public statement on determining consumer restitution and	
10	CFPB	Enforcement	civil penalties	$\uparrow$
11	CFPB	Enforcement	Adopt a policy statement on consumer harm	<b>↑</b>
12	CFPB	Enforcement	Adopt FFIEC Civil Penalties policy	<b>↑</b>
13	CFPB	Enforcement	Adopt and publish a civil penalty matrix	<b>↑</b>
14	CFPB	Enforcement	Prioritize consumer restitution where feasible when setting penalties	<b>↑</b>
De His		Equal Credit		
60	CFPB	Opportunity	Modernize Regulation B in these specific ways	$\uparrow$
		Equal Credit	Adopt an interpretive rule on Disparate Impact that minimizes false	
61	CFPB	Opportunity	negatives and positives	$\uparrow$
7.0	CEDD	Equal Credit	Endorse good faith implementation of Fair Credit Compliance	<b>*</b>
76	CFPB	Opportunity	Programs in auto lending	$\uparrow$
76	Other	Equal Credit	Endorse good faith implementation of Fair Credit Compliance	$\uparrow$
76	regulators	Opportunity Equal Credit	Programs in auto lending	
121	Congress	Opportunity	Include Disability as a protected class under ECOA/Reg B	$\uparrow$
121	Congress	ESIGN	include bisability as a protected class under Leozy neg b	1
39	Congress	Requirements	Eliminate antiquated ESIGN requirements	<b>↑</b>
	20.18.222	ESIGN		'
40	CFPB	Requirements	Provide guidance on "reasonable demonstration of access"	<b>↑</b>
W 109	V6500 N 1927	ESIGN	3 a construint de la co	·
41	CFPB	Requirements	Address ESIGN requirements for TILA disclosures and ECOA AANs	<b>↑</b>
		ESIGN	,	
41	Congress	Requirements	Address ESIGN requirements for TILA disclosures and ECOA AANs	<b>↑</b>
	****	FinTech	Issue licenses for fintechs, supporting home-state rule like in	
51	CFPB	Regulation	interstate banking regulations	<b>↑</b>
		FinTech	Issue licenses for fintechs, supporting home-state rule like in	
51	Congress	Regulation	interstate banking regulations	<b>↑</b>
	Other	FinTech	Issue licenses for fintechs, supporting home-state rule like in	
51	regulators	Regulation	interstate banking regulations	<b>↑</b>

ĺ		FinTech	Consider the benefits and effects of preempting state law in some	
74	CFPB	Regulation	cases	$\uparrow$
4	Other		Advocate to Congress to all credit union charter types to serve	'
24	regulators	Inclusion	underserved areas	$\uparrow$
			Implement DFA mandate to consider effects on inclusion, access, and	'
26	CFPB	Inclusion	choice	$\uparrow$
53	CFPB	Inclusion	Research access to credit reporting system for recent immigrants	↑
53	Congress	Inclusion	Research access to credit reporting system for recent immigrants	· ↑
			Analyze the CARD Act and recommend amendment or repeal by	·
54	Congress	Inclusion	Congress	<b>↑</b>
	_		Analyze the CARD Act and recommend amendment or repeal by	
54	Congress	Inclusion	Congress	<b>↑</b>
	1.09.140		Research Anti-Money-Laundering laws and Bank Secrecy Act effects	
55	CFPB	Inclusion	on inclusion and access to credit	<b>↑</b>
56	Congress	Inclusion	Repeal the Durbin Amendment	<b>↑</b>
59	CFPB	Inclusion	Expand access to the payments system to non-bank providers	<b>↑</b>
59	Congress	Inclusion	Expand access to the payments system to non-bank providers	<b>↑</b>
	Other			
59	regulators	Inclusion	Expand access to the payments system to non-bank providers	$\uparrow$
			Give the Bureau supervisory and enforcement authority of the	
135	CFPB	Inclusion	Military Lending Act	<b>↑</b>
			Give the Bureau supervisory and enforcement authority of the	
135	Congress	Inclusion	Military Lending Act	<b>↑</b>
		Regulatory		
77	CFPB	Coordination	Do not treat auto dealers differently than any other market	$\uparrow$
W 1866 11		Regulatory		
77	Congress	Coordination	Do not treat auto dealers differently than any other market	<b>↑</b>
	Other	Regulatory		
77	regulators	Coordination	Do not treat auto dealers differently than any other market	$\uparrow$
		Regulatory	Create a unified regime for regulating innovative bank-alternative	•
90	CFPB	Coordination	products	$\uparrow$
	Other	Regulatory	Create a unified regime for regulating innovative bank-alternative	*
90	regulators	Coordination	products	$\uparrow$
00	CEDD	Regulatory		<b>A</b>
92	CFPB	Coordination	Identify opportunities to coordinate regulatory action	$\uparrow$
0.3	Other	Regulatory	Identify apparetunities to appuding to a selection	A
92	regulators	Coordination	Identify opportunities to coordinate regulatory action	<u></u>
93	CFPB	Regulatory	Improve MOUs with federal regulators to avoid supervision and	<b>↑</b>

