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Attention: Chief FOIA Officer
1700 G Street, NW
Washington, DC 20552
Email: FOIA@cfpb.gov

Consumer Financial Protection Bureau

RE: FOIA Request #CFPB-2014-229-F

June 26, 2014

This letter is our final response to your Freedom of Information Act (FOIA) request dated June 20, 2014. Your request sought a copy of the CFPB Style Guide.

Attached to this letter, please find our final response to your request, which consists of 48 pages that are granted in full. No deletions or exemptions have been claimed on these records. There are no fees associated with your request.

Provisions of the FOIA allow us to recover part of the cost of complying with your request. In this instance, we have waived all fees related to the processing of your request.

For questions concerning our response, please feel free to contact CFPB's FOIA Service Center by email at FOIA@cfpb.gov or by telephone at 1-855-444-FOIA (3642).

Sincerely,

Martin Michalosky
FOIA Manager
Operations Division

CFPB Voice and Style Guide

Contents

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[edit] How to Use this Guide

In General

This guide is a reference tool for those who write consumer-facing content, and reflects the Consumer Financial Protection Bureau's (CFPB) voice and style guidelines. All CFPB employees have an investment in the Bureau's credibility and public image. This guide will help ensure the integrity and quality of our communications with consumers, industry, regulators, and other stakeholders. A consistent voice and style will also make the process of drafting documents easier.

As described in more detail below, because our mission and work are focused on consumers, the voice and style guidelines for consumer-focused content provide the baseline for the Bureau's voice and the "CFPB style" overall.

- **Note**: Communications to specific audiences may require adjustments to this baseline. Not all of our *public-facing* communications target consumers. Press releases target the media, for example. The supervision manual is for examiners. These unique audiences, and others, may require a level of specificity or language that would not be necessary or appropriate for consumers generally. Therefore, documents such as regulatory text, litigation documents, and documents addressed to the financial industry will likely require deviations from the CFPB's baseline style. We plan to develop separate style criteria regarding these types of materials.

Application to clearance process

All consumer-facing documents submitted for clearance should follow the baseline guidelines described below. All documents submitted for clearance for which the target audience is not primarily consumers –press releases, regulatory text, etc. – should follow the guidelines applicable to the forum or context for which the document is intended.

As noted above, all Bureau staff have an interest in ensuring the quality and integrity of the materials produced at the Bureau. The clearance process ensures that we speak with one voice and that all CFPB materials contains accurate information consistent with the Bureau's policies and external engagement work. Internal documents for the Director and external documents should be cleared by Executive Secretary's Office before being put in the director's book or released externally. The Executive Secretary's Office will work with you to determine what type of clearance is required for a given document. Any exceptions to ordinary clearance timeframes and requirements must be approved by the Chief of Staff. All documents should be publication ready before being sent to the Executive Secretary.

Note that if there are obvious and frequent inconsistencies with these guidelines, documents will be returned to their owners for editing. The purpose of the clearance process is to validate that substantive issues have been addressed in a manner consistent with CFPB policy and to ensure document authors adhere to the CFPB style, not to re-write documents.

[edit] The Bureau's voice for consumer-facing web and print content

[edit] CFPB voice for consumer-facing content

Note: To view the Spanish Style Guide including a glossary and commonly-used phrases, click here.

[edit] 2.1. Defining standards, descriptors, and parameters

Accurate, useful, and **effective** are the defining standards for the voice of our consumer-facing informational offerings.

What these standards mean in practice may vary depending on the context. Accurate, of course, means that we will be right on the facts and can support the assertions we make in our consumer-facing content.[1] But the degree of specificity within the "accurate" standard may differ depending on what is most effective for what we're trying to communicate, the audience we're trying to reach, and the platform or media through which we are engaging consumers.[2]

Similarly, what is "useful" and "effective" depends on the purpose and targeted audience of a communication, as well as the platform used. Many of the descriptors and parameters below, and the examples that follow, provide additional detail that should clarify how the standards apply in practice.

[edit] Descriptors:

The following descriptive words and phrases may help you think about the Bureau's voice and persona when communicating directly with consumers.

1. Savvy
2. Practical
3. Simple and direct
4. Actionable
5. Specific
6. Right time/right moment
7. Targeted to audience and platform
8. Approachable/accessible
9. Unbiased

10. Focused on real-world outcomes
11. Unpretentious, respectful, and non-patronizing
12. Jargon-free

These descriptors are complementary to the defining standards of accurate, useful, and effective.

[edit] Substance: Parameters for what we say

The parameters for what we say to consumers and how we say it are meant to provide further detail regarding what we mean when we say our communications will be accurate, effective, and useful.

1. We give consumers practical, actionable information about financial goals, decisions, products, and services to help them build financial confidence and skills to make well-informed financial decisions for themselves and their families.
2. We focus on helping consumers identify their options and the costs and risks of products or services so they can better evaluate whether and when to take well-informed risks.
3. When appropriate, we give guidance to consumers – not legal advice or individualized financial planning, but practical guidance, tips, and rules of thumb to help inform consumers' decision-making.
4. In some contexts, we focus on goals or decisions and in other contexts on products or services
5. We help consumers identify and avoid financial tricks and traps.
6. We inform consumers, industry, and the public about our programs and actions that impact the consumer financial marketplace, as well as other actions we take to fulfill our statutory mandate.

[edit] Tone: Parameters for how we say it

1. We focus on what works for the audience (the author and reviewers are not the target audience); for example, we will:

    1. Strive to meet the culture and expectations and needs of the target audience;
    2. Choose whether and how to use numbers based on whether they will be effective and appropriate to the forum and audience;
    3. Use a level of formality or informality that matches the expectations of the target audience and the users of the type of media platform; and,
    4. Keep the information we provide as simple and direct as possible, but in so doing will not oversimplify to the point of making content inaccurate.
2. We communicate with the public in a way that demonstrates and facilitates our commitment to transparency.
3. We calibrate the emphasis of our voice to the audience and communication forum (see examples below).
    1. There is a consistent voice for the Bureau's public content, but varying expressions of that voice – we may calibrate the expression of our voice to our target audience, but take care that those different expressions will not conflict or create inconsistencies.

[edit] Examples of the Bureau's voice

To better illustrate how these descriptors and parameters apply in real-world settings, we've provided some examples of content that does and does not meet the criteria outlined in this guide. For each example there is an accompanying narrative that describes which – and why – different descriptors and parameters do or do not apply.

[edit] Example 1(A-C): One voice, with varying expressions

What does "one voice, with varying expressions" mean? It means that all Bureau representatives have an interest in ensuring the integrity and credibility of the Bureau's public-facing content. That integrity depends, in part, on consistency – what the Bureau says in one context should be consistent with what it says in another. In that sense, the Bureau speaks with "one voice." That being said, the Bureau and its representatives may need to use varying expressions of that voice – different tones, levels of formality, specificity or detail, etc. – to communicate effectively in different contexts, depending on the audience, subject matter, media, or forum.

The following examples illustrate that principle with respect to several of the Bureau's public-facing communications regarding its adoption of a Final Remittance Rule.

