

## Request for Records Disposition Authority

Records Schedule Number: DAA-0587-2013-0007  
Schedule Status: Returned Without Action  
Agency or Establishment: Consumer Financial Protection Bureau  
Record Group / Scheduling Group: Records of the Consumer Financial Protection Bureau  
Records Schedule applies to: Major Subdivision  
Major Subdivision: Division of Consumer Education & Engagement  
Minor Subdivision: Office of Older Americans  
Schedule Subject: Office of Older Americans Records  
Internal agency concurrences will be provided: Yes

### Background Information

Records created and received by this office relate to the mission-critical functions and the internal administration of the Bureau required for compliance with the governing principles of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010:

- 1) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination;
- 2) Federal consumer financial law is enforced consistently without regard to the status of a person as a depository institution; and
- 3) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.

The records disposition instructions are media neutral, unless otherwise stated.

### Item Count

Number of Total Disposition Items	Number of Permanent Disposition Items	Number of Temporary Disposition Items	Number of Withdrawn Disposition Items
0	0	0	15

### GAO Approval

## Outline of Records Schedule Items for DAA-0587-2013-0007

Sequence Number	
1	Publications Files
1.1	Historic Publication Files Disposition Authority Number: DAA-0587-2013-0007-0001
1.2	Non-historic publication files Disposition Authority Number: DAA-0587-2013-0007-0002
1.3	Publication project files Disposition Authority Number: DAA-0587-2013-0007-0003
2	Event/Outreach Files
2.1	Historic event files Disposition Authority Number: DAA-0587-2013-0007-0004
2.2	Non-historic event files Disposition Authority Number: DAA-0587-2013-0007-0005
2.3	Event planning and facilitation files Disposition Authority Number: DAA-0587-2013-0007-0006
3	Research and Trend Analysis Files
3.1	Research Records Disposition Authority Number: DAA-0587-2013-0007-0007
3.2	Research and analysis Disposition Authority Number: DAA-0587-2013-0007-0008
3.3	Final Reports and Studies Disposition Authority Number: DAA-0587-2013-0007-0009
4	Committee, Conference, and Meeting Files Disposition Authority Number: DAA-0587-2013-0007-0010
5	Advisor Certification Files Disposition Authority Number: DAA-0587-2013-0007-0011
6	Education and Awareness Files
6.1	Internal Disposition Authority Number: DAA-0587-2013-0007-0012
6.2	External Disposition Authority Number: DAA-0587-2013-0007-0013
6.3	Web-based Disposition Authority Number: DAA-0587-2013-0007-0014
7	Coordination and Monitoring Files Disposition Authority Number: DAA-0587-2013-0007-0015

Returned Without Action

Records Schedule Items

1	<p><b>Publications Files</b> Publications including but not limited to pamphlets, leaflets, booklets and brochures created to educate and advise the community of students.</p>
1.1	<p><b>Historic Publication Files</b> Disposition Authority Number      DAA-0587-2013-0007-0001</p> <p>Specific publications created by the Office of older Americans for major events, conferences, award presentations, and public service and awareness announcements.</p> <p>Final Disposition                              Permanent Item Status                                      Withdrawn Is this item media neutral?                  Yes Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?      No</p> <p><b>Disposition Instruction</b> Cutoff Instruction                              Cut off at the end of the calendar year. Transfer to Inactive Storage                  Transfer to the National Archives 5 years after cutoff. Transfer to the National Archives for Accessioning      Transfer to the National Archives 5 year(s) after cutoff</p> <p><b>Additional Information</b> What will be the date span of the initial transfer of records to the National Archives?      Unknown From July 2011 to Present How frequently will your agency transfer these records to the National Archives?      Every 5 Years</p>

Returned Without Action

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	1 MB	1 MB
Paper		

Microform		
Hardcopy or Analog Special Media		

1.2

**Non-historic publication files**

Disposition Authority Number DAA-0587-2013-0007-0002

Publications created for routine events such as, award ceremonies and social events.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

**Disposition Instruction**

Cutoff Instruction Cutoff at end of calendar year in which product is produced.

