

# The CFPB Language Access Plan for consumers with limited English proficiency

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# Executive Summary

Consistent with Executive Order 13166 (Aug. 11, 2000), the Consumer Financial Protection Bureau (CFPB) is committed to providing persons with limited English proficiency (LEP) meaningful access to its programs and services. The Language Access Plan describes the CFPB's policy and how the CFPB's language access activities are implemented across operations, programs, and services, and how they apply to all staff, particularly those who have contact with the public.

# 1. Background

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) established the Consumer Financial Protection Bureau. Section 1021 of the Dodd-Frank Act provides that the purpose of the CFPB is to “implement, and where applicable, enforce federal consumer financial law consistently for the purpose of ensuring that all consumers have access to markets for consumer financial products and services and that markets for consumer financial products and services are fair, transparent, and competitive.”

Listening and responding to consumers is central to the CFPB’s purpose of ensuring that all consumers have access to consumer financial products and services. Since its inception, the CFPB has provided consumers with numerous ways to make their voices heard. Consumers nationwide have engaged with the CFPB through public field hearings, listening events, roundtables, town halls, focus groups, unstructured user interviews, online through the website [consumerfinance.gov](https://consumerfinance.gov), and through the CFPB’s Office of Consumer Response.

The CFPB has also sought input from a range of stakeholders, including financial educators, community-based organizations, financial institutions, state and local governments, and others about challenges consumers face, effective approaches to overcoming those challenges, and what the CFPB can do to improve the consumer financial products and services marketplace. This engagement informs the agency’s work and would be incomplete without efforts to include persons with LEP.

More than 67 million people, or about 22 percent of the U.S. population over the age of five, speak a language other than English at home. Of this, more than 26 million people in the United States have limited proficiency in English. Spanish is the most widely spoken non-English language with approximately 40 million speakers, and it constitutes the largest share of the LEP population, followed by Chinese, Vietnamese, Korean, and Tagalog speakers. These five languages are spoken by more than 78 percent of LEP individuals. Studies by federal agencies and other stakeholders show that information in consumers’ native languages critical to improved financial well-being.

Household members who speak English as a second language, or who cannot read English, are particularly disadvantaged in their ability to review and understand financial documents and other important notifications. In 2022, the CFPB conducted research on the financial education needs of immigrants and LEP consumers. One of the identified challenges was that many of the technical terms commonly used in the U.S. financial system either do not have equivalent terms in non-English languages or have translations that are confusing.

# 2. Summary of CFPB's language access programs and resources

Consistent with Executive Order 13166 (Aug. 11, 2000), the CFPB is committed to taking the following steps to ensure financial education tools, programs, and services are available to consumers with LEP.

## 2.1 Understanding the needs of persons with LEP

- Conducting initiatives to identify the needs and challenges facing consumers with LEP.
- Maintaining an internal Language Access Task Force dedicated to identifying the needs and challenges facing consumers with LEP.
- Engaging consumers with LEP and stakeholders who serve them to understand current experiences in the financial marketplace.
- Engaging with other federal and state agencies to discuss issues facing LEP consumers.
- Conducting additional research about access to credit and consumer protection issues facing consumers with LEP.

## 2.2 Conducting outreach and engagement

- Conducting targeted outreach to consumers and stakeholders to LEP communities
- Conducting media interviews (TV, print media, radio, etc.) on financial issues in Spanish
- Maintaining a Facebook and Twitter presence in Spanish to aid outreach and engagement

## 2.3 Providing in-language products and services

- Maintaining a translation and audit process for CFPB materials
- Translating financial education materials into 8 languages (Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish, Tagalog, Vietnamese)
- Reviewing the CFPB website to identify key resources suitable for translation
- Translating and publishing Spanish versions of key press releases and blog posts to CFPB website and CFPB Spanish-language social media accounts
- Gathering in-language user feedback to improve CFPB translated resources
- Handling complaints and questions about consumer financial products and services from consumers in more than 180 languages
- Monitoring and evaluating the language access policies and procedures and makes updates to CFPB policies, as appropriate, on an ongoing basis

