

Focus on Reentry: Financial Success after Prison

FinEx Webinar | March 14, 2019



Disclaimer

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Bureau representatives

- Heather Brown, Office of Financial Education
- Mary Griffin, Office of Community Affairs

Guest Speaker


- Susan Ingles, South Carolina Legal Services

Overview

- Background on the Bureau
- Goal of financial education and consumer engagement - Financial Well-being
- Your Money, Your Goals financial empowerment resources
- Why Focus on Reentry?
- Sampling of tools
- Experiences in the field
- Q and A

Background on the Bureau

The Bureau's Statutory Objectives - DFA

 OBJECTIVES. – The Bureau is authorized to exercise its authorities for the purposes of ensuring that, with respect to consumer financial products and services –

- 1) Consumers are provided with timely and understandable information to make responsible decisions about financial transactions;
- 2) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination;
- 3) Outdated, unnecessary, or unduly burdensome regulations are regularly identified and addressed in order to reduce unwarranted regulatory burdens;
- 4) Federal consumer financial law is enforced consistently, without regard to the status of a person as a depository institution, in order to promote fair competition; and
- 5) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.

The Bureau's Mission and Vision

MISSION

To regulate the offering and provision of consumer financial products or services under the Federal consumer financial laws and to educate and empower consumers to make better informed financial decisions.

VISION

Free, innovative, competitive, and transparent consumer finance markets where the rights of all parties are protected by the rule of law and where consumers are free to choose the products and services that best fit their individual needs.

Meet Consumer Education & Engagement

MISSION

The Consumer Education and Engagement Division (CEE) creates opportunities for people to make choices about money to better reach their own life goals.

1

Reach consumers with direct financial education through the Bureau's web and print financial education resources.

2

Grow the delivery of financial education in the U.S. by providing professionals in the community with tools, approaches, and research to use as they provide financial education or financial capability skills training.

3

Provide an efficient and effective complaint and inquiry handling service for consumers and companies while sharing complaint insights with internal and external stakeholders.



Consumer Financial
Protection Bureau

Meet Consumer Education & Engagement

CEE serves the general public and focuses on special populations:

- Servicemembers, Veterans, and their families
- Older Americans, their families and caregivers
- Traditionally underserved and economically vulnerable consumers
- K-12 students
- College students
- Student loan borrowers
- Consumers with financial product or service complaints

Financial Education Exchange (CFPB FinEx)

An online and in-person opportunity to access Bureau tools and resources, and connect with the Bureau and your peers engaged in financial education.

Our goal is to help you improve the financial well-being of the people you serve.

Regional convenings:

- Dallas, TX
- Fort Worth, TX
- Maryland
- Denver, CO
- Kansas City, MO
- Atlanta, GA
- Sacramento, CA
- Madison, WI
- St. Louis, MO
- Tacoma, WA
- Nashville, TN
- Boston, MA

Monthly e-newsletters

Annual surveys



Number of financial educators signed up for CFPB FinEx: **Over 5,000 Members!**

Monthly webinars include:

- Fraud prevention for older adults
- Disaster recovery and preparedness
- Resources for servicemembers
- Accessing credit scores
- Managing spending
- Debt collection resources
- Credit card spending
- Libraries as Financial Education Resources
- Financial Coaching
- Financial Education Programs Serving Immigrant Populations
- Federal Financial Education Resources
- Take Control of Your Auto Loan
- Financial Rules to Live By
- Resources for Parents
- Tips for Strengthening Financial Education Curriculum
- Resources for Parents and Caregivers
- Resources for Financial Caregivers
- Measuring Financial Well-Being
- Owning a Home
- Tax Time Savings
- Your Money, Your Goals Toolkit



Consumer Financial
Protection Bureau

To sign up, email
CFPB_FinEx@cfpb.gov

Office of Community Affairs

Office of Community Affairs

Vision

Economically vulnerable consumers can achieve their financial goals.

Mission

Promote a more inclusive financial marketplace, and empower economically vulnerable and traditionally underserved consumers to make informed financial decisions by providing tools and information

Values

All consumers:

- 1) Are treated fairly in an inclusive financial marketplace.
- 2) Are equipped with knowledge and tools to improve their economic lives and achieve their goals.
- 3) Can achieve greater financial well-being that strengthens their families and communities.

Financial Well-Being

What is financial well-being?

A state of being reflecting a person's ability to meet current and ongoing financial obligations, feel secure in their financial future, and make choices that allow enjoyment of life.

