Request for Records Disposition Authority

Records Schedule Number DAA-0587-2014-0006

Schedule Status Approved

Agency or Establishment Consumer Financial Protection Bureau

Record Group / Scheduling Group Records of the Consumer Financial Protection Bureau

Records Schedule applies to Major Subdivsion

Major Subdivision Division of Consumer Education and Engagement

Minor Subdivision Division of Consumer Education and Engagement

Schedule Subject Consumer Education and Engagement

Internal agency concurrences will

be provided

No

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 Division of Consumer Education & Engagement (CEE) consists of six offices: Consumer Engagement, Older Americans, Financial

of six offices: Consumer Engagement, Older Americans, Financial Education, Financial Empowerment, Servicemember Affairs, and Students.

The function of the Office of Consumer Engagement is to monitor and assess public use of CFPB web based tools and products, and to survey the public about the usability of them.

The function of the Office of Older Americans is to protect the people just now reaching their sixties who are part of America's largest-ever generation of retirees. This office will connect seniors with what they need to guide themselves through their financial lives. The office has a unique opportunity to bring together and coordinate efforts of senior groups and community organizations, faith based groups, financial services providers, adult protective services agencies, and state and federal regulators to promote consumer protection and help seniors navigate safely through financial challenges. According to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, this office conducts research to identify best practices and effective

methods, tools, technology and strategies to educate and counsel seniors about personal finance management with a focus on – (i) protecting themselves from unfair, deceptive, and abusive practices; (ii) long-term savings; and (iii) planning for retirement and long-term care.

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 county, and to develop materials and information to help people at key financial decision moments.

The function of the Office of Financial Empowerment is to improve the financial stability low and moderate income and underserved consumers. Its focus is on the financial needs of the 60 million un and under banked and the more 100 million living below twice the poverty. The function of the Office of Service Member Affairs monitors military complaints to CFPB and resolutions of those complaints; ensures fair and adequate outcomes for service members; and works with federal, state, and local partners to address consumer protection measures for service members and their families.

The function of the Office for Students is to help increase awareness of the consequences of student debt, empower consumers to make wise decisions early on in their financial lives and to protect young consumers from high risk financial products. In addition to student loans, young people face unique issues in a number of consumer financial products and services, including cards, debt collection, and deposit accounts.

The official records of CEE are created, received, and stored in several formats, including: 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 Count

Number of Total Disposition Items			Number of Withdrawn Disposition Items
24	6	18	0

GAO Approval

Outline of Records Schedule Items for DAA-0587-2014-0006

Sequence Number	
1	Publications Files
1.1	Historic publication files Disposition Authority Number: DAA-0587-2014-0006-0001
1.2	Non-historic publication files Disposition Authority Number: DAA-0587-2014-0006-0002
1 3	Publication Project Files Disposition Authority Number: DAA-0587-2014-0006-0003
2	Event/Outreach Files
2.1	Historic event files Disposition Authority Number: DAA-0587-2014-0006-0004
2.2	Non-historic event files Disposition Authority Number: DAA-0587-2014-0006-0005
2.3	Event planning and facilitation files Disposition Authority Number: DAA-0587-2014-0006-0006
2.4	Audio Visual Files Disposition Authority Number: DAA-0587-2014-0006-0007
3	Research and Trend Analysis Files
31	Research Records Disposition Authority Number: DAA-0587-2014-0006-0008
3.2	Research and analysis Disposition Authority Number: DAA-0587-2014-0006-0009
3.3	Final Reports, Studies and Recommendations Disposition Authority Number: DAA-0587-2014-0006-0010
3.4	Committee, Conference, and Meeting Files Disposition Authority Number: DAA-0587-2014-0006-0011
4	Education and Awareness Files
4.1	Internal Disposition Authority Number: DAA-0587-2014-0006-0012
4.2	External Files Disposition Authority Number: DAA-0587-2014-0006-0013
4.3	Web-based and Digital Files Disposition Authority Number: DAA-0587-2014-0006-0014
5	Coordination and Monitoring Files Disposition Authority Number: DAA-0587-2014-0006-0015
6 Flectronic Records Archiv	Advisor Certification Files

