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2022 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:

- **Avoid Foreclosure**

Foreclosure is when the lender or mortgage servicer takes back the property after the homeowner falls too far behind on their mortgage payments. Facing foreclosure can feel overwhelming, but you may have more options than you realize. The most important

thing you can do when you're having trouble paying your mortgage is take action.

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

- **Repay Student Debt**

It's easy for student loan borrowers to get overwhelmed with information about repayment options and strategies. This page helps borrowers find the information that is most relevant and immediately actionable to their situation and loan type, whether they are just entering repayment for the first time or trying to get out of default.

<https://www.consumerfinance.gov/paying-for-college/repay-student-debt/>.

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 makes 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:

- Debt Collection Rule: Disclosing the Model Validation Notice Itemization Table
https://files.consumerfinance.gov/f/documents/cfpb_debt-collection_disclosing-the-MVN-itemization-table.pdf;
- Executive Summary of the 2021 LIBOR Transition Rule
https://files.consumerfinance.gov/f/documents/cfpb_libor-transition_executive_summary_2021-12.pdf;

- Reportable HMDA Data: A Regulatory and Reporting Overview Reference Chart for HMDA Data Collected in 2022
https://files.consumerfinance.gov/f/documents/cfpb_2022-reportable-hmda-data.pdf;
- Factsheet: Prepaid Interest and the General Qualified Mortgage APR Special Rule for Adjustable Rate Mortgages
https://files.consumerfinance.gov/f/documents/cfpb_atrqm_prepaidinterest_factsheet.pdf,
- Homeowner Assistance Fund Program Flyer for Mortgage Servicer Use
https://files.consumerfinance.gov/f/documents/cfpb_mortserv_haf-program-flyer.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 ninth annual compliance report, published on September 27, 2022.

5.3 Continuous improvement of plain writing

5.3.1 Improvement

The CFPB regularly updates the website to align with agency goals and to better serve our audiences by applying plain language principals. In response to user feedback, the Office of Public Affairs performed a plain language review of the Contact Us webpage. The structure of the page was reorganized and remodeled to more usable modules while validating the data for compliance and improvement of content consistent with plain language guidelines.

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.