[edit] Example 1(A) From press release announcing Remittances Rule – Authoritative tone, mixed audience

CONSUMER FINANCIAL PROTECTION BUREAU ADOPTS RULE TO PROTECT CONSUMERS SENDING MONEY INTERNATIONALLY

Rule Will Increase Transparency and Reliability of Remittance Transfers

January 20, 2012

WASHINGTON, D.C. -- The Consumer Financial Protection Bureau (CFPB or Bureau) today adopted a rule that will increase protections for consumers who transfer money internationally. Under the new rule, remittance transfer providers will generally be required to disclose the exchange rate and all fees associated with a transfer so that consumers know exactly how much money will be received on the other end. The rule also requires remittance transfer providers to investigate disputes and remedy errors.

"People sending money to their loved ones in another country should not have to worry about hidden fees," said CFPB Director Richard Cordray. "With these new protections, international money transfers will be more reliable. Consumers will know the costs ahead of time and be able to compare prices. Transfer providers will also be held accountable for errors that occur in the process."

Consumers transfer tens of billions of dollars from the United States to foreign countries each year. These transactions can involve undisclosed fees and exchange rates that result in less money for the intended recipients. Those sending the money may not know how much the recipient will actually receive because the fees and exchange rates can be obscured in the transfer.

Prior to the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), international money transfers were generally excluded from existing federal consumer protection regulations. To remedy this, the Dodd-Frank Act expanded the scope of the Electronic Fund Transfer Act to provide protections for senders of remittance transfers, and mandated that rules implementing certain provisions of the new protections be issued by January 21, 2012.

Under the Bureau's rule, remittance transfer providers must disclose the fees, the exchange rate, and amount to be received by the recipient. Disclosures must generally be provided when the consumer first requests a transfer and again when payment is made. Consumers will generally have 30 minutes after payment is made to cancel a transaction.

The Dodd-Frank Act transferred authority to implement the new requirements from the Federal Reserve Board to the CFPB in July 2011. The Federal Reserve Board issued a proposed rule in May 2011. The final rule provides for a one-year implementation period. In issuing the final rule, the CFPB considered the Federal Reserve Board's proposed rule and comments that were received.

The Bureau will publish a Notice of Proposed Rulemaking along with the final rule. The Notice seeks comment on whether to make a few additional adjustments to the final rule, including setting a threshold that would minimize the impact of the rule on community banks, credit unions, and other companies that do not normally process these transactions. The Bureau will act on an expedited basis to make any further changes prior to the effective date of the final rule.

[edit] Example 1(B): Summary of the final Remittance Rule on consumerfinance.gov – practical and informative tone in plain language

Final Remittance Rule (Amendment to Regulation E)

Summary

The Consumer Financial Protection Bureau is issuing rules to protect consumers who send money electronically to foreign countries. These transactions are called "remittance transfers." The new rules take effect in February 2013.

Background

Consumers send billions of dollars in remittance transfers each year. Up to now, Federal consumer protection rules have not applied to most of these transfers. The Dodd-Frank Wall Street Reform and Consumer Protection Act changes that by requiring the Bureau to issue rules on remittance transfers.

Disclosures

The rules require companies to give a disclosure to a consumer before the consumer pays for a remittance transfer. The disclosure must list:

- The exchange rate,
- Fees, and
- The amount of money to be delivered

Companies must also provide a receipt or proof of payment that repeats the information in the first disclosure. The receipt must also tell consumers the date when the money will arrive. Companies must provide the disclosures in English. Sometimes companies must also provide the disclosures in other languages.

Other protections

The rules also require that:

- Consumers get 30 minutes (and sometimes more) to cancel a transfer. Consumers can get their money back if they cancel.
- Companies must investigate if a consumer reports a problem with a transfer. For

certain errors, consumers can get a refund or transfer without charge the money that did not arrive as promised.

- Companies that provide remittance transfers are responsible for mistakes made by certain people who work for them.

Coverage

The rules apply to remittance transfers if they are:

- More than $15,
- Made by a consumer in the United States, and
- Sent to a person or company in a foreign country.

This includes many types of transfers, including wire transfers.

The rules apply to most companies that offer remittance transfers, including:

- Banks,
- Thrifts,
- Credit unions, and
- Money transmitters.

Request for comment

The Bureau is seeking public comment on whether to make changes to the rules. These changes are about:

- An exemption for companies that do not provide remittance transfers in the normal course of their business.
- How to apply the rules when a consumer schedules a remittance transfer many days in advance.

Note: This is a summary of the Bureau's action. The Federal Register contains a full description of this action.

[edit] Example 1(C): Blog post from consumerfinance.gov on remittances – Informal and personal tone

Remittance transfer rule: A personal perspective

By Nick Rathod, Assistant Director for Intergovernmental and International Affairs

As a child of South Asian immigrants, I recall my parents frequently sending money back to our family and friends in India. Because so much depended on its receipt, my parents were uneasy about the transaction until they knew the money was in the right hands. Their unease was not unwarranted. My parents had no control over how the money got there. When my parents used a service to send money, they never fully understood the process, were charged numerous, unexplained fees, and felt powerless if any errors were made. At times they resorted to sending cash by mail, an option that was not especially secure.

Unfortunately, other immigrant families and other consumers who must send remittance transfers have had similar experiences, which is why advocates have been calling for greater protections around these transfers of money, or remittance transfers. Now, with direction from Congress through the Dodd-Frank Act, the Consumer Financial Protection Bureau (CFPB) has changed that. The CFPB adopted new rules that will go into effect in February 2013. These rules will generally make the costs of remittances clear and hold remittance transfer providers accountable for certain errors.

Here's how:

Better disclosures Under this rule, remittance transfer providers must generally disclose the exchange rate, any fees related to the remittance, the amount of money that will be delivered abroad, and the date the money will be available. Certain disclosures must be provided both before and after the consumer pays for a remittance transfer. Consumers will generally receive these disclosures in English and sometimes in other languages. The CFPB thinks the clarity provided by these disclosures will help inform consumer decisions and instill confidence.

Option to cancel Typically, consumers will have at least 30 minutes after payment to cancel a remittance. If they cancel within the 30 minute window, they will get their money back, whether they make a mistake, change their minds, or feel something isn't right.

Correction of errors With this rule, remittance transfer providers will generally be held accountable for errors. If a remittance sender reports a problem with a transfer within 180 days, the provider must generally investigate and correct errors. Companies that provide remittance transfers may also be responsible for mistakes made by their agents. The CFPB believes this will encourage remittance transfer providers to use reliable agents and partners in the U.S. and abroad, helping to weed out the bad actors.

As a lifelong advocate for immigrant communities, I am very proud that the first final rulemaking adopted by the CFPB addresses this issue and brings new protections to many consumers who, like my family, continue to send money to family members, loved ones, and others abroad.

These examples demonstrate the varying expressions of the Bureau's voice in public-facing documents.[3] The target audience for Example 1(A), the press release, is the entire American public – including businesses, consumers, advocacy groups and others. The tone of the release is impartial and authoritative, as befitting an announcement concerning the adoption of new regulations pursuant to the Bureau's rulemaking authority.