Retention Period Destroy 2 year(s) after cutoff

**Additional Information**

GAO Approval Not Required

1.3

**Publication project files**

Disposition Authority Number DAA-0587-2013-0007-0003

These records may include but are not limited to proposals, drafts, comments, correspondence, and related records leading to the final publication.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

**Disposition Instruction**

Returned Without Action

	Cutoff Instruction	Cut off at end of calendar year in which product is produced.
	Retention Period	Destroy 2 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
2	Event/Outreach Files	
	Financial education event files developed to document the promotion of the older American education programs (e.g., Memphis RISE Foundation Spring Symposium and Aging Network, White House Lesbian, Gay, Bisexual, Transgender (LGBT) Conference on Aging, 2012 Money Smart Week, West Virginia (Operation Scam Jam), Elder Financial Consumer Law Day 2012). Include (are Power Point presentations, agendas, question and answer formats, and other related materials provided and presented to attendees at outreach sessions (e.g., community meetings, town halls, and media, business government, and stakeholder events).	
2.1	Historic event files	
	Disposition Authority Number	DAA-0587-2013-0007-0004
	Records include specific material created for major events, meetings, conferences, award presentations and related activities.	
	Final Disposition	Permanent
	Item Status	Withdrawn
	Is this item media neutral?	Yes
	Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?	No
	Disposition Instruction	
	Cutoff Instruction	Cut off at the end of the calendar year.
	Transfer to Inactive Storage	Transfer to the National Archives 5 years after cutoff.
	Transfer to the National Archives for Accessioning	Transfer to the National Archives 5 year(s) after cutoff
	Additional Information	
	What will be the date span of the initial transfer of records to the National Archives?	Unknown From July 2011 to present
	How frequently will your agency transfer these records to the National Archives?	Every 5 Years

Returned Without Action

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	1 MB	1 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

2.2

**Non-historic event files**

Disposition Authority Number DAA-0587-2013-0007-0005

Records include audiovisual records, presentations and related materials created for routine events such as meetings, award ceremonies and social events.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off at the end of the calendar year in which event has been completed.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

CEO Approval Not Required

2.3

**Event planning and facilitation files**

Disposition Authority Number DAA-0587-2013-0007-0006

Registrations and related records created in the course of establishing and hosting public education and awareness events.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Returned Without Action

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?

No

Disposition Instruction

Cutoff Instruction

Cut off at the end of the calendar year in which event has been completed.

Retention Period

Destroy 5 year(s) after cutoff

Additional Information

GAO Approval

Not Required

3

Research and Trend Analysis Files

Research and analysis records, copies of consumer complaints received from the Office of Consumer Response, copies of financial product offers (e.g., reverse mortgage products), copies of private and federal studies (e.g., The National Elder Mistreatment Study, Fraud Fighter Call Centers, Census Briefs), and other records that document the interaction between financial services providers and older Americans.

3.1

Research Records

Disposition Authority Number

DAA-0587-2013-0007-0007

Include detailed studies of risk items that are of particular concern or importance to CFPB and older Americans. The analysis may include extensive market analysis of economic, demographic, regulatory, supervisory and market trends. Records include annual reports and studies, and consumer information from public and non-public sources, (e.g., State Attorney Generals, Financial Institutions).

Final Disposition

Temporary

Item Status

Withdrawn

Is this item media neutral?

Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?

No

Disposition Instruction

Cutoff Instruction

Cut off at end of calendar year in which product is produced.

Retention Period

Destroy 2 year(s) after cutoff

Additional Information

GAO Approval

Not Required

Returned Without Action

3.2

Research and analysis

Disposition Authority Number DAA-0587-2013-0007-0008

Research and analysis records documenting abuse and scams against older Americans.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off at end of calendar year in which product is produced.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

GAO Approval Not required

3.3

Final Reports and Studies

Disposition Authority Number DAA-0587-2013-0007-0009

Final Reports and Studies

Final Disposition Permanent

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off at the end of the calendar year.

Transfer to Inactive Storage Transfer to the National Archives 5 years after cutoff.