	Present	Future
Security	Control over your day-to-day, month-to-month finances	Capacity to absorb a financial shock
Freedom of choice	Financial freedom to make choices to enjoy life	On track to meet your financial goals

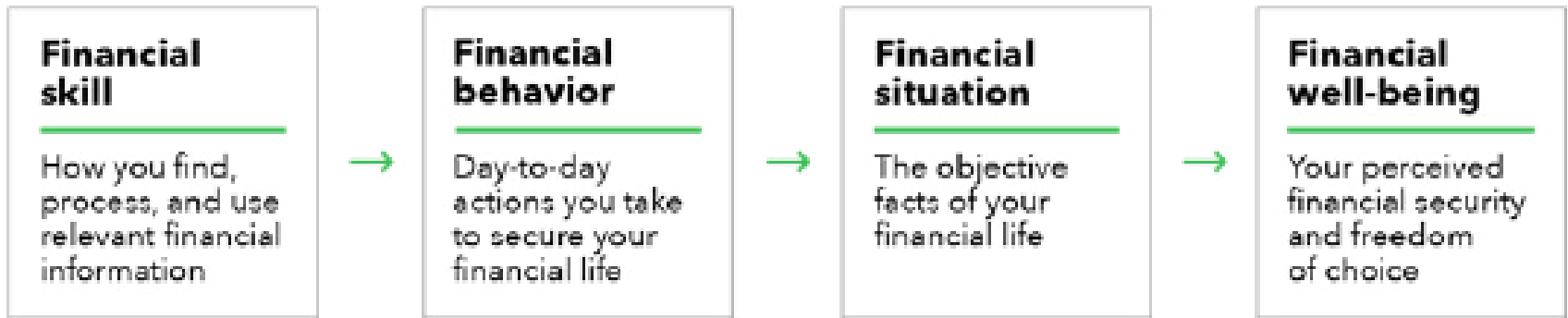
Financial Well-Being Scale

Questions	Response Options
<p>How well does this statement describe you or your situation?</p> <ol style="list-style-type: none">1. I could handle a major unexpected expense2. I am securing my financial future3. Because of my money situation, I feel like I will never have the things I want in life4. I can enjoy life because of the way I'm managing my money5. I am just getting by financially6. I am concerned that the money I have or will save won't last	<ul style="list-style-type: none">• Describes me completely• Describes me very well• Describes me somewhat• Describes me very little• Does not describe me at all
<p>How often does this statement apply to you?</p> <ol style="list-style-type: none">1. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month2. I have money left over at the end of the month3. I am behind with my finances4. My finances control my life	<ul style="list-style-type: none">• Always• Often• Sometimes• Rarely• Never

Find out your financial well-being score – online

[https://www.consumerfinance.gov/
consumer-tools/financial-well-
being/](https://www.consumerfinance.gov/consumer-tools/financial-well-being/)

How can your work influence financial well-being?



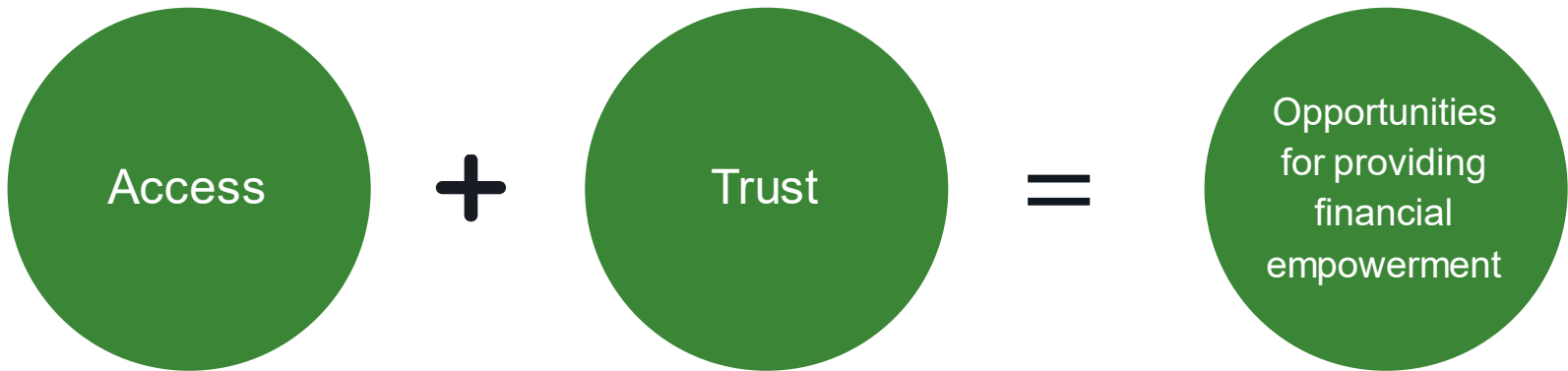
Financial empowerment

What is financial empowerment?