In contrast, Example 1(B), the summary of the Final Remittances Rule maintains a similarly formal tone, but the emphasis is less authoritative, and more practical and informative. Its target audience is not only consumers; it is also intended for covered entities and other professionals involved in the business of remittance transfers. Its tone effectively conveys information about the rule in plain language. It puts greater emphasis on the practical implications of the rule than the press release – meeting the expectations of the target audience that includes both consumers and providers of remittance transfers, all of whom can benefit from a plain language summary of the Bureau's new rule.

Finally, the blog post on the Remittance Transfer Rule, Example 1(C), has a far more informal and personal tone, calibrated to meet the expectations of its audience – here, consumers of remittance transfers. Its approachable and personal tone makes the information more accessible and focused on real-world outcomes for consumers of remittances. Use of such a personal tone would not work effectively in more formal contexts – for example, in regulatory text – but is effective in the more informal context of a blog. The post is simple, direct, and not only avoids the use of jargon, but seeks to explain jargon in layperson's terms.

As stated in the parameters section of this guide, while each of these examples demonstrates a different variation of the Bureau's voice, none of these varying expressions is in conflict with the others. They are simply calibrated to effectively communicate information to the target audience and the specific platform.

[edit] Example 2: Accessible, Unbiased, Actionable advice (excerpt from consumerfinance.gov blog)

How do I shop for a credit card?

December 7, 2011 Written by The CFPB Web Team

Comparing offers before applying for a credit card will help you find the right card for your needs, and ensure that you're not paying higher fees or interest rates than you have to.

Not shopping around could be more expensive than you think. For example, let's say you have a $3,000 balance and can afford to pay $100 every month. If you have a credit card that charges an 18 percent annual percentage rate (APR), you would pay $1,015 in interest and fees over the 41 months it would take to repay that debt. But if you had a card with a 15 percent APR, you would pay $783, and pay the debt off three months sooner. The higher rate card would cost you an extra $232. If you pay only the minimum payment every month, it would cost you even more.

Here are four steps to help you choose the right credit card for you:

Decide how you plan to use the card. Will you pay off your card every month, or do you plan to carry a balance? Or, will you pay off your balance some months and not others?

You may plan to pay off your balance every month to avoid interest charges. But the reality is the majority of credit card holders don't: About 60 percent of Americans who have credit cards carry a balance.

If you already have a credit card, let history be your guide. Your credit card statement includes a summary of the interest and fees you owe each month, and the amounts you've paid throughout the year.

If you have carried balances in the past, or think you are likely to do so, consider credit cards that have the lowest APRs. These cards typically do not offer rewards and do not charge an annual fee.

If you have consistently paid off your balance every month, then you may want to focus more on fees and rewards. Compare the value of rewards you expect to receive (and use) each year with the annual fee you might pay.

The blog excerpt above, Example 2, illustrates several key takeaways from the descriptors and parameters section. It provides accurate, unbiased information to help consumers make decisions regarding their financial lives, and it is expressed in an accessible, relational tone. It gives consumers actionable information to help them make the choices that are best for their own financial goals.

Further, it doesn't equate *unbiased* with *refusing to give guidance*. It gives rules-of-thumb regarding basic practices based on the best available information – in this case, paying off a credit card balance each month to minimize finance charges.

Finally, it demonstrates how to use numbers effectively and illustrates the point that different communications require different levels of specificity to meet the Bureau's accuracy standard. Getting into the weeds of an APR calculation would likely only confuse consumers. But by providing two contrasting examples with different APR values, the post has more credibility when it gets to the main point – that a 3 percent difference in the APR could save consumers at least $232 and take three months less to pay off a $3,000 balance with $100 payments.

That being said, no piece of writing is perfect. The narrative description of the costs associated with different APRs could likely be made clearer with a table; tables are often excellent ways to present and contrast numeric information – see this guidance on using tables effectively from the federal government's plain language experts.

[edit] Example 3: Effective use of data for the platform (excerpt from consumerfinance.gov blog)

Mortgage disclosure Is heating up

June 24, 2011, *Written by The CFPB Web Team*

Previously, we talked about participation by people from locations all over the country in the Know Before You Owe initiative. Today, we want to share some insights about what we heard – or really, what we saw – from your feedback.

The tool we built let users give us feedback in two basic ways:

- By looking at our two draft disclosures and picking the one that they thought worked best.
- By clicking on specific parts of the forms and providing comments on what was or wasn't helpful.
- More than 14,000 people submitted a choice between the two forms, and we got more than 13,000 individual comments connected to specific elements of the form. While these comments are not a statistically representative sample of all consumers, they are an invaluable source of information.
- We have compiled these comments, and our mortgage disclosure team is reviewing them for insights as they create the next draft of this important form.

We were also able to compile the 13,000+ clicks into something called a heat map.

Our feedback tool recorded where users clicked as they reviewed the draft disclosures. A heat map is a way of displaying those clicks as a graphic that shows which areas were clicked on most. Simply put, it's a way for us to see, at a glance, what areas of our draft disclosures attracted the most and least attention.

What you see on the right is one of eight heat maps we made. The white/red sections received the most clicks; the purple/gray sections received the fewest. This particular map aggregates reviews of the "Ficus Bank" form by consumers who said they preferred it to our other prototype, which we labeled "Pecan Bank."

So, what can this image tell us? Here are a few highlights:

- Respondents were interested in the bottom line. The full loan amount at the top of the page, the projected payments section at the bottom of the page, and the estimated closing payment on the second page all received a lot of clicks.
- People had a great deal to say about the "Key Loan Terms" and "Cautions" sections.
- People commented on the first page of the draft form much more than on the second. This is a pretty common occurrence, and on its own, it serves as helpful advice for our designers about where to put certain important information. But the information on the second page (like closing costs, for example) is also an essential part of mortgage disclosure. That's why the next round of testing will focus on the second page.

There are several key points illustrated by Example 3, which is another excerpt from the ConsumerFinance.gov blog describing the results of a round of testing from the Bureau's *Know Before You Owe mortgages* initiative. In keeping with the Bureau's informal, accessible, and approachable tone for consumer-facing information, it effectively summarizes what the Bureau learned through this round of testing. This tone is in keeping with the purpose of the blog – describing a complicated process in simple and direct terms to a lay audience and laying the groundwork for future participation from that audience.

That being said, the accessibility of the blog could have been improved by ensuring that information listed in bullet form related directly to the introductory statement. Specifically, the introductory statement for the first bullet list indicated that the information to follow related to the ways in which we be improved by keeping the content of the solicited user feedback. Yet the final two bullets provided information on the number of comments received and how we used the data collected. This information could have been moved to a separate paragraph to improve understandability.

Example 3 also demonstrates effective use of data to convey information – in this case, the volume of input from consumers – and illustrates the point that different contexts require different levels of specificity to meet the Bureau's standard that the content be accurate. Contrast the use of numbers in this example with that in the *How do I shop for a credit card* blog post, Example 2, above.

The blog also gives consumers information about how we do things at the Bureau – its description of gathering information from the public through a painstaking process demonstrates the Bureau's commitment to communicating with consumers in a manner that is transparent and non-patronizing. We describe what the data reveals and our process in unpretentious and straightforward terms.

[edit] Example 4: Specific, focused on real-world uses, provides straightforward tips (from the FAQ scripts)

Q: What information goes into making up my credit score?