## 2.4 Promoting access to a fair and equitable financial marketplace

- Incorporating translation and interpretation in the CFPB's supervision and enforcement actions
- Providing compliance aids and guidance to financial institutions about language access
- Ensuring that financial institutions are following the law, including Equal Credit Opportunity Act (ECOA) requirements and prohibitions against Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

# 3. Efforts to support use of CFPB tools and resources by consumers with LEP

The CFPB views our responsibility to consumers with LEP as a whole-agency effort to address their unique needs in the financial marketplace. The varying missions of each CFPB office requires customized approaches that support the mandate to educate and empower all consumers, provide information and assistance to traditionally underserved consumers and communities, enforce fair lending laws, and promote an equitable marketplace for all consumers.

## 3.1 Language Access Task Force

The CFPB's Language Access Task Force (LATF) is a cross-divisional working group that aims to understand, develop, and execute an agency-wide strategy to provide consumers with LEP meaningful access to CFPB information and services. The task force, co-chaired by the Office of Financial Education and the Office of Public Engagement, meets regularly to:

- Create and support an effective infrastructure to ensure consumers with LEP have access to financial education resources
- Coordinate internally to ensure consistency in communications and to develop agency programs to engage with consumers with LEP
- Identify policy and structural changes to remove barriers and to improve the access, delivery, and safety of financial services

## 3.2 Internal translation and audit process

The CFPB has a blanket purchase agreement to translate materials and an interagency agreement with the Library of Congress to audit translated materials. To ensure accuracy, consistency, and cultural competency, translators are required to:



- Demonstrate proficiency in and the ability to communicate information accurately in both English and the other language
- Be knowledgeable, in both languages, of any specialized terms or concepts particular to the affected office's program or activity and of any particularized vocabulary used by persons with LEP;
- Use the CFPB's style guides and in-language financial terms glossaries during translations
- Understand and follow the same confidentiality, impartiality, and ethical rules as the CFPB staff
- Understand and adhere to their role as interpreters, translators, or multilingual staff

Every public deliverable is considered for translation, although priority is given to translating materials intended to help people spot risks, assert their rights, and find help if something goes wrong.

### 3.2.1 CFPB style guides

The CFPB has internal style guides for Spanish and Chinese, which were developed as a reference tool to ensure translations reflect the CFPB's overall voice and style guidelines. These guides help ensure the integrity and quality of our communications with consumers with LEP, industry, regulators, and other stakeholders.

### 3.2.2 In-language user testing of CFPB resources

To strengthen our resources for consumers with LEP, the CFPB underwent a comprehensive user-experience research initiative that included conducting quantitative analysis of the CFPB website, in-depth interviews with practitioners and intermediaries, in-language focus groups, and unstructured user testing of new in-language webpage prototypes based on what we learned.

In addition to existing Spanish-language website content, the CFPB used the findings to launch new webpages in Arabic, Chinese, Haitian Creole, Korean, Russian, Tagalog, and Vietnamese. The in-language pages include information on how to call in and submit a complaint in your language and specifics about the complaint process; translated key financial terms; in-language videos and content about how the CFPB works to protect consumers; web and print resources to help consumers understand their financial rights; and inclusive imagery. These updated pages seek to make it easier for consumers with LEP to understand and assert their rights, navigate

CFPB tools and resources and learn more about the banking and financial system. In an effort to ensure all consumers have access to a fair, competitive safe, equitable financial marketplace, improving language access and assisting these communities with financial matters remains a priority for the CFPB.

# 4. CFPB efforts to promote fair access and competition in the financial marketplace

## 4.1 Handling complaints from consumers with LEP about consumer financial products and services

The CFPB's Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace and brings consumers' concerns to the attention of consumer financial product or service providers. These complaints also play a significant role in alerting the agency to trending issues or problems with certain providers that may require enhanced supervision and enforcement actions. Currently, CFPB accepts complaints in more than 180 languages.

