

Request for Records Disposition Authority

Records Schedule Number DAA-0587-2015-0002

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 Subdivision

Major Subdivision Division of Research, Markets, & Regulations

Minor Subdivision Division of Research, Markets, & Regulations

Schedule Subject Research, Markets, and Regulations Records

Internal agency concurrences will be provided Yes

Background Information Division of Research, Markets, and Regulations

Records created and received by this division 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.
Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (the Act) established the Consumer Financial Protection Bureau (CFPB) and authorizes it to supervise certain consumer financial services companies and large depository institutions and their affiliates for consumer protection purposes.

The Division of Research, Markets, and Regulations is responsible for analysis of consumer financial markets and consumer understanding and behavior; identifying areas where there is a need for action to improve the functioning of a particular market; developing and prioritizing policy initiatives in various market areas; building consensus around alternative policy approaches based on analysis of their costs and benefits; and, where a decision is made to proceed through rulemaking, developing the regulations themselves.

The Division of Research, Markets, and Regulations include the following offices.

- o Office of Research
- o Card Markets;
- o Deposits, Liquidity Lending, and Reporting Markets;
- o Installment Lending and Collections Markets;
- o Mortgage Markets;
- o Office of Regulations; and
- o Small Business Lending Markets

Item Count

Number of Total Disposition Items	Number of Permanent Disposition Items	Number of Temporary Disposition Items	Number of Withdrawn Disposition Items
11	3	8	0

GAO Approval

Outline of Records Schedule Items for DAA-0587-2015-0002

Sequence Number	
1	Records of Rulemakings
1.1	Significant Rulemaking Records Disposition Authority Number: DAA-0587-2015-0002-0001
1.2	Routine Rulemaking Records Disposition Authority Number: DAA-0587-2015-0002-0002
1.3	Administrative/Transitory Rulemaking Records Disposition Authority Number: DAA-0587-2015-0002-0003
2	Records of Official Regulatory Interpretations and Decisions
2.1	Formal Regulatory Interpretations Records Disposition Authority Number: DAA-0587-2015-0002-0004
2.2	Informal Regulatory Guidance and Support Function Records Disposition Authority Number: DAA-0587-2015-0002-0005
3	Records of Non-Rulemaking Policy Projects and Official Research Publications
3.1	Significant Non-Rulemaking Policy Projects and Official Research Publications Records Disposition Authority Number: DAA-0587-2015-0002-0006
3.2	Routine Non-Rulemaking Policy Projects and Official Research Publication Records Disposition Authority Number: DAA-0587-2015-0002-0007
3.3	Data Field Records Containing PII Disposition Authority Number: DAA-0587-2015-0002-0008
3.4	Administrative/Transitory Non-Rulemaking Policy Project Records Disposition Authority Number: DAA-0587-2015-0002-0009
3.5	Records of Research Publications Published as Independent Research Disposition Authority Number: DAA-0587-2015-0002-0010
3.6	Records of Ongoing Market Monitoring Disposition Authority Number: DAA-0587-2015-0002-0011

Records Schedule Items

Sequence Number	
1	Records of Rulemakings
1.1	Significant Rulemaking Records
	Disposition Authority Number DAA-0587-2015-0002-0001
	Included but are not limited to: -The public rulemaking docket, published notices related to the rulemaking and public comments received in response to the proposed rule or notice, and the final small business review panel report; -Regulatory impact and other analyses required by law or executive order; -Studies, data, and research relied on to support rulemaking policy decisions or the regulatory impact or other required analyses, as well as other relevant information that was considered in preparing a final rule; -Memoranda of ex parte communications occurring after the publication of a proposed rule and prepared in accordance with the Bureau's ex parte policy; -Other records that would be contained in the administrative rulemaking record that would be certified to a court as the record on any review of the agency's regulatory action. -Small entity compliance guides required by law.
	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 files at end of calendar year after final rule takes effect or proposed rule is withdrawn.
	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 2016
	How frequently will your agency transfer these records to the National Archives? Every 5 Years

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	20 MB	2 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

1.2

Routine Rulemaking Records

Disposition Authority Number **DAA-0587-2015-0002-0002**

Included but are not limited to: -Internal, pre-decisional documents, including pre-clearance clearance versions and other drafts and comments relating to policy decisions; -Summaries of external comments; -Small Business Regulatory Enforcement Fairness Act (SBREFA) panel convening and outreach documents and outlines; -Interagency consultation agendas and outlines; -Key outreach material; -Briefing papers, memoranda and presentations

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 files at end of calendar year after final rule takes effect or proposed rule is withdrawn.**

Retention Period **Destroy 7 year(s) after cutoff**

Additional Information

GAO Approval **Not Required**

1.3

Administrative/Transitory Rulemaking Records

Disposition Authority Number **DAA-0587-2015-0002-0003**

Includes but is not limited to transmittal correspondence, background material, and other documents not considered or used to inform rulemaking.