Transfer to the National Archives for Accessioning Transfer to the National Archives 5 year(s) after cutoff

Additional Information

Returned Without Action



What will be the date span of the initial transfer of records to the National Archives? **Unknown**  
**From July 2011 to present**

How frequently will your agency transfer these records to the National Archives? **Every 5 Years**

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	1 MB	1 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

4 **Committee, Conference, and Meeting Files**

Disposition Authority Number **DAA-0587-2013-0007-0010**

Internal and external agency committees established by agency authority and tasked with establishing and reviewing policy, studying subject matters of agency importance, recommending new actions or developing multi-year plans, and related strategic matters. Records include any files created and/or maintained by the committee including agenda, minutes, final reports, and related records documenting accomplishments of official boards and committees.

Final Disposition **Permanent**

Item Status **Withdrawn**

Is this item media neutral? **Yes**

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? **No**

**Disposition Instruction**

Cutoff Instruction **Cut off files at the end of each calendar year in which committee is superseded or cancelled, at the completion of a significant activity (e.g., completion of research report), or at the change of the committee chair.**

Transfer to Inactive Storage **Transfer to the National Archives 5 years after cutoff.**

Returned Without Action

Transfer to the National Archives for Accessioning      Transfer to the National Archives 5 year(s) after cutoff

Additional Information

What will be the date span of the initial transfer of records to the National Archives?      Unknown  
From July 2011 to present

How frequently will your agency transfer these records to the National Archives?      Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	1 MB	1 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

Advisor Certification Files

Disposition Authority Number      DAA-0587-2013-0007-0011

Monitoring certifications or designations of financial advisors who advise seniors: alerting SEC and state regulators of abusive certifications; reporting to Congress and SEC with recommendations on informing seniors about identifying appropriate advisors; and related monitoring activities. Records include but are not limited to the monitoring of the types of certifications or designations of financial counselors. Also included are senior financial education certification studies (e.g., Insured Industry & Financial Counseling, Insured Retirement Institute, and Investment Advisers Association), and related records.