To submit a complaint about a consumer financial product or service, consumers can visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call toll-free at (855) 411-CFPB (2372). The CFPB forwards the complaint to the company and works to get a response from them—generally within 15 days. When the company responds, the consumer can review the response and give the CFPB feedback. If another government agency would be better able to assist, the CFPB forwards the complaint to that agency and lets the consumer know.

## 4.2 Language access during rulemaking

A key aspect of the CFPB's mission is to ensure that consumer financial products and services are safe and equitable. As part of this effort, we consider language access as an important part of the rulemaking process.

For example, as part of the CFPB's recent release of the Small Business Lending final rule implementing Section 1071 of the Dodd-Frank Act, the CFPB considered suggestions from the public to translate the sample data collection form into other languages to help capture the race, sex, and ethnicity of small business applicants. Use of these translations is not required under

the Small Business Lending final rule, but the CFPB is providing them as an implementation resource for lenders.

## 4.3 Fair lending rights and protections

To help ensure multilingual and LEP consumers understand their financial rights and protections, the CFPB published a [series of translated brochures on key fair lending topics](#), including money transfers, financial resources for older Americans, and financial education guides for economically vulnerable consumers and families. These brochures are currently available in English, Spanish, Arabic, Chinese, Korean, Tagalog, Vietnamese, Haitian Creole, and Russian.

The CFPB has also issued specific guidance to financial services providers to ensure they adhere to protections for immigrant and LEP consumers. For example, in 2021, the agency [reminded mortgage servicers of their obligation to educate and assist all borrowers](#), including consumers with LEP, with resolving delinquencies and providing loss mitigation options when transitioning out of COVID-related mortgage forbearance programs.

Similarly, the CFPB [joined seven other federal agencies](#) in issuing a statement encouraging lenders to explore opportunities to increase credit access through special purpose credit programs, which are designed to better serve historically disadvantaged individuals and communities.

## 4.4 Translation, interpretation, and other language access issues in supervision, enforcement, and policy work

The CFPB uses translation and interpretation services, as appropriate, during supervisory examinations and enforcement investigations. Translation and interpretation services can assist in finding situations that may pose a risk to consumers with LEP and non-English speaking consumers.<sup>1</sup>

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<sup>1</sup> Consumer Financial Protection Bureau, Supervisory Highlights, Issue 13, October 2016, [https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/Supervisory\\_Highlights\\_Issue\\_13\\_Final\\_10.31.16.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/Supervisory_Highlights_Issue_13_Final_10.31.16.pdf)

The CFPB may use these services when:

- Conducting interviews and consulting with LEP consumer witnesses, whistleblowers, and employees of regulated entities
- Reviewing non-English documents and telephone call recordings
- Providing information to the public on matters that may affect consumers with LEP, as appropriate.

When payments are sent to harmed consumers, they are accompanied by a letter explaining the reason for the payment and the CFPB's role. The letters are routinely translated into Spanish, but if the demographics of the harmed consumers suggest other languages would be helpful, the letter is also translated into those languages.

The CFPB also employs attorneys and analysts who stay abreast of language access issues and are available to consult with individuals both internally and externally who have questions about the intersection between the regulations and language access issues. Through this work, the team also identifies potential legal and policy issues, as well as solutions relating to language access issues generally.

For example, in 2021, the team's work culminated in the CFPB's issuance of the Statement Regarding the Provision of Financial Products and Services to Consumers with Limited English Proficiency.<sup>2</sup> This statement encourages financial institutions to better serve LEP consumers in languages other than English and provides guidance on how financial institutions can increase access to credit in non-English languages in a manner that's beneficial to consumers, while taking steps to ensure financial institutions' actions are compliant with ECOA and prohibitions against Unfair, Deceptive, and Abusive Acts or Practices. The team also makes recommendations regarding which consumer financial disclosures to translate into other languages.

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<sup>2</sup> Consumer Financial Protection Bureau, Statement regarding the provision of financial products and services to consumers with limited English proficiency, <https://www.consumerfinance.gov/rules-policy/notice-opportunities-comment/open-notices/statement-regarding-the-provision-of-financial-products-and-services-to-consumers-with-limited-english-proficiency/>.

