

July 2017

2017 Plain Writing Act Compliance Report



Message from Richard Cordray

Director of the CFPB



The Consumer Financial Protection Bureau must submit an annual report on how it does plain writing. This is our sixth annual report, which fulfills this duty under the Plain Writing Act of 2010. The law requires us to try to write clearly so the public can better understand what we say and do. This helps fulfill our mission of making financial markets work for consumers.

We are committed to speaking and writing in plain language so the public can make better use of our tools and resources. We seek to support and empower consumers with the information, tools, and skills they need to make financial decisions to meet their own life goals.

This year's report builds on our prior efforts, and covers calendar year 2016. We have done several things to try to write more clearly, accurately, and logically. We have offered training and information to our colleagues here. In the past year, we released a blog series aimed at helping new homebuyers navigate the mortgage process. The blogs covered topics like "Buying a home? The first step is to check your credit" and "How to decide how much to spend on your down payment." The blogs provide plain-language, comprehensive information to empower consumers in one of the largest financial decisions most people will ever make.

In close cooperation with others, we continue to strengthen our plain writing program. I am proud of our work over the past year, and we look forward to doing even better work in this area. We also recognize that each of us sets an example for the rest of government and our society.

Sincerely,

Richard Cordray

Richard Cordray

Table of contents

Message from Richard Cordray	1
1. Senior agency official for Plain Writing	5
1.1 Senior agency official	5
1.2 Plain Language Coordinators	5
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	6
2.1 Consumer-facing content	6
2.2 Technical and specialized documents	8
2.3 Regulations	8
3. Inform agency staff of Plain Writing Act's requirements	9
3.1 Intranet	9
4. Training	10
4.1 In-Person and Online trainings.....	10
5. Ongoing compliance / continuous improvement / sustaining change.....	11
5.1 Name of agency contact for compliance issues	11
5.2 Documenting and reporting use of plain writing in agency communications	11

6. Agency's Plain Language resource	12
6.1 Website address	12
6.2 Contact Us page	12
7. Implementation of the Act.....	13
7.1 Documents covered by the Act	13
7.2 Links to compliance report.....	13
7.3 Links to OMB and PLAIN:.....	13
8. Customer satisfaction evaluation after experiencing Plain Writing communications	14
8.1 Customer Satisfaction.....	14

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 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

2.1 Consumer-facing content

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 Bureau's activities.

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.

2.1.1 Examples

- Ask CFPB, our online tool, gives answers to over 1,000 questions about financial products and services, including mortgages, credit cards, and credit reports, and has had more than 13.5 million visitors from its launch to the end of 2016:
<http://www.consumerfinance.gov/askcfpb/>
- Consumer resources organized by money topic help consumers understand a topic and take action—for example, credit reports and scores:
<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>
- Resources for parents and caregivers offer tips and activities to help children build money skills that can serve them well as adults:
<https://www.consumerfinance.gov/educational-resources/money-as-you-grow/>
- Homebuying blog series helps new homebuyers understand and take control of the mortgage process: <https://www.consumerfinance.gov/about-us/blog/buying-home-first-step-check-your-credit/>
- Tools to support big financial decisions:
 - Planning for Retirement: <http://www.consumerfinance.gov/retirement/before-you-claim/>. Planning for Retirement won the Clearmark Award for plain writing in 2016.
 - Paying for College: <http://www.consumerfinance.gov/paying-for-college/>
 - Owning a Home: <http://www.consumerfinance.gov/owning-a-home/>
 - Getting an auto loan: <https://www.consumerfinance.gov/consumer-tools/auto-loans/>

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.

2.2.1 Examples

The real estate professional's guide (<http://www.consumerfinance.gov/know-before-you-owe/real-estate-professionals/>) was created for a specialized audience. The Bureau wrote both the guide and other resources in plain language to aid understanding and because this audience works directly with consumers.

2.3 Regulations

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 generally written in plain language. In addition, the Bureau publishes 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.

2.3.1 Examples

- Executive Summary of the Rules Implementing the Helping Expand Lending Practices in Rural Communities Act – March 2016
- HMDA Transactional Coverage Chart – June 2016
- Executive Summary of the 2016 Mortgage Servicing Rule – August 2016
- Executive summary of prepaid rule – October 2016

3. Inform agency staff of Plain Writing Act's requirements

3.1 Intranet

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

Gena Chieco, 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 report on the Bureau's use of plain writing, continuing with this document, the Bureau's sixth annual compliance report, published on July 28, 2017.

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/>).

6.1 Website address

<http://www.consumerfinance.gov/plain-writing/>

6.2 Contact us page

<http://www.consumerfinance.gov/contact-us/>

7. Implementation of the Act

7.1 Documents covered by the Act

We published the Plain Writing Act definition of “covered documents” on the Bureau’s plain language webpage when it initially launched on October 13, 2011.

7.2 Links to compliance report

We added a link to our sixth annual compliance report on the Bureau’s Plain Language webpage on July 28, 2017.

7.3 Links to OMB and PLAIN

We link to the OMB and PLAIN webpages on the Bureau’s Plain Language webpage.

8. Customer satisfaction evaluation after experiencing Plain Writing communications

8.1 Customer Satisfaction

We have received minimal feedback on our Plain Writing communications through the portal on our Plain Language webpage.