	Disposition Authority Number: DAA-0587-2014-0006-0016
7	Decision Memoranda Disposition Authority Number: DAA-0587-2014-0006-0017
8	Government Accountability Office (GAO) Study Files Disposition Authority Number: DAA-0587-2014-0006-0018
9	Employee Certification Program Files Disposition Authority Number: DAA-0587-2014-0006-0019
10	Study Group Files Disposition Authority Number: DAA-0587-2014-0006-0020
11	Private Education Loan Ombudsman Annual Reports Disposition Authority Number: DAA-0587-2014-0006-0021
12	Consumer Feedback Files
12.1	On-line Research and Analysis Tools Disposition Authority Number: DAA-0587-2014-0006-0022
12.2	Web site feedback reports Disposition Authority Number: DAA-0587-2014-0006-0023
13	Direct Contact with Service Members Files Disposition Authority Number: DAA-0587-2014-0006-0024

Records Schedule Items

Records Sche	dule Items	
Sequence Number		
1		sumer financial products, including but not limited to digital, and brochures, created to advise and educate products.
1.1	Historic publication files	
	Disposition Authority Number	DAA-0587-2014-0006-0001
		may include but not limited to, major events, tions, and public service and awareness
	Final Disposition	Permanent
	Item Status	Active
	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 the National Archives for Accessioning	Transfer to the National Archives in 5 year blocks 15 year(s) after the last year in the block
	Additional Information	
	First year of records accumulation	2011
	What will be the date span of the initial transfer of records to the National Archives?	From 2011 To 2015
	How frequently will your agency transfer these records to the National Archives?	Every 5 Years
;		

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	5 MB	1 MB
Paper		

Microform	
Hardcopy or Analog Special Media	

1.2 Non-historic publication files

Disposition Authority Number

DAA-0587-2014-0006-0002

Publications may include but not limited to, routine events such as, award ceremonies and social events.

Final Disposition

Temporary

Item Status

Active

Is this item media neutral?

Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

1.3 Publication Project Files

Disposition Authority Number

DAA-0587-2014-0006-0003

Records include materials prepared for the development of historic and non-historic publications.

Final Disposition

Temporary

Item Status

Active

Is this item media neutral?

Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

2 Event/Outreach Files

> Financial education event files developed to document the promotion of the education programs may include but not limited to, electronic 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-0587-2014-0006-0004

Records include specific material created for major events, meetings, conferences, award presentations and related activities.

Final Disposition Permanent

Item Status Active

Is this item media neutral? Yes

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

No

Disposition Instruction

Cutoff Instruction Cut off at end of calendar year.

Transfer to the National Archives

for Accessioning

Transfer to the National Archives in 5 year blocks 15

year(s) after the last year in block.

Additional Information

First year of records accumulation 2011

What will be the date span of the initial transfer of records to the

National Archives?

From 2011 To 2015

How frequently will your agency

transfer these records to the

National Archives?

Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	5 MB	1 MB

Paper	
Microform	
Hardcopy or Analog Special Media	

Non-historic event files

Disposition Authority Number DAA-0587-2014-0006-0005

Records may include but not limited to, routine events such as, award ceremonies and social events.

Final Disposition Temporary

Item Status Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

2.3 Event planning and facilitation files

Disposition Authority Number DAA-0587-2014-0006-0006

Registrations and related records created in the course of establishing and hosting

public education and awareness events.

Final Disposition Temporary

Item Status Active

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

GAO Approval Not Required

2.4 Audio Visual Files

Disposition Authority Number DAA-0587-2014-0006-0007

Audio visual records documenting participation by CFPB high-level officials in public and financial industry events. Records include but are not limited to digital photographs and videos of meetings and events with the President of the United States, and other high level officials in the government, and in the public sector.

Final Disposition Permanent

Item Status Active

Is this item media neutral? Yes

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

Disposition Instruction

Cut off at the end of the calendar year in which event

has been completed.