## 4.5 Public enforcement actions involving LEP communities

- *American Express Centurion Bank (2017)*<sup>3</sup> – Action taken against two American Express banking subsidiaries for discriminating against certain consumers with Spanish-language preferences – including consumers in Puerto Rico, the U.S. Virgin Islands, and other U.S. territories – by charging them higher interest rates, imposing stricter credit cutoffs, and providing less debt forgiveness compared to consumers without Spanish-language preferences or addresses in Puerto Rico and the U.S. territories.
- *Synchrony Bank*<sup>4</sup> – Action taken against Synchrony Bank cited ECOA violations for discriminating against Hispanic consumers by excluding consumers with Spanish-language preferences and Puerto Rico mailing addresses from certain offers;
- *American Express Centurion Bank (2013)*<sup>5</sup> – Action taken against three American Express subsidiaries to refund an estimated \$59.5 million to more than 335,000 consumers for illegal credit card practices around optional “add-on products” such as payment protection and credit monitoring. Notably, American Express used telemarketing sales calls in Spanish to enroll the vast majority of Puerto Rico consumers in a card protection product but did not provide uniform Spanish-language scripts for these enrollment calls, and all written materials were provided in English. As a result, American Express did not adequately alert consumers during the calls about the steps necessary to receive and access the full benefits of the product;
- *Envios de Valores La Nacional*<sup>6</sup> – The CFPB found that La Nacional violated the Remittance Rule by failing to honor cancellation requests and refund certain fees and taxes when funds were not available on time. La Nacional was required to pay a civil money penalty of \$750,000 and to adopt a compliance plan to ensure that its money transfer acts and practices comply with the Remittance Rule and all applicable federal consumer financial laws;

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<sup>3</sup> No. 2017-CFPB-0016 (Aug. 23, 2017), [https://files.consumerfinance.gov/f/documents/201708\\_cfpb\\_american-express\\_content-order.pdf](https://files.consumerfinance.gov/f/documents/201708_cfpb_american-express_content-order.pdf).

<sup>4</sup> No. 2014-CFPB-0007 (June 19, 2014), [http://files.consumerfinance.gov/f/201406\\_cfpb\\_consent-order\\_synchrony-bank.pdf](http://files.consumerfinance.gov/f/201406_cfpb_consent-order_synchrony-bank.pdf).

<sup>5</sup> No. 2013-CFPB-0011 (December 24, 2013), [https://files.consumerfinance.gov/f/201312\\_cfpb\\_consent\\_amex\\_centurion\\_011.pdf](https://files.consumerfinance.gov/f/201312_cfpb_consent_amex_centurion_011.pdf).

<sup>6</sup> No. 2020-BCFP- 0025 (December 21, 2020), [https://files.consumerfinance.gov/f/documents/cfpb\\_envios-de-valores-la-nacional-corp\\_consent-order\\_2020-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_envios-de-valores-la-nacional-corp_consent-order_2020-12.pdf)

- *Sigue Corp.*<sup>7</sup> – The CFPB found that Sigue violated the Remittance Rule by failing to resolve errors, properly respond to cancellation requests, and provide refunds and made deceptive statements in advertisements. Sigue and its subsidiaries were required to reserve about \$100,000 for consumer redress and to pay a \$300,000 civil money penalty;
- *Trans-Fast Remittance, LLC*<sup>8</sup> – The CFPB found that Trans-Fast violated the Remittance Rule by failing to meet its obligations to resolve errors, failing to properly respond to cancellation requests, and failing to provide required refunds among other requirements. Trans-Fast was required to pay a \$1.6 million civil money penalty;
- *CFPB v. Nexus Services, Inc. et al.*,<sup>9</sup> – The CFPB, jointly with the Attorneys General of Virginia, Massachusetts, and New York, filed a lawsuit against Libre by Nexus, Inc. (Libre) and its owners alleging that they concealed or misrepresented the true costs of services by providing predominantly English-language agreements to prospective clients and co-signers, knowing that many did not understand English and that some were unable to read in any language. The CFPB further alleged that Libre offered to pay immigration bonds to secure the release of consumers held in federal detention centers, in exchange for large up-front fees and hefty monthly payments; and
- *Choice Money Transfer, Inc. d/b/a Small World Money Transfer*<sup>10</sup> – The CFPB found that Choice Money violated the Remittance Rule by failing to provide accurate fee information regarding current exchange rates and transfer fee costs and failing to provide required refunds. The CFPB’s order required payment of a civil money penalty of \$950,000 for violating the Electronic Fund Transfer Act and the Remittance Rule by, among other actions, failing to provide disclosures in Spanish and English.