What information makes up a credit score varies by the score developer. There are five important pieces of information about you that make up a typical credit score:

- Your bill-paying history (35 percent)
- How many accounts you have and what kind (10 percent)
- How much of your credit lines you are using (30 percent)
- How long you have had your accounts open (15 percent)
- Your recent credit activity (10 percent)

The proportions above apply to the general population when using the most common scores. Some scores have different proportions. The percentage weight of each factor can also vary depending on the available information in a consumer's credit file.

By law, credit scores cannot use or take into account factors such as race or color, religion, gender, national origin, or marital status.

TIP: You don't have to buy your credit score.

The information contained in your credit report will tell you whether there are any negative marks in your credit report. If you do buy a score, it is likely that the score the lender buys will be different from the score that you buy.

To get and keep a good credit score:'

- Pay all your bills on time
- Make sure the information in your credit reports is correct
- Only apply for the credit that you need
- Don't use too much of the credit that is available to you

The FAQ excerpt above, Example 4, is an example of where we've focused on a specific financial tool or piece of information rather than a financial goal, and use simple presentation of the facts to give consumers tips or rules-of-thumb. In other instances, the focus will be less focused on the discrete tool that on financial goals for which consumers may want to use specific tools – the context will determine the emphasis of any particular communication.

[edit] Example 5: Simple, actionable, right time/right moment, targeted to audience (from CFPB "Moving your checking account checklist")

Moving your checking account checklist

Changing checking accounts?

This 10-step checklist will help smooth your move and avoid accidental bounced checks or other disruptions.

Considering changing checking accounts?

- **Shop around.** Compare account services online or by visiting local branches. Also find out if you will need to make a minimum deposit and how much that would be.
- **Compare fees.** Ask for a list of your current account's fees. Then compare them to what you'd pay at other banks or credit unions you're considering. Also inquire about ways to avoid fees, such as by maintaining a minimum balance or setting up direct deposit.
- **Consider convenience.** How many ATM locations and branches are available? When are they open? Are they close to where you live, work and shop? Does the bank or credit union have a good customer service reputation?
- **Open the new account.** Ask the bank or credit union what identification it accepts or requires to open the account.

Steps to take in changing your checking account

- **List your automatic payments and deposits.** Be sure to include all the automatic deposits and withdrawals that go in and out of your old account each month.
- **Change direct deposit.** If you have direct deposit, fill out the paperwork from your employer or other payment source to reroute your deposits to your new account.
- **Find out the date your direct deposits will transfer.** Once you know the date of

the first direct deposit, make arrangements for your automatic debits and withdrawals to be made from your new account starting after that date. Then cancel the automatic debit from your old account so that your bill is not accidentally paid twice.

- **Leave some money in your old account.** Leave enough to cover any checks that haven't cleared or automatic payments that haven't taken place – and to avoid dipping below your minimum balance requirement.
- **Transfer your remaining funds.** Once all direct deposits and automatic payments are coming in and out of your new account, electronically transfer the remaining funds from your old checking account or use a cashier's check.
- **Close the old account.** And ask for written confirmation.

The Moving you checking account checklist *flier above, Example 5, provides an illustration of actionable content targeted to a specific audience: consumers who intend to move their checking account from one bank or credit union to another. It also illustrates an information offering provided to consumers at the right time and right moment. It gives consumers information they can use at the moment they can use it – in this case, when they can effectively make decisions about how to move their accounts from one provider to another without incurring unnecessary fees or missing payments.*

[edit] Example 6: Content that does not meet the Bureau's standards and parameters (hypothetical consumer alert)

Selling your military pension income

By Malum Operarius

Offers to purchase, loan or otherwise divert income from military pensions in exchange for one-time lump-sum monetary disbursements have been increasing in frequency and total volume over the last several years. Companies that offer lump-sum monetary payments in exchange for long-term access to a servicemember's vested pension frequently divert the focus of the arrangements away from the contractual obligations and long-term impacts of disbursement agreements, and towards the short-term access to easily-accessed cash for veterans and other pension beneficiaries. Buyout ads are often placed in military magazines to attract servicemembers and to bolster confidence in the company, sometimes even falsely representing the issuing company as a military affiliate.

The companies offer simple applications for servicemembers to obtain a quote, whereby the servicemember fills in personal information, including pension payment expectations, then submits the application and the company determines how much cash the veteran may receive, and what the pension payment diversion rate and term of the disbursement will be. Nevertheless, many of these agreements may be in violation of the law. Federal law dictates that in any case where a beneficiary entitled to compensation, pension, or dependency and indemnity compensation enters into an agreement with another person under which agreement such other person acquires for consideration the right to receive such benefit by payment of such compensation, pension, or dependency and indemnity compensation, as the case may be, such agreement shall be deemed to be an assignment and is prohibited.

Example 6, above, from a hypothetical document intended as a consumer alert CFPB, illustrates a communication that does not meet the standards for the Bureau's consumer-facing voice. Although accurate, it falls outside several of the parameters for what we say and how we say it, and many of the descriptors for the Bureau's voice would not accurately describe the communication.

The stated audience for the communication is consumers, but it is not written in a voice or style that will engage consumers effectively. The alert uses long paragraphs and compound sentences with multiple clauses. For a consumer-facing communication, it is also inaccessibly dense and loaded with jargon – terms like "disbursement," "assignment" – as meant in this context – and "indemnity compensation," may be well-understood by lawyers and industry professionals, but most likely are not clear to everyday consumers.

[edit] Example 7: Content that does not meet all of the Bureau's standards and parameters (from hypothetical web brochure)

LOW-INCOME CREDIT CARD PAYMENT PROGRAM Brochure

IF YOU CAN'T AFFORD TO PAY YOUR CREDIT CARD BILL, IF YOU DON'T TAKE ACTION QUICKLY YOU MAY BE AT RISK OF SERIOUS LONG-TERM FINANCIAL HARM.

THE LOW-INCOME CREDIT CARD PAYMENT PROGRAM (LICCPP) MAY BE ABLE TO HELP YOU AND YOUR FAMILY MINIMIZE FURTHER FINANCIAL DISTRESS.

IF YOU CAN'T PAY YOUR CREDIT CARDS

""READ THE FINE PRINT""

Act right away if you believe you're unable to pay the minimum payment on your credit card. Many creditors may be willing to help if you're facing a financial emergency. You do not need to be behind on your payments to ask for help!

YOU OR SOMEONE YOU KNOW MAY BE ELIGIBLE FOR HELP WITH YOUR CREDIT CARD PAYMENTS

WHAT IS THE LICCPP?

LICCPP is a Federally-funded program that helps low-income households with their credit card payments. It can help you talk to your card issuer, connect with approved credit counselors, and give you tools to help you work out an alternative payment plan if will not be able to make your required payment.

The LICCPP program can help you stay financially stable.

The federal government does not provide financial assistance directly to the public through the LICCPP. Instead, LICCPP operates in collaboration with credit counselors in the 50 States, the District of Columbia, Indian tribes or tribal organizations, and the U.S. territories.

WHO IS ELIGIBLE TO RECEIVE LICCPP ASSISTANCE?

The LICCPP in your community determines if your household's income qualifies for the program. Your local LICCPP may also require households to meet additional eligibility criteria to receive assistance.

