

July 2016

# 2016 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 fifth 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. We also seek to provide effective financial education. We try to use plain language as we tell people about their rights under Federal consumer financial laws and when we describe the work that we do.

This year's report builds on our prior efforts. We have done several things to try to write more clearly, accurately, and logically. We have offered training and information to our colleagues here, and we have redesigned our website, consumerfinance.gov, to improve it in the same ways. This redesign better highlights the Plain Writing Act as well.

In the past year, we have created plain-language guides to help consumers open and manage checking accounts. These guides help people better understand their options and inform them of their rights if they are denied an account or if incorrect information is reported about them. We made people aware of lower-risk accounts and explained how they can help control spending. We also described how people can choose, manage, and re-open an account.

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,

A handwritten signature in blue ink that reads "Richard Cordray". The signature is fluid and cursive, with "Richard" on top and "Cordray" below it, both written in a single continuous stroke.

Richard Cordray

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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 Coordinators**

The Executive Secretary designated two Associate Executive Secretaries in the Office of the Executive Secretariat to serve as Plain Language Coordinators.

## 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. As such, 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 under the Federal consumer financial laws.
- Inform consumers about the Bureau's activities.

While the CFPB recognizes that the Plain Writing Act does not cover internal writing, we have nonetheless adopted plain writing principles for many internal materials. Adopting a user-centered approach, the CFPB tests external and internal facing content through the design process, starting in the prototype and even conceptual phases. This user testing ensures consistency with plain language principles. By co-designing with our customers, we are able to write from their point of view and create content that is comprehensible, usable, and valuable.

### 2.1.1 Examples

- Ask CFPB, our online tool, provides answers to over 1,000 questions about financial products and services, including mortgages, credit cards, and fixing errors in a credit report. Ask CFPB has had over 12,000,000 visitors since its launch. Ask CFPB can be found at <http://www.consumerfinance.gov/askcfpb/>.
- Consumer-facing information and advisories on a variety of topics, for example:
  - Guides to help you open and manage your checking account:  
<http://www.consumerfinance.gov/about-us/blog/guides-to-help-you-open-and-manage-your-checking-account/>
  - Tips for older Americans and their families to prevent financial abuse:  
<http://www.consumerfinance.gov/about-us/blog/older-americans-are-not-alone-in-the-fight-to-stop-financial-abuse/>
  - Sending Money Abroad: <http://www.consumerfinance.gov/sending-money/>
  - Information for servicemembers:  
<http://www.consumerfinance.gov/servicemembers/>
  - Mortgage moves: Where will you start? <http://www.consumerfinance.gov/about-us/blog/mortgage-moves-where-will-you-start/>
  - Paying for College: <http://www.consumerfinance.gov/paying-for-college/>
  - Owning a Home: <http://www.consumerfinance.gov/owning-a-home/>
  - Planning for Retirement:  
<http://www.consumerfinance.gov/retirement/before-you-claim/>

- Know Before You Owe: Mortgages:  
<http://www.consumerfinance.gov/know-before-you-owe/>
- Managing Someone Else's Money guides:  
<http://www.consumerfinance.gov/managing-someone-elses-money/>

## 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. The Bureau also considers whether these technical or specialized documents will impact consumers' behavior or understanding of their rights under the Federal consumer financial laws. When the Bureau believes that such documents will impact consumers' behavior or understanding, 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. Both for their understanding and because this audience works directly with consumers, the guide and resources (<http://www.consumerfinance.gov/know-before-you-owe/real-estate-professionals/share-cfpb-materials/>) were written in plain language.

## 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 that 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

- TILA-RESPA Integrated Disclosure Small Entity Compliance Guide – July 2015
- Guide to Loan Estimate and Closing Disclosure forms – July 2015
- Home Mortgage Disclosure Act (HMDA) Rule Key Dates Timeline – October 2015
- HMDA Institutional Coverage Chart – October 2015

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

## **3.1 Intranet**

The Bureau’s intranet is a hub where innovative solutions are provided to meet CFPB staff needs, which leads internal tool development to create an integrated, seamless experience and helps CFPB staff efficiently do their work to serve the American public. The 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 on the intranet. The intranet materials include, among other things, 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 provides learning and development options to all Bureau employees. The CFPB's Office of Consumer Response, the Consumer Education and Engagement Division, and the Division of Supervision, Enforcement, and Fair Lending offer in-person Plain Language courses. The Office of the Executive Secretariat plans to add additional Plain Language course offerings to enhance the Bureau's training options.

# **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 Plain Writing Official and Plain Language Coordinators will periodically report on the Bureau's use of plain writing, continuing with this document, the Bureau's fifth annual compliance report, published on July 29, 2016.

# 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 provided a link to our fifth annual compliance report on the Bureau’s Plain Language webpage on July 29, 2016.

## **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 provided on our Plain Language webpage.