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<sup>7</sup> No. 2020-BCFP- 0011 (August 31, 2020), [https://files.consumerfinance.gov/f/documents/cfpb\\_sigue-corporation\\_consent-order\\_2020-08.pdf](https://files.consumerfinance.gov/f/documents/cfpb_sigue-corporation_consent-order_2020-08.pdf).

<sup>8</sup> No. 2020-BCFP- 0010 (August 31, 2020), [https://files.consumerfinance.gov/f/documents/cfpb\\_trans-fast-remittance-llc\\_consent-order\\_2020-08.pdf](https://files.consumerfinance.gov/f/documents/cfpb_trans-fast-remittance-llc_consent-order_2020-08.pdf).

<sup>9</sup> No. 5:21-cv-00016 (February 22, 2021), [https://files.consumerfinance.gov/f/documents/cfpb\\_nexus-services-inc-et-al\\_complaint\\_2021-02.pdf](https://files.consumerfinance.gov/f/documents/cfpb_nexus-services-inc-et-al_complaint_2021-02.pdf).

<sup>10</sup> No. 2022-CFPB-0009 (October 4, 2022), <https://www.consumerfinance.gov/enforcement/actions/choice-money-transfer/>.

# 5. Informing and educating consumers in the financial marketplace

One of the CFPB's goals is to give consumers practical and actionable information they can use in pursuing their financial goals and in making financial decisions. The CFPB offers information and tools to educate and empower consumers with confidence and skills to protect their rights and to make well-informed financial decisions for themselves and their families. For communities with LEP, this includes access to consumer financial education materials in consumers' preferred languages as well as a consumer-facing video about our complaint process. The CFPB offers this information directly through Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish, Tagalog, and Vietnamese translated content on the CFPB website and has also promoted its availability to consumers with LEP through community service channels.

The publications provide straightforward information about money management and other financial issues like credit products, debt collection, reading credit reports and building credit, buying a home and how to avoid foreclosure, remittances, and many other topics. The CFPB makes many of these resources available in English, Spanish, and the seven other languages for download or free bulk ordering at [pueblo.gpo.gov/CFPBPubs/CFPBPubs.php](http://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php).

The CFPB's *Your Money, Your Goals (YMYG)* activities and resources provide information, training, tools, and resources to support intermediaries that serve LEP communities. Through YMYG, staff engage with various community stakeholders through training events, listening sessions, one-on-one meetings, and other ongoing engagements. These activities enable the CFPB to identify emerging trends and to exchange insights on the needs, challenges, and barriers to LEP consumers understanding and exercising their rights in the financial marketplace.

## 5.1 Ask CFPB

Ask CFPB is an online library of commonly asked questions about important financial topics, including credit cards, mortgages, student loans, bank accounts, credit reports, payday loans, and debt collection.



The tool aims to provide clear, unbiased, and actionable answers to questions regarding basic financial information on that topic, common issues, how-to guides, and explanations of consumer rights. Through Ask CFPB, the agency provides just-in-time help for consumers dealing with imminent financial situations. Currently, Ask CFPB is available in plain English and Spanish on [consumerfinance.gov](https://consumerfinance.gov).

## 5.2 Financial terms glossaries

The CFPB created and maintains glossaries that translate common financial terms into Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish Tagalog, Vietnamese.<sup>11</sup> The goal of the glossaries is to ensure there's consistency in translated consumer education materials. In addition, the CFPB publicly shares this resource with other agencies and intermediaries to help others provide financial information to multilingual communities. The glossaries are living documents and are updated with new financial words and terms as needed.

