

# Consumer Empowerment Strategy

## Highlights of the Lemonade Project



# Background

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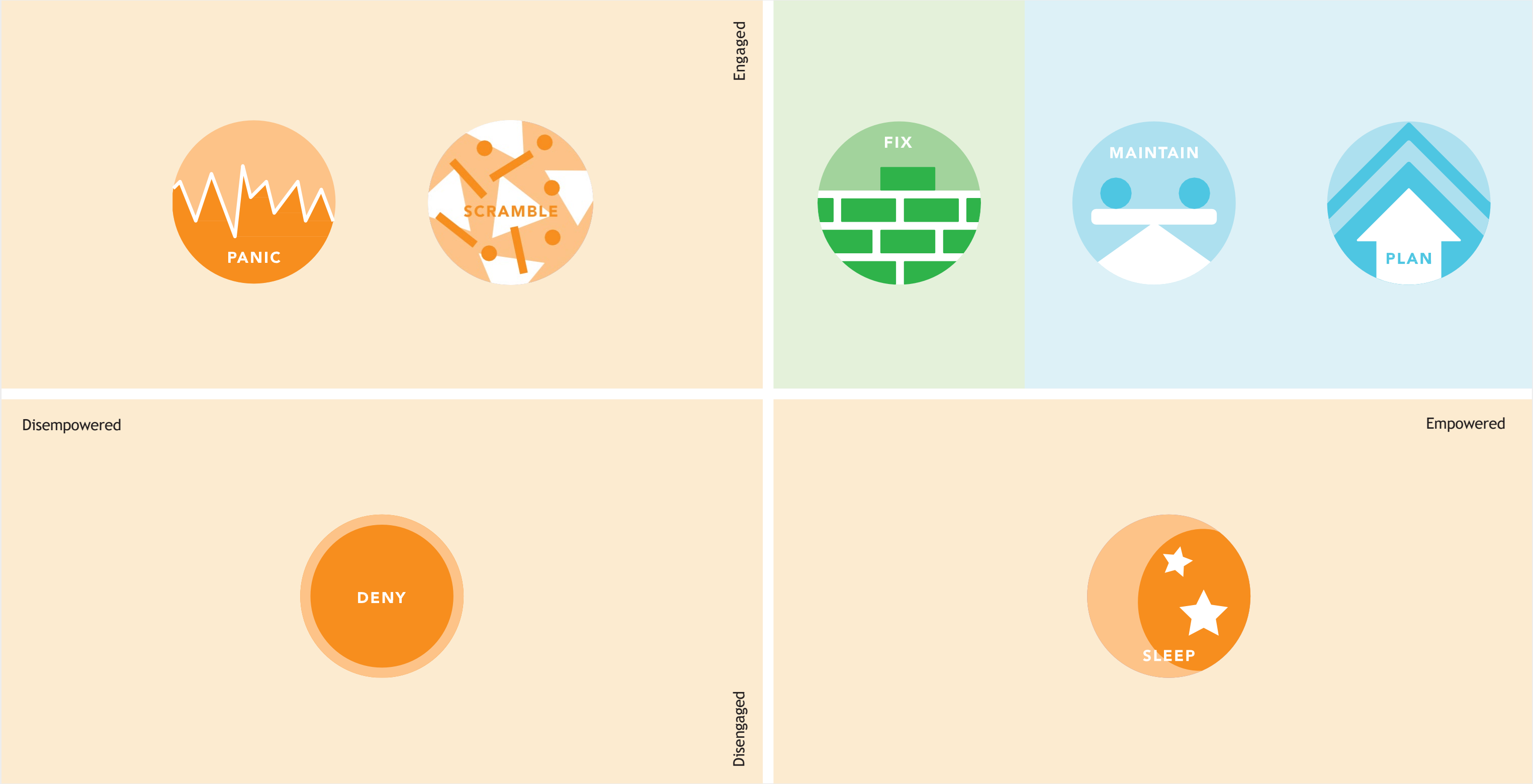
- Lemonade project for overarching consumer engagement and communication strategy
- Conducted interviews with 30+ consumers and intermediaries across the country
- Insights and recommendations informed CEE's Consumer Experience project in 2015-2016 and related products.
- Empowerment principles and communication strategies still applicable to our work today

Design a comprehensive strategy for questions, complaints, and stories which makes the CFPB's offering clear, accessible, and engaging to consumers.

