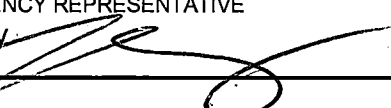



REQUEST FOR RECORDS DISPOSITION AUTHORITY			JOB NUMBER 11-587-12-16		
To: NATIONAL ARCHIVES & RECORDS ADMINISTRATION 8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001			Date received 9/20/12		
1. FROM (Agency or establishment) Consumer Financial Protection Bureau			NOTIFICATION TO AGENCY In accordance with the provisions of 44 U.S.C. 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.		
2. MAJOR SUBDIVISION Consumer Education & Engagement					
3. MINOR SUBDIVISION Office of Financial Education					
4. NAME OF PERSON WITH WHOM TO CONFER Yvonne K. Wilson, Senior Records Management Specialist		5. TELEPHONE NUMBER 202-435-7578	DATE 11/20/11	ARCHIVIST OF THE UNITED STATES <u>WITHDRAWN</u>	
6. 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 on the attached <u>5</u> page(s) are not needed now for the business for this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies, <input checked="" type="checkbox"/> is not required <input type="checkbox"/> is attached; or <input type="checkbox"/> has been requested.					
DATE 9/20/12		SIGNATURE OF AGENCY REPRESENTATIVE Steven L. Coney 		TITLE Records Officer	
7. ITEM NO.	8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION		9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN (NARA USE ONLY)	
	Media Neutral Records Schedule for the Program Records of the CFPB Division of Consumer Education & Engagement (CEE), Office of Financial Education CFPB Approvals: CEE Office of Financial Education  9/20/12 _____ (Date)				

Attachment to SF 115: Consumer Financial Protection Bureau (CFPB), RG 587

Division of Consumer Education & Engagement – Office of Financial Education

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 Division of Consumer Education & Engagement (CEE) consists of six offices: Consumer Engagement, Financial Education, Financial Empowerment, Older Americans, Servicemember Affairs, and Students. The function of the Office of Financial Education is to research and evaluate existing financial education/literacy programs to help shape and promote effective financial literacy programs throughout the country, and to develop materials and information to help people at key financial decision moments.

The official records of the Office of Financial Education may be created, received, and stored in several formats, including: paper records, scanned images, PDF files, data files, data sets, digital photographs and audio recordings, web-based records (such as SharePoint portals, web pages, wikis, blogs, tweets, etc.), and electronic mail and word processing formats.

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

Item 1. Publications Files

Publications including but not limited to pamphlets, leaflets, booklets and brochures created to educate and advise the community of students.

a. Publication files

Specific publications created for major events, conferences, meetings, award presentations, and public service and awareness announcements.

Disposition: **TEMPORARY**. Cut off at the end of the calendar year. Destroy/delete years after cutoff.

WITHDRAWN

b. Publication project files

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

Disposition: **TEMPORARY**. Cut off at end of calendar year in which product is produced. Destroy/delete 2 years after cutoff.

WITHDRAWN

Item 2. Event/Outreach Files

Office of Financial Education event files developed to document the promotion of the Office of Financial Education program. Included are Power Point presentations, agendas, questions and answer formats, and other related materials provided and presented to attendees at outreach sessions (e.g., community meetings, town halls, focus groups, and special events).

a. Significant historic event and outreach files

Records include specific material created for the use of high-level officials at major events, meetings, conferences, award presentations and related activities.

Disposition: **PERMANENT**. Cut off at the end of the calendar year. Transfer to the National Archives 15 years after cutoff.

WITHDRAWN

b. Audio visual records documenting participation by CFPB high-level officials in public and financial industry events.

Disposition: PERMANENT. Cut off at the end of the calendar year in which event has been completed. Transfer to the National Archives 15 years after cutoff.

WITHDRAWN

c. Non-significant historic event and outreach files

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

Disposition: **TEMPORARY**. Cut off at the end of the calendar year in which event has been completed. Destroy/delete 5 years after cutoff.

WITHDRAWN

d. Event planning and facilitation files

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

Disposition: **TEMPORARY**. Cut off at the end of the calendar year in which event has been completed. Destroy/delete 5 years after cutoff.

WITHDRAWN

Item 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, and other records that document the interaction between financial services providers and students.

a. Research records

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

Disposition: **TEMPORARY**. Cut off at end of calendar year in which product is produced. Destroy/delete 2 years after cutoff.

WITHDRAWN

b. Abuse and scam research and analysis records

Research and analysis records documenting abuse and scams against consumers.

Disposition: **TEMPORARY**. Cut off at end of calendar year in which product is produced. Destroy/delete 5 years after cutoff.

WITHDRAWN

c. Final Reports and Studies

Disposition: **PERMANENT**. Cut off at the end of the calendar year. Transfer to the National Archives 15 years after cutoff.

WITHDRAWN

Item 4. Committee, Conference, and Meeting Files

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.

Disposition: **TEMPORARY**. 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 the National Archives 5 years after cutoff.

WITHDRAWN

Item 5. Employee Certification Program Files

Certifications and credentials of CFPB financial advisors and educators. Records consist of certificates of completion, continuing learning education credits, and related documentation.

WITHDRAWN

Disposition: **TEMPORARY**. Cut off at the end of the calendar year in which the certificate/credential expires or is superseded. Destroy/delete 5 years after cutoff.

Item 6. Reports, Studies, and Recommendations

Reports, studies, and recommendations to Congress, and other institutions on financial education matters including but not limited to the Financial Literacy Report.

WITHDRAWN

Disposition: **PERMANENT**. Cut off at the end of each calendar year in which the information is submitted to Congress. Transfer to the National Archives 15 years after cutoff.

Item 7. Education and Awareness Files

Financial education training and awareness materials created for the financial education of children and adults.

a. Internal files

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.

WITHDRAWN

Disposition: **TEMPORARY**. Cut off at end of calendar year in which product is produced. Destroy/delete 2 years after cutoff.

b. External files

Records include materials developed by CFPB for student financial education purposes including presentations, handouts, and brochures for schools, universities, conferences and related external activities for teachers, parents, and students.

WITHDRAWN

Disposition: **TEMPORARY**. Cut off at end of calendar year in which product is produced. Destroy/delete 5 years after cutoff.

c. Web-based files

Web-based or other digital content targeted towards consumers, such as debt repayment assistance, located on such sites as Consumerfinance.gov.

Disposition: **TEMPORARY**. Cut off at the end of the calendar year in which the content was removed from the public's view. Destroy/delete 2 years after cutoff.

WITHDRAWN

Item 8. Decision Memoranda

Decision memoranda that determine the CFPB course for providing consumer based financial education information, advice, tools and other financial education information ideas that influence the CFPB research on consumer decision-making behavior and other financial activities.

Disposition: **PERMANENT**. Cut off at the end of each calendar year upon completion of memo. Transfer to the National Archives 15 years after cutoff.

WITHDRAWN

Item 9. Government Accountability Office (GAO) Study Files

GAO study of certification of individuals and education programs. Records include correspondence with GAO, drafts of GAO recommendations and report, Bureau comments, and copy of final GAO report.

Disposition: **TEMPORARY**. Cut off at end of calendar year upon completion of GAO report. Destroy/delete 5 years after cutoff.

WITHDRAWN