In an effort to build consistency across the federal government, the CFPB updates the glossaries in partnership with the Federal Housing Finance Agency, Department of Housing and Urban Development, Internal Revenue Service, Department of Justice, Federal Deposit Insurance Corporation, Federal Trade Commission, Social Security Administration, Freddie Mac, Fannie Mae, General Services Administration, and National Association of Hispanic Real Estate Professionals.

## 5.3 Translated disclosures

Over the years, the CFPB has encouraged financial institutions to provide fair and transparent access to products and services to people more comfortable using a language other than English. Providing financial information in multiple languages helps to promote competitive markets and strengthens relationships between financial service providers and their customers.

Certain financial rules and regulations require financial services providers to make disclosures that help consumers understand the product and services, as well as their rights and protections. The following disclosures are made available in both English and Spanish:

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<sup>11</sup> <https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/tools-and-resources/#translated-financial-terms>

- Prepaid card model forms – delivering information to consumers about fees and provisions of reloadable and payroll cards.<sup>12</sup>
- Adverse action sample notices – providing reasons credit was denied or offered on different terms and notice of incomplete applications and the applicant’s right to obtain information.<sup>13</sup>
- Home mortgage origination documents – including the Loan Estimate and Closing Disclosure plus explanatory booklets, such as Your Home Loan Toolkit, the Consumer Handbook on Adjustable-Rate Mortgages, and the Home Equity Line of Credit booklet.<sup>14</sup>
- Early intervention clauses for mortgage servicers – informing delinquent mortgage borrowers about their options.<sup>15</sup>
- Credit reporting notices – explaining a firm offer of credit and outlining a consumer’s rights under the Fair Credit Reporting Act and their rights in the event of identity theft.<sup>16</sup>
- Debt collection model validation notice – helping consumers identify and verify debts being collected.<sup>17</sup>

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<sup>12</sup> Consumer Financial Protection Bureau, Prepaid Card Disclosure, <https://www.consumerfinance.gov/consumer-tools/prepaid-cards/understand-fees/>

<sup>13</sup> Consumer Financial Protection Bureau, Notices after you applied for credit, <https://www.consumerfinance.gov/language/notices-after-you-applied-for-credit/>

<sup>14</sup> Consumer Financial Protection Bureau, Compliance resources and certain required disclosures, <https://www.consumerfinance.gov/learnmore/#2>

<sup>15</sup> Consumer Financial Protection Bureau, Mortgage Servicing: Early intervention written notice clauses and translations, [https://files.consumerfinance.gov/f/documents/cfpb\\_mortgage\\_servicing\\_early\\_intervention\\_model\\_clauses\\_translations\\_2021-07.pdf](https://files.consumerfinance.gov/f/documents/cfpb_mortgage_servicing_early_intervention_model_clauses_translations_2021-07.pdf)

<sup>16</sup> Consumer Financial Protection Bureau, Model forms and disclosures, <https://www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/fair-credit-reporting-act/model-forms-and-disclosures/>

<sup>17</sup> Consumer Financial Protection Bureau, Debt collection model forms and samples, <https://www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/debt-collection/forms-and-samples/>

## 5.4 Translated websites

The CFPB provides a dedicated website for [Spanish-speaking consumers](#) with translated financial education tools, information about submitting a complaint, and answers to commonly asked financial questions through Ask CFPB.

In addition, the agency launched website landing pages in [Arabic](#), [Chinese](#), [Haitian Creole](#), [Korean](#), [Russian](#), [Tagalog](#), and [Vietnamese](#), to support consumers in navigating to CFPB tools and resources, and in learning about the banking and financial systems, including commonly used financial terms and acronyms.

After dedicated in-language focus groups, interviews with intermediary organizations, and user testing, improvements were made to the pages to better meet the needs of LEP populations and to help them better navigate financial hardships.