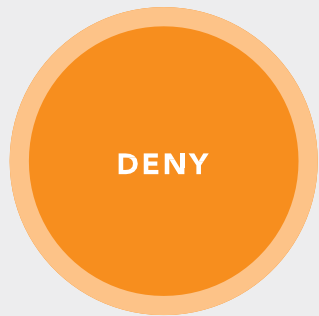
We noticed that consumers behave in different ways, depending on their situation and also on their levels of engagement and empowerment.

Because consumer behavior is dynamic, we describe it in terms of modes of action.

2 — Consumer modes of action

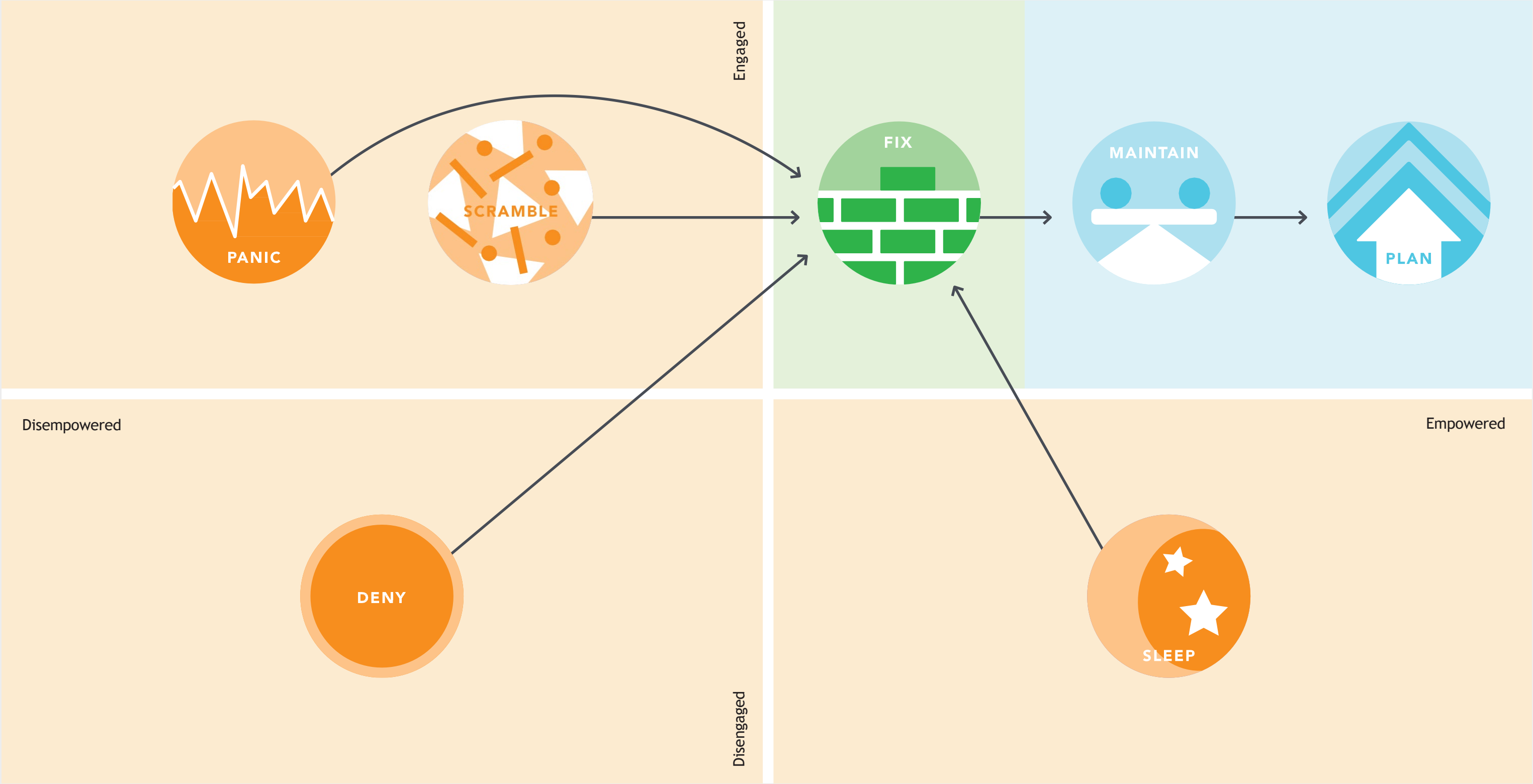


2 — Consumer modes of action



	DENY	SLEEP	PANIC	SCRAMBLE	FIX	MAINTAIN	PLAN
	A mode where a consumer is ignoring one or more significant financial issues.	A mode where a consumer is inattentive to their finances but doesn't currently have any significant financial issues.	A mode where a consumer has encountered a problem and is struggling to resolve it. They're attempting, but failing, to make progress.	A mode where a consumer is struggling to deal with everyday circumstances or has failed to anticipate a life event, forcing them to react quickly to deal with issues or confusion.	A mode where a consumer has identified a problem and is actively engaged in fixing it, taking deliberate steps towards resolution.	A mode where a consumer is living their day-to-day life, and is actively engaged in maintaining their finances.	A mode where a consumer has proactively identified a life goal, and is looking for ways to pursue it more effectively.
MINDSET	Passively anxious, blindly hopeful	Uncertain	Frantic, scared, overwhelmed, paralyzed	Anxious, overwhelmed	Confident, capable	Balanced	Optimistic, deliberate
ACTION	Inaction, Self-deception	Inaction	Diffuse, scattered action	Diffuse, scattered action	Focused, deliberate action	Regular, recurring actions	Planning, learning