- *NOTE: The availability of LICCPP assistance is not guaranteed.*

WHAT ASSISTANCE DOES LICCPP PROVIDE?

Your local LICCPP may be able to offer you one or more of the following types of assistance:

- Look at your expenses.
- Call your credit card company and set up an alternative payment plan.
- Find an approved credit counselor.

The hypothetical brochure in Example 7, above, describes a fictional credit card payment assistance program. It provides another demonstration of a communication, that while providing useful information, does not meet the parameters for how and what we say in some respects, and is not well-described by some of the descriptors for the Bureau's voice.

Its use of the second person "you" to directly engage consumers about real problems they face is consistent with the Bureau's approach. However, by doing so in conjunction with value-loaded terms that many readers may not want to associate with themselves – using "you" combined with "low-income" – it does not meet the culture and expectations of the target audience. In contrast, its use of "you" in connection with specific problems, like not being able to make a credit card payment – as opposed to a label for a demographic descriptor like "low-income" householders – is consistent with the Bureau's voice parameters.

Finally, by beginning with long segments of all-caps text, the brochure also would not satisfy the Bureau's focus on accessibility and approachability – although all caps can be effective when used sparingly in certain contexts, it is generally not engaging for the reader in long strings of text.

[edit] Plain Language Act

Even before President Obama signed the Plain Writing Act of 2010 (PWA) , the CFPB implementation team committed to speaking to people in language they could easily understand. If our goal at the CFPB is to empower consumers, then they must understand what we say and what we mean. If we are going to insist on easy-to-understand disclosures and forms by the industry, then what we write and present to the public must also be clear. We must lead by example.

The information below provides a brief overview of our plain language policies and guidance. For more detailed information, review the Federal Plain Language Guidelines, or visit PlainLanguage.gov .

The CFPB's Plain Language Officer is Gail Hillebrand, Associate Director for the Division of Consumer Education & Engagement (CEE). If you have specific questions about the information provided below or how the CFPB's plain language policies apply to your work, contact Dan Rutherford, from CEE's Office of Financial Education, at Dan.Rutherford@CFPB.gov.

For more information, please visit the Plain language guidance[4].

[edit] The Baseline: CFPB Style

[edit] About the Style Guide

This section outlines guidelines for capitalization, abbreviation, spelling, numerals, and usage for all consumer-facing content. These guidelines are the baseline style applicable for all CFPB documents, both internal and external, including:

- Website
- Fact sheets

- FAQs
- Reports
- Speeches
- Printed content (brochures, flyers, booklets, manuals, etc.)

The CFPB Style Guide (CFPB Style) is based on *The Associated Press Stylebook* (AP Style). The AP Style was chosen as the basis for the CFPB style because of its broad use in other consumer-facing products.

The CFPB Style differs from the AP Style in some respects. In these cases, the CFPB Style prevails. When faced with a style question, first consult the CFPB Style guide. If the answer is not here, check the AP Style book. If you can't find an answer in either source, contact Consumer Engagement.

Note: Certain legal documents, documents for regulations.gov , and other documents for which the primary purpose is not direct-to-consumer communication require a different style.

[edit] The CFPB style guide

[edit] Guide to CFPB information

1700 G Street N.W.: The street address of the headquarters of the Consumer Financial Protection Bureau.

1625 I Street N.W.: The street address of the Legal Division, Fair Lending Office, Non-Bank Supervision Office, Bank Supervision Office and Consumer Education and Engagement Division.

1750 Pennsylvania Street N.W.: The street address of the Enforcement Office.

Main phone line: (855) 411-CFPB (2372); Español (855) 411-CFPB (2372); TTY/TDD (855) 729-CFPB (2372)

Website: www.consumerfinance.gov **(which should be cited as "consumerfinance.gov" without the "www").**

Director: Richard Cordray. The first reference should be Director Richard Cordray or Richard Cordray, Director of the CFPB. The second reference should be Director Cordray.

Deputy Director: Steven Antonakes. On first reference Deputy Director Steven Antonakes or Steven Antonakes, Deputy Director of the CFPB; Deputy Director Date on subsequent references.

CFPB Divisions and Offices: Capitalize when Office is used formally, at the beginning of the office's name, but lowercase when used informally, after the office's name. For example: the Office of Research should not be referred to as the Research Office, but when using informally it would be acceptable to refer to "the research office" – for example "the research office conducted a study of ..."

Referring to Divisions and Offices: In most external uses, you should refer to CFPB as a whole, rather than specific Divisions or Offices. Organizing information based on which team developed it on consumer-facing materials is called "organizational mirroring" and is often more cumbersome than helpful for consumers. A good rule of thumb is "Will it help the consumer to know which division produced this work?" If not, stick with simply "CFPB."

CFPB Ombudsman's Office

Chief Operating Officer Division

Division of Consumer Education and Engagement

Division of Supervision, Enforcement, Fair Lending and Equal Opportunity

Division of External Affairs

Legal Division

Office of Consumer Response Note - not Consumer Response Center. Consumer Response Center and CR are never acceptable, even informally.

Office of Enforcement

Office of Supervision Policy: When referring to the formal title, not *Office of Supervision* or *Nonbank Supervision Office*, although an informal reference to the supervision policy office would be acceptable. *Office of Nondepository Insurance,* Office of Non-DI Supervision, and *Supervision Policy* are never acceptable, even informally.

Office of Fair Lending and Equal Opportunity

Office of Financial Education

Office of Financial Empowerment

Office of Media Relations

Office of Minority and Women Inclusion: Note – not Office of Inclusion. The abbreviation "OMWI" is acceptable if properly introduced with a parenthetical following the first reference.

Office for Older Americans

Office of Regulations

Office of Servicemember Affairs

Office for Students: Note, Student Loan Ombudsman except in legal documents or formal communications to Congress, in which we use the Dodd-Frank title, Private Education Loan Ombudsman.

Research, Markets, and Regulations Division: Include a serial comma. Use and rather than an ampersand. They should not be referred to in consumer-facing documents as "teams."

Director, Deputy Director: Always capitalized, even when not preceding a name.

Assistant Director: The title of a CFPB employee heading an office, reporting to an Associate Director. Always capitalized, even when not preceding a name. When the name of the division is included in the full title, *Assistant Director* should be followed by *of* not *for*. For example: "an Assistant Director will head each office," and "David Gragan is Assistant Director of Procurement."

Associate Director: The title of a CFPB employee heading a division, reporting to the Director. Always capitalized, even when not preceding a name. When the name of the directorate is included in the full title, *Associate Director* should be followed by *of* not *for*. For example: “an Associate Director will head each division,” and “Gail Hillebrand is Associate Director of Consumer Education and Engagement.”