# 6. Outreach and stakeholder engagement

The CFPB conducts outreach and engagement to service providers; advocates; local, state, and federal government partners; financial institutions; and other stakeholders on the needs and challenges facing consumers with LEP. Through these engagements, the CFPB identifies and assesses potential policy interventions. Supporting the CFPB's work to increase multilingual services for consumer financial services and products has been an area of focus for this initiative. Activities have included:

- Listening sessions with service providers and advocates working with immigrant consumers
- Director roundtable events with service providers and advocates working with immigrant consumers
- Roundtables with local government officials
- Director town hall events to listen to the experiences of immigrant consumers
- White House Task Force on New Americans subcommittee on financial access and financial education, co-chaired by CFPB, which convenes listening sessions with stakeholders and develops recommendations for increasing access to financial services

The CFPB also is a member of the following working groups that meet on a periodic basis to share best practices and lessons learned on engaging with and providing in-language resources to consumers with LEP:

- White House Initiative on Asian Americans, Native Hawaiians and Pacific Islanders (WHIAANHPI)
- The Municipal Language Access Network (MLAN)
- Washington State Department of Financial Institutions Language Access sub-committee
- Financial Literacy Education Commission (FLEC)

Participation in these groups gives CFPB staff the opportunity to stay up to date on policy changes and to inform the CFPB's processes.

# 7. Regulatory requirements

This Language Access Plan articulates the CFPB's commitment to providing persons with LEP with meaningful access to its programs and services. It is, therefore, exempt from the notice and comment rulemaking requirements under the Administrative Procedure Act. See 5 U.S.C. 553(b).

Because no notice of proposed rulemaking is required, the Regulatory Flexibility Act does not require an initial or final regulatory flexibility analysis. See 5 U.S.C. 603(a), 604(a).

The CFPB has determined that this Language Access Plan does not impose any new or revise any existing recordkeeping, reporting, or disclosure requirements on covered entities or members of the public that would be collections of information requiring OMB approval under the Paperwork Reduction Act, 44 U.S.C. 3501–3521.

Any questions regarding this policy may be directed to [financial.education@cfpb.gov](mailto:financial.education@cfpb.gov)

## APPENDIX A:

# Key Language Access Terms

### DEFINED TERM

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**DIRECT “IN-LANGUAGE” COMMUNICATION**

Monolingual communication in a language other than English between a multilingual staff and a person with LEP (e.g., Korean to Korean).

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**INTERPRETATION**

The act of listening, understanding, analyzing, and processing a spoken communication in one language (source language) and then faithfully orally rendering it into another spoken language (target language) while retaining the same meaning.

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**LIMITED ENGLISH PROFICIENCY (LEP)**

Describes individuals who:

- A. do not speak English as their primary language; and
- B. have a limited ability to read, write, speak, or understand English.

Individuals with LEP may be competent in English for certain types of communication (e.g., speaking or understanding), but have limited proficiency in English in other areas (e.g., reading or writing). LEP designations are also context-specific; an individual may possess sufficient English language skills to function in one setting (e.g., conversing in English with coworkers), but these skills may be insufficient in other settings (e.g., addressing court proceedings). An individual who is Deaf or Hard of Hearing may also have limited proficiency in spoken or written English and may not be proficient in ASL or any other recognized sign language.

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## DEFINED TERM

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### **LANGUAGE ASSISTANCE SERVICES**

Oral and written language services used to provide individuals with LEP meaningful access to, and an equal opportunity to participate fully in, the services, activities, and other programs administered by the CFPB.

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### **MEANINGFUL ACCESS**

Language assistance that results in accurate, timely, and effective communication at no cost to the individual with LEP needing assistance. Meaningful access denotes access that is not significantly restricted, delayed, or inferior as compared to programs or activities provided to English-proficient individuals.

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### **PRIMARY LANGUAGE**

The language in which an individual most effectively communicates when interacting with the CFPB. An individual's primary language may be a language variant.

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### **TRANSLATION**

The process of converting written text from a source language into an equivalent written text in a target language as fully and accurately as possible while maintaining the style, tone, and intent of the text, while considering differences of culture and dialect.

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