TIMEFRAME	No sense of time	Short-term	Immediate, urgent	Short-term but not urgent	Short-term to mid-term	Mid-term	Long-term
FIELD OF VIEW	Blind spots	Blind spots	Tunnel view	Limited view	Focused view	Broad view	Focused view
KEY NEED	Awareness triggers	Awareness triggers	Clarification	Clarification	Could be any moment	Awareness triggers	Clarification

# Getting to fix is key



These are six ways to  
empower people.

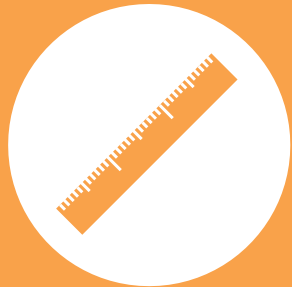
They distill the essentials  
of our research.



SHOW PEOPLE YOU  
CARE ABOUT THEM



WORK WITH PEOPLE,  
NOT FOR THEM



BE THE AUTHORITY  
FOR CONSUMERS



SET PEOPLE UP  
TO ACT



KEEP PEOPLE  
ON TRACK



LEAVE PEOPLE ONE  
STEP BETTER OFF



# People can do it. The CFPB can help.



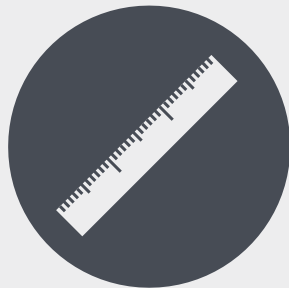
Show people you care about them.

When people reach out to us, they're often upset or frustrated. They may be overwhelmed by complexity, and may have had a number of interactions with institutions that don't seem to care about them or their situation. Empathy for people sets the Bureau apart from other institutions. But avoid over-familiarity: it undermines trust and promotes fear that the help on offer might be too good to be true.



Work with people, not for them.

The CFPB's mission is to work for consumers. But that means helping people fix their own issues. We can't solve every individual consumer's problems directly, but we can provide tools and resources that empower them to address those problems for themselves. Reinforce the idea that people can be the agents of their own financial lives. Focus less on what people can get from the CFPB, and more on what they can do with our assistance.