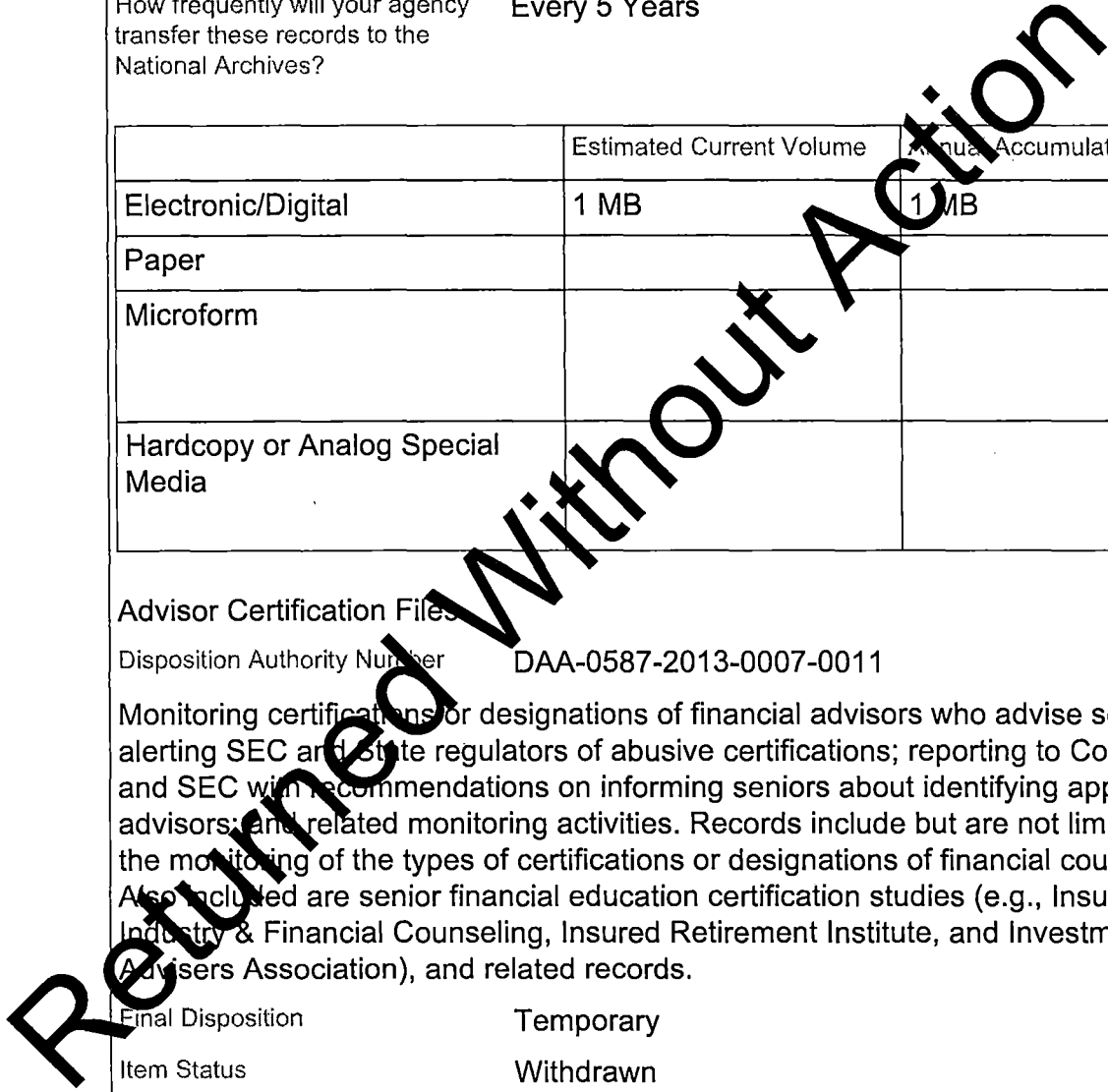
Final Disposition      Temporary

Item Status      Withdrawn

Is this item media neutral?      Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?      No

Disposition Instruction



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	Cutoff Instruction	Cut off at the end of the calendar year in which the certificate/credential expires or is superseded.
	Retention Period	Destroy 5 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
6	<b>Education and Awareness Files</b>	
	Financial education training and awareness materials created for older Americans.	
6.1	<b>Internal</b>	
	Disposition Authority Number	DAA-0587-2013-0007-0012
	Records include, slides, handouts, brochures, course completion certificates, and related records created to train, certify, and accredit CFPB staff in consumer education and engagement functions.	
	Final Disposition	Temporary
	Item Status	Withdrawn
	Is this item media neutral?	Yes
	Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?	No
	Disposition Instruction	
	Cutoff Instruction	Cut off at end of calendar year in which product is produced.
	Retention Period	Destroy 2 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
6.2	<b>External</b>	
	Disposition Authority Number	DAA-0587-2013-0007-0013
	Records include materials developed by CFPB for public financial education purposes, including presentations, handouts, and brochures for meetings, conferences and related external activities to older Americans.	
	Final Disposition	Temporary
	Item Status	Withdrawn
	Is this item media neutral?	Yes
	Do any of the records covered by this item currently exist in	No

Returned Without Action

6.3

electronic format(s) other than e-mail and word processing?

Disposition Instruction

Cutoff Instruction Cut off at end of calendar year in which product is produced.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

GAO Approval Not Required

Web-based

Disposition Authority Number DAA-0587-2013-0007-0014

Web-based or other digital content targeted towards students, such as older Americans reverse mortgage assistance, located on such sites as Consumerfinance.gov.

Final Disposition Temporary

Item Status Withdrawn

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing? No

Disposition Instruction

Cutoff Instruction Cut off at the end of the calendar year in which the content was removed from the public's view.