Transfer to the National Archives

for Accessioning

Transfer to the National Archives in 5 year blocks 15

year(s) after the last year in the block

Additional Information

First year of records accumulation 2011

What will be the date span of the initial transfer of records to the

National Archives?

From 2011 To 2015

How frequently will your agency

transfer these records to the

National Archives?

Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	50 MB	10 MB
Paper		

Microform	
Hardcopy or Analog Special Media	

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 copies of private and federal studies, and other records that document the interaction between financial services providers and consumers.

3.1 Research Records

Disposition Authority Number DAA-0587-2014-0006-0008

Include 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, 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 Active

Is this item media neutral? Yes

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

Disposition Instruction

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

produced.

Retention Period Destroy 2 year(s) after cutoff

No

Additional Information

GAO Approval Not Required

3.2 Research and analysis

Disposition Authority Number DAA-0587-2014-0006-0009

Research and analysis records documenting abuse and scams against consumers.

Final Disposition Temporary

Item Status Active

3.3

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

Final Reports, Studies and Recommendations

Disposition Authority Number DAA-0587-2014-0006-0010

Reports, studies, and recommendations to Congress and other institutions on consumer education and engagement matters.

Final Disposition Permanent

Item Status Active

Is this item media neutral? Yes

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

No

Disposition Instruction

Cut off at the end of the calendar year.

Transfer to the National Archives

for Accessioning

Transfer to the National Archives in 5 year blocks 15

year(s) after the last year in the block

Additional Information

First year of records accumulation 2011

What will be the date span of the

initial transfer of records to the

National Archives?

From 2011 To 2015

How frequently will your agency

transfer these records to the

National Archives?

Every 5 Years

Estimated Current Volume | Annual Accumulation

Electronic/Digital	5 MB	1 MB	
Paper			
Microform			
Hardcopy or Analog Special Media			

3 4 Committee, Conference, and Meeting Files

Disposition Authority Number

DAA-0587-2014-0006-0011

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 Temporary

Item Status Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

⁴ Education and Awareness Files

Financial education training and awareness materials created for consumers.

4.1 Internal

Disposition Authority Number DAA-0587-2014-0006-0012

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 Active

Is this item media neutral? Yes

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

Disposition 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

4 2 External Files

Disposition Authority Number DAA-0587-2014-0006-0013

Records include materials developed by CFPB for public financial education purposes, including but not limited to, presentations, handouts, and brochures for meetings, conferences and related external activities to consumers.

Final Disposition Temporary

Item Status Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

4.3 Web-based and Digital Files

Disposition Authority Number DAA-0587-2014-0006-0014

Web-based or other digital content targeted towards consumers, located on such site as Consumerfinance.gov.

Final Disposition Temporary

Item Status Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

5

GAO Approval Not Required

Coordination and Monitoring Files

Disposition Authority Number DAA-0587-2014-0006-0015

Records created in the course of coordinating consumer protection efforts of consumers 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 Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in electronic format(s) other than email 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

6 Advisor Certification Files

Disposition Authority Number

DAA-0587-2014-0006-0016

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

Active

Is this item media neutral?

Yes

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

Disposition Instruction

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

Decision Memoranda

Disposition Authority Number

DAA-0587-2014-0006-0017

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.

Final Disposition

Permanent

Item Status

Active

Is this item media neutral?

Yes

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

Disposition Instruction

7

Cutoff Instruction Cut off at the end of each calendar year upon

completion of memo.

Transfer to the National Archives

for Accessioning

Transfer to the National Archives in 5 year blocks 15

year(s) after the last year in the block

Additional Information

First year of records accumulation 2011

What will be the date span of the initial transfer of records to the

From 2011 To 2015

National Archives?

How frequently will your agency transfer these records to the

National Archives?

Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	5 MB	1 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

Government Accountability Office (GAO) Study Files

Disposition Authority Number

8

DAA-0587-2014-0006-0018

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.

Final Disposition **Temporary**

Item Status Active

Is this item media neutral?