ĺ		Coordination	anforcement duplication	
	Other		enforcement duplication	
02		Regulatory	Improve MOUs with federal regulators to avoid supervision and	_
93	regulators	Coordination	enforcement duplication	<b>↑</b>
02	CEDD	Regulatory	Establish a process for ongoing review and marginal updating of	_
83	CFPB	Principles	existing regulations	<b>↑</b>
01	CEDD	Regulatory	lance was a sulfation of dames	_
91	CFPB	Principles	Issue more regulatory guidance	<b>↑</b>
01	Other	Regulatory	The construction of the second state of the se	•
91	regulators	Principles	Issue more regulatory guidance	<b>↑</b>
0.5	CERR	Regulatory	Increase dialogue with state regulators to bridge knowledge gaps and	_
95	CFPB	Principles	streamline regulation.	$\uparrow$
		Regulatory	Increase dialogue with state regulators to bridge knowledge gaps and	
95	States	Principles	streamline regulation.	$\uparrow$
0.5	CERR	Regulatory	Balling and the second state of	
96	CFPB	Principles	Rethink overall approach to regulation	<b>↑</b>
0.5	0500	Regulatory	S 414-1 1 1 1 1 1	
96	CFPB	Principles	Rethink overall approach to regulation	<b>↑</b>
		Regulatory	Create principles-based rules that are updatable, adaptable, and	
97	CFPB	Principles	periodically reviewed	$\uparrow$
		Regulatory	Create principles-based rules that are updatable, adaptable, and	
97	CFPB	Principles	periodically reviewed	<b>↑</b>
		Regulatory		
98	CFPB	Principles	Review advertising disclosure requirements	<b>↑</b>
		Regulatory	Align terms and definitions in new regulations with existing	
120	CFPB	Principles	regulations	<b>↑</b>
		Regulatory		
136	CFPB	Principles	Apply concepts, terms, and guidance consistently across the Bureau	<b>↑</b>
		Security &	Consider data privacy and cybersecurity risks as part of regulatory	_
86	CFPB	Privacy	mission	<b>↑</b>
	Other	Security &	Consider data privacy and cybersecurity risks as part of regulatory	
86	regulators	Privacy	mission	<b>↑</b>
AND POSTERIOR	Unitario - 200/2007 - 45	Security &		
105	CFPB	Privacy	Study effectiveness of GLBA privacy notices	<b>↑</b>
106	CFPB	Student Loans	Research the economic effects of student loans	<b>↑</b>
gen nen	LEVEL DAMES . INC.		Reconcile inconsistent examination standards with prudential	
23	CFPB	Supervision	regulators	<b>↑</b>
	Other		Reconcile inconsistent examination standards with prudential	
23	regulators	Supervision	regulators	$\uparrow$

43	CFPB	The Big Question	Research impacts caused by delays in payment processing	$\uparrow$	
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