Retention Period Destroy 2 year(s) after cutoff

Additional Information

GAO Approval Not Required

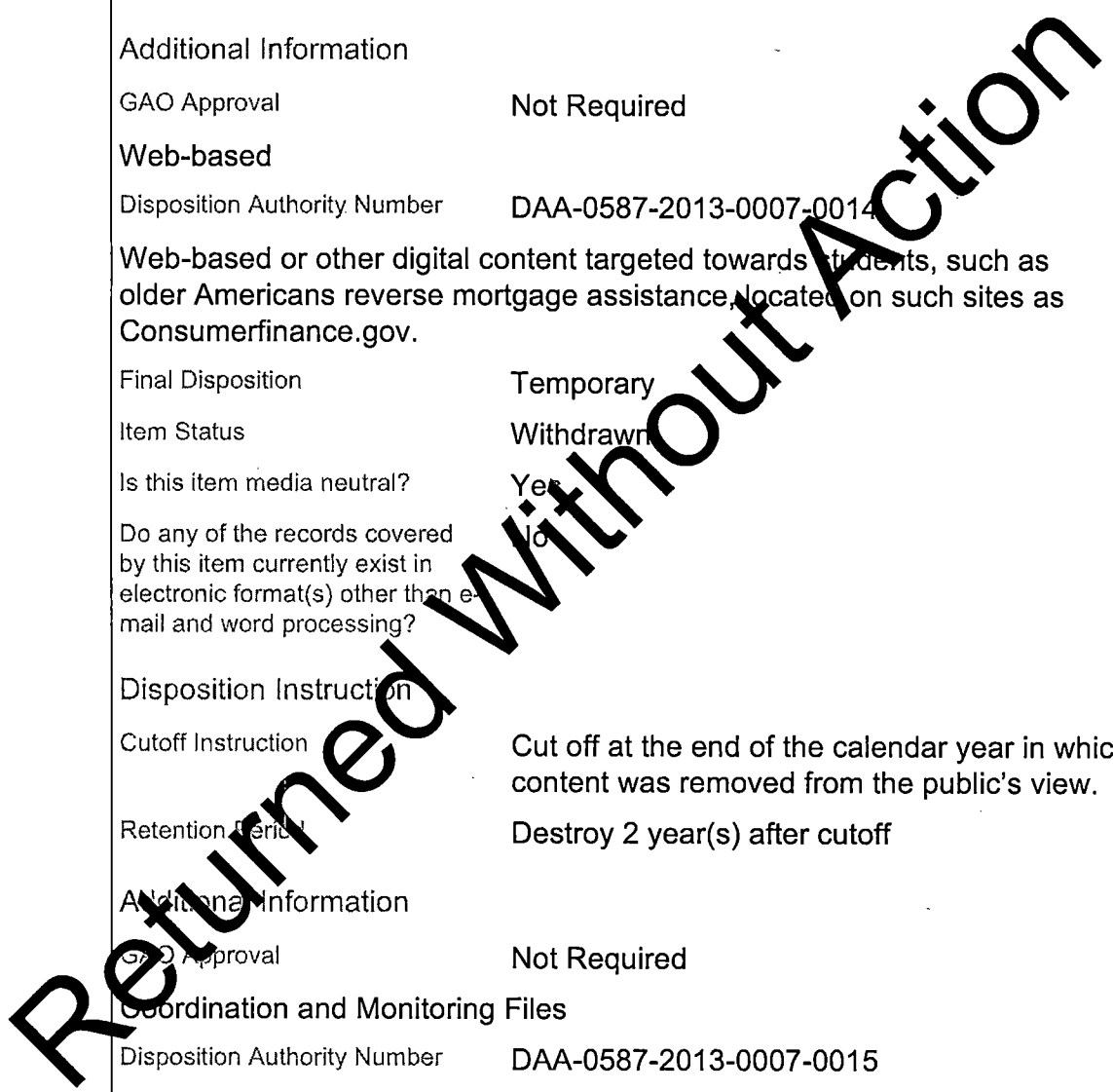
7

Coordination and Monitoring Files

Disposition Authority Number DAA-0587-2013-0007-0015

Records created in the course of coordinating consumer protection efforts of seniors with other Federal agencies, State regulators, and private entities, (e.g., National Association of Insurance Commissioners – NAIC) as appropriate to promote consistent, effective, and efficient enforcement. Records include but are not limited to meeting records such as agendas, memoranda, discussion material, meeting minutes, progress reports and other documentation about coordination and monitoring activities.

Final Disposition Temporary



Item Status	Withdrawn
Is this item media neutral?	Yes
Do any of the records covered by this item currently exist in electronic format(s) other than e-mail and word processing?	No
Disposition Instruction	
Cutoff Instruction	Cut off at end of calendar year upon completion of meeting.
Retention Period	Destroy 5 year(s) after cutoff
Additional Information	
GAO Approval	Not Required

**Returned Without Action**

### Agency Certification

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal in this schedule are not now needed for the business of the agency or will not be needed after the retention periods specified.

### Signatory Information

Date	Action	By	Title	Organization
02/26/2013	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
10/02/2014	Return Without Action	Lauren Crisler	Appraiser	National Archives and Records Administration - Records Management Services

Returned Without Action