2 2.1	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 files at end of calendar year after final rule takes effect or proposed rule is withdrawn.
	Retention Period	Destroy 1 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
	Records of Official Regulatory Interpretations and Decisions	
	Formal Regulatory Interpretations Records	
	Disposition Authority Number	DAA-0587-2015-0002-0004
	Includes but are not limited to: -Records that summarize or reflect the Bureau's formal or official interpretations of existing laws or regulations; -Relevant documents the Bureau considered or relied upon in the course of developing the official interpretation.	
	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 files at end of calendar year after formal or official interpretation is issued.
	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 2016**

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

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	20 MB	2 MB
Paper		
Microform		
Hardcopy or Analog Special Media		

2.2

Informal Regulatory Guidance and Support Function Records

Disposition Authority Number **DAA-0587-2015-0002-0005**

Records include but are not limited to: -Requests for or inquiries relating to informal interpretations of or guidance on laws and regulations; -Responses to requests for or inquiries related to informal interpretations of or guidance on laws and regulations; -Documents containing or reflecting informal guidance or advice or informal interpretations of laws and regulations; -Reports, summaries, charts, data, presentations and decks, internal talking points, speeches and scripts, webinars, correspondence, email lists, agendas, notes, job aids, demonstratives, and other materials specifically related to the informal regulatory guidance and support function and the provision of informal guidance and support. -Correspondence, updates, and other materials disseminated to external parties specifically regarding informal regulatory guidance and support functions and 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 e-mail and word processing? **No**

Disposition Instruction

Cutoff Instruction **Cut off files at end of calendar year.**

3

3.1

Retention Period Destroy 3 year(s) after cutoff

Additional Information

GAO Approval Not Required

Records of Non-Rulemaking Policy Projects and Official Research Publications

Significant Non-Rulemaking Policy Projects and Official Research Publications
Records

Disposition Authority Number DAA-0587-2015-0002-0006

Include but are not limited to: -White papers and other official research
publications; -Final reports and publications; and -Studies and reports mandated by
public laws and regulations.

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 files at end of calendar year after final report
is issued.

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 2016

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

	Estimated Current Volume	Annual Accumulation
Electronic/Digital	20 MB	2 MB
Paper		

Microform		
Hardcopy or Analog Special Media		

3.2

Routine Non-Rulemaking Policy Projects and Official Research Publication Records

Disposition Authority Number **DAA-0587-2015-0002-0007**

Include but are not limited to: -Briefing papers, draft reports, memoranda and presentations -Non-proprietary input data used to conduct quantitative analyses; -Scripts and forms used in quantitative and qualitative testing (e.g., focus groups and surveys); -Documents circulated outside of Research, Markets and Regulations as part of a pre-clearance process.

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 files at end of calendar year material is reported, published, or finalized.**

Retention Period **Destroy 3 year(s) after cutoff**

Additional Information

GAO Approval **Not Required**

3.3

Data Field Records Containing PII

Disposition Authority Number **DAA-0587-2015-0002-0008**

Includes but are not limited to: -Social security numbers, names, credit card numbers, dates and places of births, account numbers, and other PII included in research and market material.

Final Disposition **Temporary**

Item Status **Active**

Is this item media neutral? **Yes**

3.4	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.
	Retention Period	Destroy 3 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
	Administrative/Transitory Non-Rulemaking Policy Project Records	
	Disposition Authority Number	DAA-0587-2015-0002-0009
	Include but are not limited to: -Transmittal correspondence, other documents, tracking and reference material, and background material not considered or used to inform policy projects.	
	Final Disposition	Temporary
3.5	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 files at end of calendar year material is reported, published, or finalized.
	Retention Period	Destroy 1 year(s) after cutoff
	Additional Information	
	GAO Approval	Not Required
	Records of Research Publications Published as Independent Research	
	Disposition Authority Number	DAA-0587-2015-0002-0010
	Records include, but are not limited to: -Computer code, data, and other records used to conduct quantitative analyses.	
	Final Disposition	Temporary
	Item Status	Active
	Is this item media neutral?	Yes

3.6

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 end of calendar year of publication.

Retention Period

Destroy 3 year(s) after cutoff

Additional Information

GAO Approval

Not Required

Records of Ongoing Market Monitoring

Disposition Authority Number

DAA-0587-2015-0002-0011

Records include but are not limited to: -Records created for internal education purposes (e.g., internal memoranda and "dashboards" providing periodic overviews of subject matter areas); -Records obtained from third parties and data obtained from subscription services or public sources; -Presentations and documents received from external conferences; and -Monthly market reports.

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 files at end of calendar year created or reported.

Retention Period

Destroy 3 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	By	Title	Organization
10/21/2014	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
12/30/2016	Return for Revision	Rania Mahmoud	Appraisal Archivist	National Archives and Records Administration - Records Management Services
01/18/2017	Submit For Certification	Steven Coney	Records Officer	Operations Division - Administrative Office
01/18/2017	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
01/31/2017	Return for Revision	Rania Mahmoud	Appraisal Archivist	National Archives and Records Administration - Records Management Services
02/07/2017	Submit For Certification	Steven Coney	Records Officer	Operations Division - Administrative Office
02/07/2017	Certify	Steven Coney	Records Officer	Operations Division - Administrative Office
04/18/2017	Submit for Concurrence	Rania Mahmoud	Appraisal Archivist	National Archives and Records Administration - Records Management Services
04/19/2017	Concur	Margaret Hawkins	Director of Records Management Services	National Records Management Program - ACNR Records Management Services
04/19/2017	Concur	Margaret Hawkins	Director of Records Management Services	National Records Management Program - ACNR Records Management Services
04/20/2017	Approve	David Ferriero	Archivist of the United States	Office of the Archivist - Office of the Archivist