Be the authority for consumers.

People get financial information from many sources, but they're looking for somewhere they can trust. Help people recognize the CFPB as an authoritative source of impartial information, and a place where they can check their intuition about whether something's right or wrong.



Set people up to act.

People often say knowledge is power, but knowledge alone isn't enough to empower consumers to deal with their financial issues. They also need a clear path to action. To help people take control over their financial situation, always pair information and context with actions people can take. Make it easy to get started, offer multiple options, and break an action into steps where necessary.



Keep people on track.

Financial processes often involve waiting periods, handoffs, and follow-ups. Even the most persistent consumers can lose motivation to follow their issue through to a resolution. Keep people on track by making sure they always know where they are in a process, by never leaving dead ends, and by coaching them on ways to keep making progress even while they're waiting for a response from another party.



Leave people one step better off.

While they're experiencing the acute pain of a financial issue, most consumers are not receptive to educational content designed to help them prevent a repeat of the issue. But there are things we can do to empower consumers so that they'll be better off next time. Expose consumers to content that might help them once they've resolved their issue so that they know where to find it once they're ready.

# How do we operationalize this strategy to empower consumers?

The CFPB's consumer-facing activities currently include the Contact Center, [consumerfinance.gov](https://consumerfinance.gov), Ask CFPB, Everyone has a Story, Enforcement, Investigations, Data and Research, and partnerships with intermediaries.

This structure makes sense from an operational perspective. But consumers view the Bureau through the lens of what they need, not by how services are organized internally. The goal of this initiative is to realign our internal processes so that they better match up with consumers' needs and expectations around the services we provide.

# Empowerment levers

These six key levers better capture the ways in which CFPB offerings can have value for consumers. Used in combination, they can bring the empowerment principles to life across the range of the CFPB's activities.

# Empowerment levers



## Guides

Guides are impartial, accurate tools and sets of information focused on specific financial goals. **They principally target people who are making or planning longer-term financial decisions or are navigating life transitions with major financial implications.** Guides include Paying for College, Owning a Home, Planning for Retirement, Buying a Car, Getting out of Debt, and Getting Quick Cash.



## Resources

Resources are composed of product- and situation-focused, browsable, modular content. **Resources principally target people in moments of financial crisis or confusion. This impartial and accurate information allows people to assemble what they need to clarify their own financial situation.** Core content for resources includes: Essentials, Common Issues, How To, Key Terms, and Check the Rules.



## Complaints

The CFPB receives complaints from consumers about financial institutions, entities, and products, and directs them to the right place. Placing a complaint through the CFPB enhances a consumer's power by adding the force of government: the process requires institutions to respond to consumers within 15 days, via the CFPB.



## Stories

The Bureau invites, selects, and shares consumer stories that both communicate the value of the CFPB and direct people to information related to a financial topic. Stories show the Bureau's empathy for and partnership with people. (Stories appear throughout the consumer experience as "Everyone Has a Story.")



## Partners

In addition to offering its own resources, the CFPB can support consumers by assessing and recommending resources beyond the Bureau that share similar qualities and values. This vetted external network provides more options for consumers to act in their self-interest. (Partner-related content appears in Resources as "CFPB Recommends.")



## Financial market impact

Alongside supporting individual consumers, the CFPB takes action on behalf of all consumers in the marketplace. These activities include enforcement actions; rule-making; investigations; and the publication of data related to complaints and other areas of interest. Highlighting market impact helps consumers understand how their individual interactions contribute to broader changes in the financial system. (Financial market impact-related content appears in Resources as "What the CFPB is Doing.")

# Tone and Communications Strategy

People who come to the CFPB in a moment of financial crisis or confusion have particular needs. These guidelines will help you better support people in these challenging moments.

We're moving away from just thinking in terms of complaints or questions. Instead, ask yourself: what does someone need to help them understand and address their own situation?