[edit] Terms

21st-century: Hyphenate when using as an adjective. Avoid using superscript for the *st* in *21st*. For example: “The CFPB is a 21st-century agency.”

abbreviations: Avoid abbreviations. There are certain exceptions for titles: *Dr.*, *Gov.*, *Lt. Gov.*, *Mr.*, *Mrs.*, *Messrs.*, *Rep.*, *the Rev.*, *Sen.*, *Jr.*, *Sr.* and certain military titles. Abbreviate *company, corporation and limited* when used after the name of a corporate entity.

acronyms: As outlined in the Plain Language Act chapter, in general, try to avoid using acronyms. When you must use an acronym, it should be spelled out the first time it appears in the text. When referring to federal agencies – whether using their full name or an acronym – be mindful of where there could be confusion of federal departments with state-level or foreign government agencies. It is not always necessary to precede agency names with U.S. but it is important to do so if confusion of federal departments with state-level or foreign government agencies could result if U.S. is omitted. The acronym, in upper-case with no periods, is used in subsequent references to the entity in the text. If appropriate and if the acronym is being used as a noun, it should be preceded by “the.”

Examples: *the Consumer Financial Protection Bureau (CFPB)* the first time, thereafter *CFPB (or the Bureau);* the *United States Administration on Aging (U.S. AoA) the first time, thereafter U.S. AoA* (note that it is appropriate to include U.S. here, as many state governments also have an Administration on Aging).

ad hoc: italicized. Anything in a foreign language, including Latin, should be italicized.

adjustable-rate: Hyphenate when used as a compound modifier. Use two words and no hyphen when rate is used as a noun. For example, an *adjustable-rate mortgage*; some mortgages have *adjustable rates*.

African American: Upper case and no hyphen. Preferred to "Black" when referring to a racial characteristic protected against discrimination by ECOA.[5]

air base: Two words. "Air Force Base" when used as part of the proper name of a base in the U.S. and "Air Base" when used as part of the proper name of an installation abroad, **Examples**: McGuire Air Force Base,

N.J. and Yokota Air Base, Japan. Note that while the Air Force and Navy have "bases," the Marine Corps have "camps" and the Army has "posts."

Air Force: capitalize when referring to U.S. forces. Do not use abbreviation USAF.

attorneys general: Do not capitalize when referring generically to state attorneys general. Do capitalize when referring to a specific state attorney general by title. For example: "North Carolina Attorney General Roy Cooper made a statement." Note that the correct plural form includes an s at the end of attorneys, not general.

banks: use it when singular, they or them when plural.

bill pay: Not billpay. Bill-pay if used as a compound modifier, as in bill-pay service when referring to the service provided by financial institutions.

bulleted lists: Bulleted lists should as often as possible be limited to single phrases; for bulleted lists that are not comprised of complete thoughts or sentences, the first letter in the line item should be capitalized and periods should not be used at the end. Bulleted lists that do consist of complete thoughts or sentences should start with a capital letter and end with a period. Either way, each line item in a list should also have the same structure – meaning that if you were to insert each line item at the end of the preceding sentence, each would form a complete, grammatically correct sentence.

Example of a bullet list of phrases that do not make complete sentences:

For example:

- *First item on the list**Second item
- *Third item**Third item, subpart one
- *Third item, subpart two*
- *Third item, subpart three*

Contrast with:

Consumers should always remember to:

- Read their statements every month.
- Check their balances before making ATM withdrawals.
- Look for ATMs within their bank’s network to avoid surcharges.

CEOs: Acceptable in lieu of *chief executive officers.*

CFPB: In press releases, it is acceptable to use *CFPB* after the first reference to the Consumer Financial Protection Bureau, although only if placed in parentheses after first mention. **When used as a noun, CFPB should be preceded by the word *the.* For example: “The CFPB is hard at work.”** Avoid speaking in third person as the Bureau. For example, when content is clearly from/by the CFPB (blog posts, web copy, other places where a logo and source is evident), use "we" "us," etc. rather than "CFPB" or "The Bureau."

Congressional Oversight Panel: On second reference, *the* COP (pronounced as an acronym).

consumer agency: Acceptable when preceded by an indefinite article. For example: “We’re building a consumer agency that will work on behalf of the American people.” Consumer agency should not be capitalized. The CFPB is a consumer agency, we are not the Consumer Agency, and should avoid referring to ourselves as such.

Consumer Financial Protection Bureau (CFPB or Bureau): On second reference, the Bureau or the CFPB.

consumerfinance.gov: No need to include *www*. at the beginning, and it should be all lowercase.

Consumer financial protection laws: See federal consumer financial law.

Consumer Reports: See **Consumers Union**.

corporation: Abbreviate corporation as Corp. when it comes at the end of a name *(Dell USA Corp.)* Spell out corporation when it occurs elsewhere in the name *(Corporation for Public Broadcasting)*

Credit Card Accountability Responsibility and Disclosure Act: On second reference, *the CARD Act*.

Credit card bill: see *credit card statement*

credit card statement: Both credit card statement and credit card bill are acceptable, but you should maintain consistency within a document.

Credit Information and Specialty Finance Markets office

data-driven

dates: Spell out months for letters, press releases, memoranda, and other formal documents. For web documents, particularly more informal documents, like blogs, it is acceptable to abbreviate months, using the following formats: *Jan, Feb, March, April, May, June, July, Aug, Sept, Oct, Nov, Dec.* When a full date – with month, day, and year – appears before the end of a sentence, include a comma after the year. For example: "The November 24, 2010, posting of my calendar demonstrated our commitment to transparency." If referring to a time, date, and place in one sentence, they should come in that order: time first, then date, then place. See also **time.**

decision-making: Hyphenated when used as a compound modifier, as in *decision-making process*. Avoid as a noun or verb, use *decision* or *decide* instead.

Department of the Treasury: See Treasury Department.

depository institutions: Avoid this term in consumer-facing materials; use *banks, thrifts, and credit unions*.

Dodd-Frank Act: Refers to the *Dodd-Frank Wall Street Reform and Consumer Protection Act*. Acceptable on first reference in informal documents (e.g., blog posts), and on subsequent references in formal documents (e.g., press releases).

e.g.: Abbreviation for the Latin *exempli gratia*, meaning *for example*, and is always followed by a comma. Avoid using in consumer facing text; use *for example* instead.

examiner: Lower-case.

federal: Lower-case except as part of a proper noun (*e.g., federal laws*, but *Federal Bureau of Investigation*). Note that statutory and regulatory text often capitalizes Federal in all contexts. Where Bureau content uses quotes from such text it is acceptable to use whatever letter-case is used in the source text.

Federal consumer financial law. The CFPB has the authority to regulate products and services under the Federal consumer financial law, as defined under the Dodd-Frank Act. These laws include the provisions of Title X of the Dodd-Frank Act and the "enumerated consumer laws." The enumerated consumer laws include:

Alternative Mortgage Transaction Parity Act: Acceptable to refer to as AMTPA on second reference.

Consumer Leasing Act: Acceptable to refer to CLA on second reference.

Electronic Fund Transfer Act: Acceptable to refer to as EFTA (pronounced Eff-tah) on second reference.

Equal Credit Opportunity Act: Acceptable to refer to as ECOA (pronounced E-co-ah) on second reference.

Fair Credit Billing Act: Acceptable to refer to as FCBA on second reference.

Fair Credit Reporting Act: Acceptable to refer to as FCRA (pronounced Fic-Rah) on second reference.

Fair Debt Collection Practices Act: Acceptable to refer to as FDCPA on second reference.

Federal Deposit Insurance Act: Acceptable to refer to as “the FDI Act” on second reference.

