

September 2021

2021 Plain Writing Act Compliance Report



Consumer Financial
Protection Bureau

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1. Senior agency official for Plain Writing

1.1 Senior agency official

The Consumer Financial Protection Bureau (“CFPB” or “the Bureau”) 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.

The CFPB follows 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 Bureau's activities.

2.1 Consumer-facing content:

Examples of these types of materials include:

- **Protecting your finances during the coronavirus pandemic — Help for homeowners: Exit your forbearance**

It takes a plan to exit mortgage forbearance. Learn about your options, get expert help, and find the right option for you.

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/repay-forbearance/>;

- **Financial inTuition Podcast**

The Financial inTuition podcast focuses on a variety of topics pertaining to saving and paying for higher education, managing money, and repaying student loan debt. Our team will share interviews with financial practitioners, students and recent graduates, family members and young adults that have successfully managed their money and repaid their student loan debt.

<https://www.consumerfinance.gov/consumer-tools/educator-tools/students/financial-intuition/>; and

- **Protecting your finances during the coronavirus pandemic – Help for renters: Start a conversation about payment agreements**

Eviction can be costly and difficult for renters and landlords. In addition to applying for emergency rental assistance, renters and landlords may benefit from having a conversation about options for a repayment plan.

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/conversation-about-payment-agreements/>.

2.2 Technical and specialized documents

For Bureau documents that target a specific audience, or that are technical or specialized in nature, the Bureau takes 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 prepare to comply with a new Bureau regulation may be more complex and detailed than materials for general consumer audiences. However, the Bureau generally publishes plain language summaries of the documents and makes them widely available, typically on the Bureau’s website.

Although regulations are not included in the Plain Writing Act, the summaries at the beginning of proposed or final consumer protection regulations the Bureau publishes are also generally written in plain language. In addition, the Bureau published 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:

- Publication and subsequent update of a Small Entity Compliance Guide for the Debt Collection Rule https://www.consumerfinance.gov/documents/9462/cfpb_debt-collection_small-entity-compliance-guide.pdf;
- An Executive Summary and Unofficial Redline of the April 2021 amendments to the Ability-to-Repay/Qualified Mortgage Rule https://www.consumerfinance.gov/documents/9673/cfpb_art-qm_executive-summary-final_rule_2021-04.pdf; https://www.consumerfinance.gov/documents/9675/cfpb_atr-qm-final-rule-amendments_unofficial-redline_2021-04.pdf;
- A Fast Facts summary of the 2021 Mortgage Servicing Covid-19 Proposed Rule https://www.consumerfinance.gov/documents/9613/cfpb_fast_facts_2021_mortgage_servicing_COVID-19_NPRM.pdf, and
An Executive Summary of the 2021 Mortgage Servicing COVID-19 Final Rule https://www.consumerfinance.gov/documents/9826/cfpb_covid-mortgage-servicing-rule_executive-summary_2021-06.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 has adopted Plain Writing principles for many internal materials nonetheless. Adopting a user-centered approach, the CFPB tests external and some internal facing content through the design process, starting in the prototype and even conceptual phases.

The Bureau's 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 Bureau employees are also available, including practical tips, style guidelines, and tools, like instructions on how to use Microsoft Word readability tools to measure overall readability.

4. Training

4.1 In-Person and Online trainings

The Bureau 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 Bureau 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

Emily Ross, Senior Plain Writing Official, Office of the Executive Secretariat.

5.2 Documenting and reporting use of plain writing in agency communications

5.2.1 Reporting

The Bureau's Senior Plain Writing Official and Plain Language Coordinator will periodically post a report on the Bureau's use of plain writing to the Bureau's website, continuing with this document, the Bureau's eighth annual compliance report, published on September 17, 2021.

5.3 Continuous improvement of plain writing

5.3.1 Improvement

The Bureau regularly updates its website to align with agency goals and to better serve its audience applying plain language principals. In the summer of 2021, the FOIA Office performed a plain language review of the FOIA webpage soliciting internal review and comment for compliance and improvement of content consistent with plain language guidelines.

6. Agency's Plain Language resource

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

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.