# Who we are and what we can do for people

Lots of people don't know the CFPB yet. They're looking for help, and for our content to have impact we need to be clear about who we are and about what kind of help we can offer. The clearer we are at the outset, the more effective we can be—and the less likely people will be upset or disappointed if we can't do more for them.

People can also be suspicious of both financial institutions and the government. Letting them know who we are can help set them at ease.

“The CFPB is a part of the U.S. Government, not a financial institution. It offers free, impartial and accurate information.”

“It was founded in response to the 2008 financial crisis.”

Its mission is to act on behalf of consumers to make sure banks and other financial institutions operate fairly.”

# Tone

Existing CFPB Style guidelines describe the Bureau’s voice as accurate, useful, and effective. To help disempowered consumers, the Bureau’s voice should build on these attributes by incorporating three distinct qualities.

When speaking with and writing for consumers, the tone should be:

## WARM

The CFPB needs to stand apart from other institutions (both financial and government), which often seem mechanical and unfeeling to consumers. A **warm** tone shows that the Bureau is motivated by empathy for consumers, and disarms their skepticism about the likelihood of government agencies to help individuals.

## AUTHORITATIVE

Consumers are overwhelmed by information from many sources, but they often don’t know who to trust. They also have a strong sense about what’s right or wrong, but lack the means to check their intuition. An **authoritative** tone builds trust and confidence through definitive and impartial statements, including the willingness to make clear the limits of the Bureau’s knowledge.

## COACHING

Consumers facing financial crisis or confusion may be looking to the CFPB to solve their problems. While we can’t solve individual consumers’ issues, we can empower them to have a greater sense of agency in their financial lives. We use an optimistic, **coaching** tone to remind them that they need to act, and that we can support them through resources, recommendations, action steps, and encouragement.



# Consumer mindsets

When you’re writing content for disempowered consumers, test your work against these states of mind. If you were approaching the CFPB in these ways, would the content seem approachable, authoritative, and encouraging?

CONFUSED	FRUSTRATION	DESPERATION	HOPELESSNESS	ANGER	DISGUST
They’re struggling to understand a complex issue or they have difficulty translating what a financial institution is saying to them.	They feel like they’re hitting a brick wall, and they don’t know where to go next.	They’re in distress, and are looking for a quick solution.	They feel like there’s nothing they can do or that can be done for them.	They feel they’re being taken advantage of and they’re sick of it.	They think the system’s unfairly stacked against them.

# Communication Guidelines: Writing



How the Empowerment Principles show up in how we write.



# Show people that we care about them

When people reach out to us, they're often upset or frustrated. They may be overwhelmed by complexity, and may have had a number of interactions with institutions that don't seem to care about them or their situation. Empathy for people sets the Bureau apart from other institutions. But avoid over-familiarity: it undermines trust and promotes fear that the help on offer might be too good to be true.

## BE WELCOMING

### LIKE THIS

“Thanks for visiting the CFPB. We're here to help you find the financial information you need to move forward.”

### NOT THIS

“Our mission is to make consumer finance work for Americans.”

## USE PERSONABLE, APPROACHABLE LANGUAGE

### LIKE THIS

“Prefer to talk? Call or chat with someone (in 180+ languages).”

### NOT THIS

“Contact us.”

## SHOW INDIVIDUAL BENEFITS BEFORE COMMUNAL BENEFITS

### LIKE THIS

“We offer free resources to help you understand your situation and take action.”

### NOT THIS

“Did you know your stories and complaints inform the work we do to create a fairer marketplace?”



# Work with people, not for them

We're here to help people fix their own issues. We can't solve every individual consumer's problems, but we can provide tools and resources that empower them to address those problems for themselves. Reinforce the idea that people can be the agents of their own financial lives. Focus less on what people can get from the CFPB, and more on what they can do with our assistance.

## BUILD A SENSE OF PARTNERSHIP

### LIKE THIS

"You can fix it. We can help."

### NOT THIS

"Finances need fixing?  
The CFPB is for you."

## EMPHASIZE CONCRETE THINGS WE KNOW WE CAN DO

### LIKE THIS

"We can direct your complaint to the right place, and make sure you get a response within 15 days."