Yes

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

No

Disposition Instruction

Cutoff Instruction Cut off at end of calendar year upon completion of

GAO report.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

GAO Approval **Not Required**

Employee Certification Program Files

Disposition Authority Number DAA-0587-2014-0006-0019

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

Final Disposition **Temporary**

Item Status Active

Is this item media neutral? Yes

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

Do any of the records covered by this item exist as structured

electronic data?

Yes

Yes

Disposition Instruction

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

10 **Study Group Files**

> Disposition Authority Number DAA-0587-2014-0006-0020

Work papers, records, etc. associated with surveys or studies, e.g. survey

instruments and information.

Final Disposition Temporary

Item Status Active

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

11

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

Private Education Loan Ombudsman Annual Reports

Disposition Authority Number DAA-0587-2014-0006-0021

Annual reports to Congress.

Final Disposition Permanent

Item Status Active

Is this item media neutral? Yes

Do any of the records covered by this item currently exist in

electronic format(s) other than email and word processing?

No

Disposition Instruction

Cutoff Instruction Cut off at end of calendar year.

Transfer to the National Archives

for Accessioning

Transfer to the National Archives in 5 year blocks 15

year(s) after the last year in the block.

Additional Information

First year of records accumulation 2011

What will be the date span of the From 2011 To 2015

initial transfer of records to the National Archives?

How frequently will your agency

transfer these records to the

National Archives?

Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	5 MB	1 MB
Paper		
Microform	***************************************	

1					
	Hardcopy or Analog Specia Media				
12	Consumer Feedback Files Online tools to enable users to provide feedback about consumer financial interests				
12.1	On-line Research and Analysis Tools Disposition Authority Number DAA-0587-2014-0006-0022				
	Research and analysis information received from online tools, and outreach initiatives (e.g., "Know Before You Owe" User Feedback Files; Ask CFPB, an online Question and Answer Platform that helps consumers find authoritative answers to their basic financial questions; and the College Cost Comparison Too and other records that document consumer financial interests. Records include feedback through survey instruments, website submissions, comment forms, and correspondence.				
	Final Disposition	Temporary	·		
	Item Status	Active			
	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 caler survey forms have been rece has been entered in the elect	ived and information		
	Retention Period	Destroy 5 year(s) after cutoff			
	Additional Information				
	GAO Approval	Not Required			
12.2	Web site feedback reports				
	Disposition Authority Number	DAA-0587-2014-0006-0023			
	Final Disposition	Temporary			
	Item Status	Active			
	Is this item media neutral?	Yes			
	Do any of the records covered by this item currently exist in	No			

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electronic format(s) other than email and word processing?

Disposition Instruction

Cut off at the end of the calendar year in which all

statistical reports have been completed.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

GAO Approval Not Required

13 Direct Contact with Service Members Files

Disposition Authority Number DAA-0587-2014-0006-0024

Case files documenting direct contact with service members regarding their

financial products complaints.

Final Disposition Temporary

Item Status Active

Is this item media neutral? Yes

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

Disposition Instruction

Cut off at end of calendar year in which contact has

been made.

Retention Period Destroy 5 year(s) after cutoff

Additional Information

GAO Approval Not Required

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	Ву	Title	Organization
01/08/2015	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
02/02/2016	Return for Revisio	Rania Mahmoud	Appraisal Archivist	National Archives and Records Administration - Records Management Services
02/08/2016	Submit For Certific ation	Steven Coney	Records Officer	Operations Division - Administrative Office
02/17/2016	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
05/26/2016	Submit for Concur rence	Rania Mahmoud	Appraisal Archivist	National Archives and Records Administration - Records Management Services
05/27/2016	Concur	Margaret Hawkins	Director of Records Management Servic es	National Records Management Program - ACNR Records Management Serivces
06/02/2016	Concur	Laurence Brewer	Director, National R ecords Management Program	National Archives and Records Administration - National Records Management Program
06/05/2016	Approve	David Ferriero	Archivist of the Unite d States	Office of the Archivist - Office of the Archivist