Gramm-Leach-Bliley Act: Acceptable to refer to as GLBA on second reference.

Home Owners Protection Act: Acceptable to refer to as HPA on second reference.

Home Mortgage Disclosure Act: Acceptable to refer to as HMDA (pronounced Hum-Duh) on second reference.

Home Ownership and Equity Protection Act: Acceptable to refer to as HOEPA (pronounced Hoh-Pah) on second reference.

Real Estate Settlement Procedures Act: Acceptable to refer to as RESPA (pronounced Resp-Ah) on second reference.

SAFE Mortgage Licensing Act: Acceptable to refer to as the SAFE Act on second reference.

Truth in Lending Act: Acceptable to refer to as TILA (pronounced TEE-luh) on second reference.

Truth in Savings Act

Omnibus Appropriations Act, Section 626, Public Law 111-8

Interstate Land Sale Full Disclosures Act

financial institutions: You may use the pronoun they when referring to banks, plural. When referring to a bank, singular, use the pronoun it.

Financial Stability Oversight Council: *FSOC* (pronounced EFF-sock) on subsequent reference.

fiscal years: When referring to fiscal years, use *FY* immediately before the year, without a space. For example: *FY2012*.

fixed-rate: Hyphenated when used as a compound modifier. Two words when rate is used to modify a noun. For example, you get a *fixed-rate* loan but your loan has a *fixed rate*.

follow-up: Use two words (no hyphen) in verb form, for example, "I will follow up with him later," but "Their follow-up after the event was excellent."

Good Faith Estimate: Acceptable to refer to as GFE on second reference.

government: Capitalized only when used as part of a proper name, such as *Government Accountability Office*, otherwise lower-case. Do not abbreviate.

Hispanic: Upper case. May be used, as may **Latino**, to describe an ethnicity protected against discrimination by ECOA. The choice between the two terms may depend on the context.[6]

hyperlink: Hyperlink the words you want to actually be the link. Try to make those words the description of the actual thing they are linking to.

i.e.: Abbreviation for the Latin *id est* or *that is* and is always followed by a comma. Avoid using in consumer facing text. Use plainer language, such as *in effect*. I.e. does not mean *for example*.

Internet. Always upper-case.

JAGs: a Judge Advocate, commonly called a *JAG*, works for his or her service's Judge Advocate General *(TJAG)*, and is a member of the Judge Advocate General's Corps *(JAGC)*.

keynote address: not *key note*, with a space. Also: *keynote speech*.

Know Before You Owe: The name of initiatives that design a single, simpler disclosure form for financial services or products (e.g. TILA/RESPA mortgage forms, student loan shopping sheet). Capitalize each word. For example: *Know Before You Owe Mortgages, Know Before You Owe Students, or a Know Before You Owe initiative.* Can be abbreviated *KBYO Mortgages, etc.*, but only when properly introduced with a parenthetical following the first reference.

Latino: Upper case. May be used, as may **Hispanic**, to describe an ethnicity protected against discrimination by ECOA. The choice between the two terms may depend on the context.[7]

loan (n.) lend (v.): Preferred usage – don't use loan as a verb.

logos for credit card brand networks: When referring to the logo on the credit card (Visa, MasterCard, Discover, or American Express), call it *a network brand logo*. Use the full term throughout for clarity.

long term, long-term: Hyphenate when used as a compound modifier: "We will win in the *long term*." "He has *a long-term* assignment."

Main Street: Capitalize when referring generically to American villages, towns, or small cities, or their commerce.

majority: Means more than half the amount.

Members of Congress: Capitalize *Member*. For individual Members of Congress use Representative or Senator .

memorandum of understanding (MOU): Plural is *memoranda of understanding or MOUs*. When referring to a specific MOU, it is acceptable to capitalize.

middle initials: Use according to person's preference.

Midwest region

MyMoney.gov: No need to include *www*. at the beginning.

nationwide

nonbank: Without a hyphen. Synonymous with *nondepository*.

Northeast region

numerals: Spell out a numeral at the beginning of a sentence. Spell out whole numbers below 10, use figures for 10 and above. Use figures when used with percent or with decimals – 5 *percent*, 1.5 *seconds*. For ordinal numbers, spell out first through ninth and use figures for 10th and above.

online: When referring to the Internet.

organizational chart: In formal documents, avoid *org chart*.

overlimit fee: Not over-limit fee or over limit fee.

payday loan

percent: Percent not % or *per cent*. Use numbers in advance of percent, unless the number is zero: 5 *percent or zero percent*, but not 0 *percent*.

policymaking

preapproved: Not pre-approved.

prefixes: Generally do not hyphenate when using a prefix with a word starting with a consonant. There are exceptions such as: use hyphen if word that follows is capitalized and use a hyphen to join double prefixes e.g. *prequalified* or *pre-election*, but *pre-Dodd-Frank*, not *preDodd-Frank*.

prescreened: Not pre-screened.

President: Capitalize only when used as a formal title: *President Carter*. Lowercase in all other uses: "*The president* said today."

prequalified: Not pre-qualified.

prepayment: Not pre-payment.

publication titles: Publication titles should be italicized.

Regions: Capitalize directions when they refer to regions, not when they indicate a compass direction. For example: This storm moving eastward, will rain on the East Coast.

Representative: Rep. and U.S. Rep. are the preferred first reference forms. Do not use the words congressman and congresswoman. Also see **Member of Congress .**

rulewriting: Without a hyphen. Synonymous with *rulemaking*.

SBREFA: An acronym (pronounced sub-REEF-uh) referring to the Small Business Regulatory Enforcement Fairness Act. Should be spelled out on first reference, followed by an explanatory parenthetical introducing the acronym. SBREFA panels is acceptable on first reference, though some description would be useful. For example: "*SBREFA panels*, a process to gather input directly from small businesses about the potential impact of proposed rules." When possible, use the phrase "small-business review panels" in more informal documents (like blog posts).

Section: Capitalize when referring to a specific section of the Dodd-Frank Wall Street Reform and Consumer Protection Act and other laws. For example: "Under Section 1066 of the Dodd-Frank Act."

secretary: Capitalize before a name only if it is an official corporate or organizational title. Do not abbreviate.

Senator, senator: Capitalized when followed by a name. A senator is not a congressman/woman.

servicemember: Always one word, not *service member*.

skill set: Not *skillset*.

stand-up: Hyphenate when used as a noun. For example: "We are working on the CFPB's stand-up."

States/Other: If there is no acronym in () then the state does not have an acronym.

• Alabama (Ala.) • Alaska • Arizona (Ariz.) • Arkansas(Ark.) • California (Calif.)	• Montana (Mont.) • Nebraska (Neb.) • Nevada (Nev.) • New Hampshire (N.H.) • New Jersey (N.J.)