### NOT THIS

"When you submit a complaint, we'll work to get you a fair outcome."

## BE CLEAR ABOUT WHAT WE CAN'T DO

### LIKE THIS

"We're here to help, but we can't act as your lawyer or your advocate."

### NOT THIS

"You've come to the right place to get your problem fixed."



# Be the authority for consumers

People get financial information from many sources, but when they come to the CFPB they're looking for someone they can trust. Make the case that the CFPB is an authoritative source of impartial information, and a place where they can check their intuition about whether something's right or wrong.

**SAY WHY OUR  
INFORMATION IS DISTINCT  
FROM OTHERS'.**

LIKE THIS

“CFPB information is free, impartial, and accurate.”

NOT THIS

“CFPB information covers all kinds of financial topics.”

**FOCUS ON DEFINITIVES;  
DON'T BEGIN WITH  
CONDITIONALS**

LIKE THIS

“There are two types of reverse mortgage loans.”

NOT THIS

“It depends on what kind of reverse mortgage you have.”

# Set people up to act



People often say knowledge is power, but knowledge alone isn't enough to empower consumers to deal with their financial issues. They also need a clear path to action. To help people take control over their financial situation, always pair information and context with actions people can take. Make it easy to get started, offer multiple options, and break an action into steps where necessary.

## EMPHASIZE ACTIONS THAT CONSUMERS CAN TAKE WITH THE INFORMATION OFFERED.

### LIKE THIS

“First, understand what a credit report is... Second, request your free credit reports from [annualcreditreport.com](https://annualcreditreport.com)—we recommend setting a reminder on your birthday so you'll remember to do it each year.”

### NOT THIS

“A credit report contains information about your credit... [link to related questions]”

## IN CASES WHERE THERE'S A CFPB-RECOMMENDED NEXT STEP, BE DIRECT.

### LIKE THIS

Like this: “Facing foreclosure? Start here.”

### NOT THIS

“Find answers about foreclosure here.”

## OFFER MULTIPLE OPTIONS WHERE POSSIBLE.

### LIKE THIS

“CFPB Recommends: Find a free HUD-approved financial counselor, submit a complaint through the CFPB, or contact the Better Business Bureau.”

### NOT THIS

“If you have a problem, you can submit a complaint with the CFPB online.”

## COACH PEOPLE ON HOW TO MAKE THEIR ACTIONS AS EFFECTIVE AS POSSIBLE.

### LIKE THIS

“Specific information makes your complaint more accurate. Provide dates and times.”

### NOT THIS

“Submit your complaint in the space below.”



# Keep people on track

Financial processes often involve waiting periods, handoffs, and follow-ups. Even the most persistent consumers can lose motivation to follow their issue through to a resolution. Keep people on track by maintaining an optimistic tone, and coach them on ways to keep making progress even while they're waiting for a response from another party.

## WHEN SOMEONE'S IN THE MIDDLE OF A PROCESS, HELP THEM FILL THE GAPS.

### LIKE THIS

“There are lots of things you can do to protect yourself while you wait for a response.”

### NOT THIS

“Your complaint is still being processed; we'll contact you when your bank has responded.”

## COACH PEOPLE ON HOW TO GET AND STAY ORGANIZED.

### LIKE THIS

“This is your complaint, so keep track using this reference number (it's worth writing down, just in case). You'll need it when your financial institution has submitted a response.”

### NOT THIS

“We'll give you a tracking number and keep you updated on the status of your complaint.”



# Leave people one step better off

While they're experiencing the acute pain of a financial issue, most consumers are not receptive to educational content designed to help them prevent a repeat of the issue. But there are things we can do to empower consumers so that they'll be better off next time. Expose consumers to content that might help them once they've resolved their issue, so that they know where to find it once they're ready.

## ENABLE LEARNING IN THE PERIPHERY

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### LIKE THIS

“Browse these other common issues related to credit reporting.”

### NOT THIS

“Can't find your question? Ask us!”