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2023 Plain Writing Act Compliance Report



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1. Senior agency official for Plain Writing

1.1 Senior agency official

The Consumer Financial Protection Bureau (CFPB) 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.

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.

2.1 Consumer-facing content:

Examples of these types of materials include:

- **Housing Insecurity**

Homeowners, renters, and landlords can experience housing insecurity. This page provides options for mortgage and rental relief. If you have lost housing there are steps to get free help, find safe temporary housing, take charge of your bills, and monitor your

credit. A housing insecurity media toolkit is available to share information about the tools and resources to help recover and rebuild.

<https://www.consumerfinance.gov/housing/housing-insecurity/>; and

- **Medical Debt**

Nearly 1-in-5 households in the United States have reported having some form of overdue medical debt. Patients and their families are contacted by debt collectors about medical bills more than any other type of debt, and it commonly results in negative information appearing on credit reports. This page provides the steps that can be taken to ensure this information no longer affects your credit, including access to employment and housing.

<https://www.consumerfinance.gov/about-us/blog/medical-debt-anything-already-paid-or-under-500-should-no-longer-be-on-your-credit-report/>.

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.

Examples of these types of documents include:

- Small Business Lending Rule “Small Entity Compliance Guide”

https://files.consumerfinance.gov/f/documents/cfpb_small-business-lending-rule_small-entity-compliance-guide.pdf;

- Small Business Lending Rule FAQs
<https://www.consumerfinance.gov/compliance/compliance-resources/small-business-lending-resources/small-business-lending-collection-and-reporting-requirements/small-business-lending-rule-faqs/>;
- 2023 Home Mortgage Disclosure Act Institutional Coverage Chart
https://files.consumerfinance.gov/f/documents/cfpb_hmda-institutional-coverage_2023.pdf;
- 2023 Home Mortgage Disclosure Act Transactional Coverage Chart
https://files.consumerfinance.gov/f/documents/cfpb_hmda-transactional-coverage_2023.pdf;
- Libor Transition FAQs
<https://www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/libor-index-transition/libor-transition-faqs/>;
- Fast Facts: PACE Financing Proposed Rule
https://files.consumerfinance.gov/f/documents/cfpb_fast-facts_pace-nprm.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 we have adopted plain writing principles for many internal materials nonetheless. Adopting a user-centered approach, we test external and some internal facing content through the design process, starting in the prototype and even conceptual phases.

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. Training materials for CFPB employees are also available, including practical tips, style guidelines, and tools, such as instructions on how to use Microsoft Word readability tools.

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. 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 CFPB's Senior Plain Writing Official and Plain Language Coordinator will periodically post a report on the CFPB's use of plain writing to our website, continuing with this document, our tenth annual compliance report, published on December 29, 2023.

5.3 Continuous improvement of plain writing

5.3.1 Improvement

In 2012, the CFPB launched Ask CFPB, an interactive online tool providing consumers with clear, impartial answers to hundreds of financial questions in plain language that help to better understand and navigate the marketplace. In 2023, Ask CFPB was the most widely used financial education resources, serving 10.95 million visitors with 16.3 million pageviews. The CFPB utilizes search engine optimization to increase visibility and continue to broaden the reach

of Ask CFPB by prioritizing efforts to make the most visited Ask CFPB pages easier to find, streamline and consolidate pages, and conduct performance driven reviews utilizing plain language guidelines.

Examples of these types of search results include:

- <https://www.consumerfinance.gov/ask-cfpb/how-do-i-stop-automatic-payments-from-my-bank-account-en-2023/>
- <https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-card-interest-rate-what-does-apr-mean-en-44/>

In 2023, the CFPB launched redesigned website landing pages in Arabic, Chinese, Haitian Creole, Korean, Russian, Tagalog, and Vietnamese, that seek to make it easier to navigate CFPB tools and resources and learn about the banking and financial systems. Translated content often can be difficult to understand because the words used are too formal or technical, especially for those with lower literacy levels. The CFPB wants to ensure that financial products and services are accessible to all consumers, including those with limited English proficiency.

Read our blog, *Strengthening information accessibility for consumers with limited English proficiency*, posted on February 14, 2023 at <https://www.consumerfinance.gov/about-us/blog/strengthening-information-accessibility-for-consumers-limited-english-proficiency/>.

6. Agency's Plain Language resource

In April 2016, the CFPB 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 as well as give feedback. The page includes the "covered documents" under the Plain Writing Act (Pub. L. 111-274) as well as links to the CFPB's compliance reports and web pages for the Office of Management and Budget (OMB) and Plain Language 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 through the portal on our plain language webpage.