• Colorado(Colo.)	• New Mexico (N.M.)
• Connecticut (Conn.)	• New York (N.Y.)
• Delaware (Del.)	• North Carolina (N.C.)
• District of Columbia (D.C.)	• North Dakota (N.D.)
• Florida (Fla.)	• Ohio, Oklahoma (Okla.)
• Georgia (Ga.)	• Oregon (Ore.)
• Hawaii	• Pennsylvania (Pa.)
• Idaho	• Puerto Rico
• Illinois(Ill.)	• Rhode Island (R.I.)
• Indiana (Ind.)	• South Carolina (S.C.)
• Iowa	• South Dakota (S.D.)
• Kansas (Kan.)	• Tennessee (Tenn.)
• Kentucky (Ky.)	• Texas
• Louisiana (La.)	• Utah
• Maine	• Vermont (Vt.)
• Maryland (Md.)	• Virginia (Va.)
• Massachusetts (Mass)	• Washington (Wash.)
• Michigan (Mich.)	• West Virginia (W. Va.)
• Minnesota (Minn.)	• Wisconsin (Wis.)
• Mississippi (Miss.)	• Wyoming (Wyo.)

No state needed with the following cities: Atlanta, Baltimore, Boston, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Honolulu, Houston, Indianapolis, Las Vegas, Los Angeles, Miami, Milwaukee, Minneapolis, New Orleans, New York, Oklahoma, Philadelphia, Phoenix, Pittsburgh, St. Louis, Salt Lake City, San Antonio, San Diego, San Francisco, Seattle, Washington. Stories from all other U.S. cities require the city and state. Spell out Alaska, Hawaii, Idaho, Iowa, Maine, Ohio, Texas and Utah.

subpoena, subpoenaed, subpoenaing

telephone numbers: when listing telephone numbers in documents, use this format – 202-555-5555, ext. 2. Note: the accepted CFPB email signature block uses a telephone number format without dashes – 202 555 5555.

Tell Your Story: when referring to the branded public input portal, capitalize each word. When just using the phrase, "tell us your story," or "tell your story," in a sentence, lower case is fine.

Time element: Use days of the week, not today or tonight in print copy. To reference time of day, use a.m. and p.m., lower case with periods. See also **date** .

Titles: In general, confine capitalization to formal titles used directly before an individual's name. The only titles that should be abbreviated are: *Dr., Gov., Lt. Gov., Rep., Sen.* and certain military ranks. U.S. does not need to be included before titles of Secretary of the Treasury or other government officials. Do not capitalize a qualifier such as: *former, deposed, designate or acting.*

Title X: Pronounced "Title Ten."

Treasury Department: Synonymous with Department of the Treasury or, in formal documents, U.S. Department of the Treasury. Do not use Treasury on its own to refer to the Treasury Department.

underrepresented

undersecretary

UDAAP: unfair, deceptive, or abusive acts or practices. The Bureau has rulemaking, supervision, and enforcement authority to address UDAAPs in the consumer financial marketplace (described in more detail in Section 1031 and 1036 of the Dodd-Frank Act). **Note**: UDAAP is generally not a term that should be used in consumer-facing content, because it is not plain language.

U.S.

variable-rate: Hyphenate when used as a compound modifier. See **fixed-rate** .

Washington, D.C.

web: Lower case. Also web page, website, webcam, webcast and webmaster are lower case.

websites: do not need to include www. in front of the domain name. All websites should be hyperlinked, if possible.

well-informed

work-life balance

[edit] Grammar and punctuation basics

Compound modifiers: See **hyphen** .

Punctuation:

colon: The most frequent use of a colon is at the end of a sentence to introduce lists, tabulations, texts, etc. The first word after a colon should be capitalized only if it is a proper noun or the start of a complete sentence.

dash: Use en dashes (–), not em dashes (—). Include a space before and after each en dash.

commas: Use serial commas (also known as Oxford or Harvard commas). For example: the *Research*, *Markets*, *and Regulations* division, or “to reduce outdated, unnecessary, or overly burdensome regulations.”

exclamation points (!): Use sparingly and only when appropriate, even in informal documents.

hyphen: Use them to avoid ambiguity or to form an idea from two or more words. Compound modifiers should all be linked by a hyphen: for example, *checking-account* disclosure or *home-loan-mortgage* program. See *The Associated Press Stylebook* punctuation guide for additional guidance.

parentheses (): Try to avoid using parentheses because they are jarring to the reader. Place a period outside closing parenthesis if the material inside is not a sentence. Do not use to denote political affiliation.

periods: Use one space after a period or any other punctuation that concludes a sentence.

quotations: No quotes are necessary when describing an acronym. For example: annual percentage rate (APR). Use quotes sparingly when referring to unfamiliar terms. Quotations should not be italicized.

semicolon (;): In general, use the semicolon to indicate a greater separation of thought and information than a comma. A semicolon is also used to clarify a series and link independent clauses.

[edit] Fonts and formatting

As with the guidelines above, the standard fonts and formatting guidelines in this section are applicable to consumer-facing information offerings. More detail concerning fonts and formatting are illustrated in the templates provided in Chapter 5.

[edit] Fonts

Avenir Next is the primary brand typeface and can be used across all formats from print to digital. Its round and geometric letterforms are approachable and accessible. In cases where Avenir is unavailable, use Arial as a substitute.

Note: Avenir and Arial are not pleasant for lengthy body copy – use Georgia for body copy online and in print.

[edit] Page numbers

Documents should include page numbers, centered at the bottom of the page, in the same font as the rest of the document, and beginning on the second page.

[edit] Citations

The CFPB Style dictates that all legal documents apply the citation formats from *The Bluebook, A Uniform System of Citation,* currently in its Nineteenth Edition. Less formal documents are not required to adhere to *The Bluebook* citation formats, but should rely on *The Bluebook* as needed. All documents to be published in the Federal

Register should follow the citation guidelines in the Office of the Federal Register's "Federal Register Document Drafting Handbook "

[edit] Additional formatting issues

Additional formatting issues, including font size, headlines, spacing, margin, pagination, page breaks, charts and graphs, etc. are generally best illustrated through CFPB Style templates. Please refer to the Table of Contents and Chapter 5 for a list of approved templates for practical illustrations of these formatting guidelines in different contexts.

[edit] References

1. ↑ a. Accuracy requires rigor – in preparing and publishing content for the Bureau, we should use citations where appropriate to the forum or context. This is true even for informal documents using facts that are both (a) critical premises of what we're saying or
2. ↑ b. For example, it may be fine to use rounded numeric estimates or generalities in the context of an informal blog that is broadly targeting consumers (e.g. "we received over 14,000 comments"). In contrast, a financial literacy tool provided to consumers to help them understand how to navigate a mortgage settlement document may require far greater specificity in its use of numbers (e.g. "certain settlement costs cannot increase by more than 10 percent.")
3. ↑ c. Note again that while all of these examples are public-facing, not all of them have consumers as their primary audience – both the press release and the supervision manual are available to consumers, but are not necessarily targeting consumers.
4. ↑ d. The "Flesch–Kincaid Grade Level Formula" translates the 0–100 score to a U.S. grade level, making it easier to judge the readability level of various books and texts. (See Plain language)
5. ↑ e. For questions about the proper terms to describe other classes protected against discrimination by ECOA, please contact the Office of Fair Lending and Equal Opportunity.
6. ↑ f. For questions about the proper terms to describe other classes protected against discrimination by ECOA, please contact the Office of Fair Lending and Equal Opportunity.

7. ↑ g. For questions about the proper terms to describe other classes protected against discrimination by ECOA, please contact the Office of Fair Lending and Equal Opportunity.