How is it different from financial literacy, financial capacity, or other commonly used terms?



Financial empowerment and service providers



Opportunity to financially empower through service providers

Your Money, Your Goals

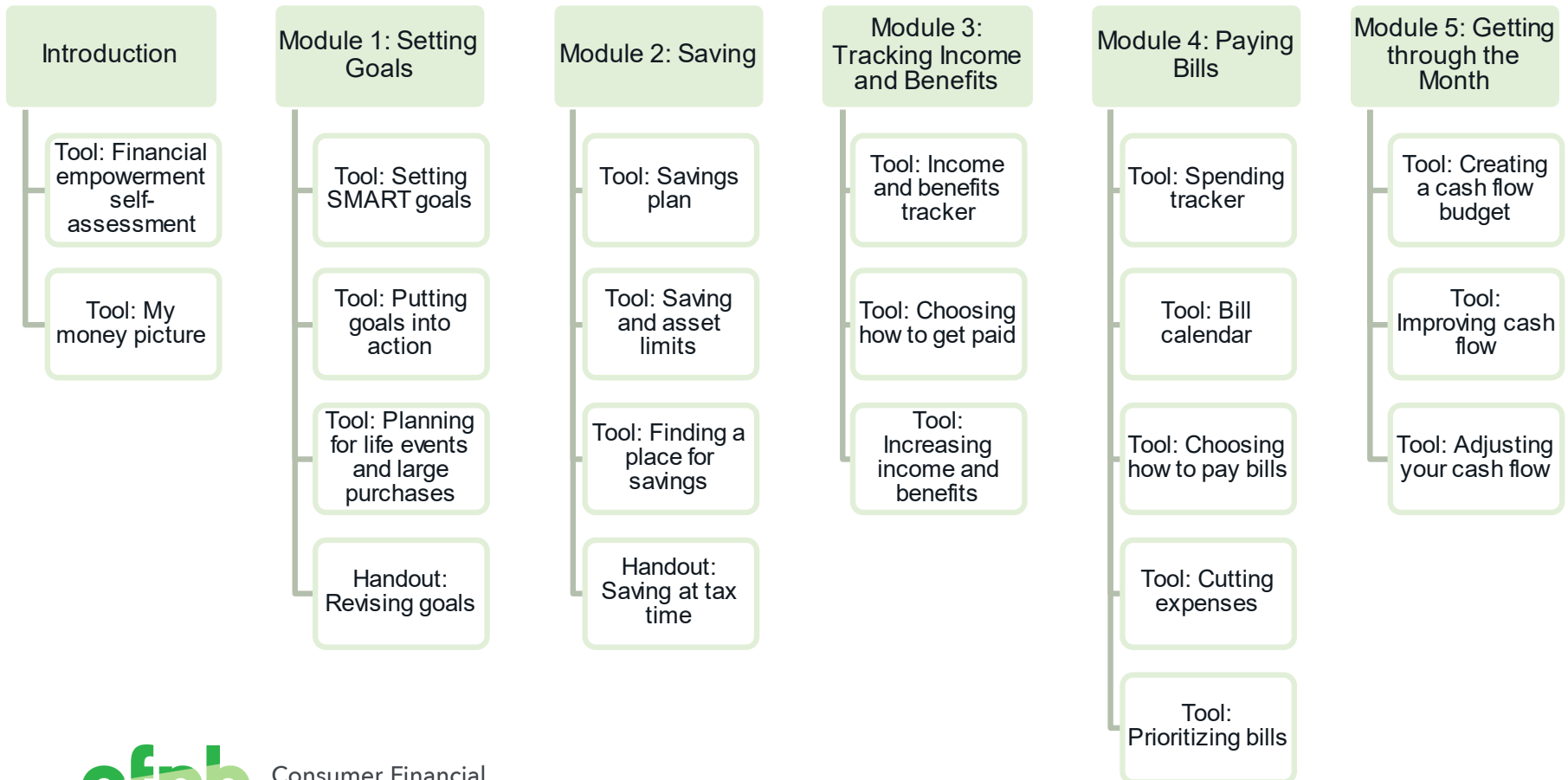
Your Money, Your Goals: Resources



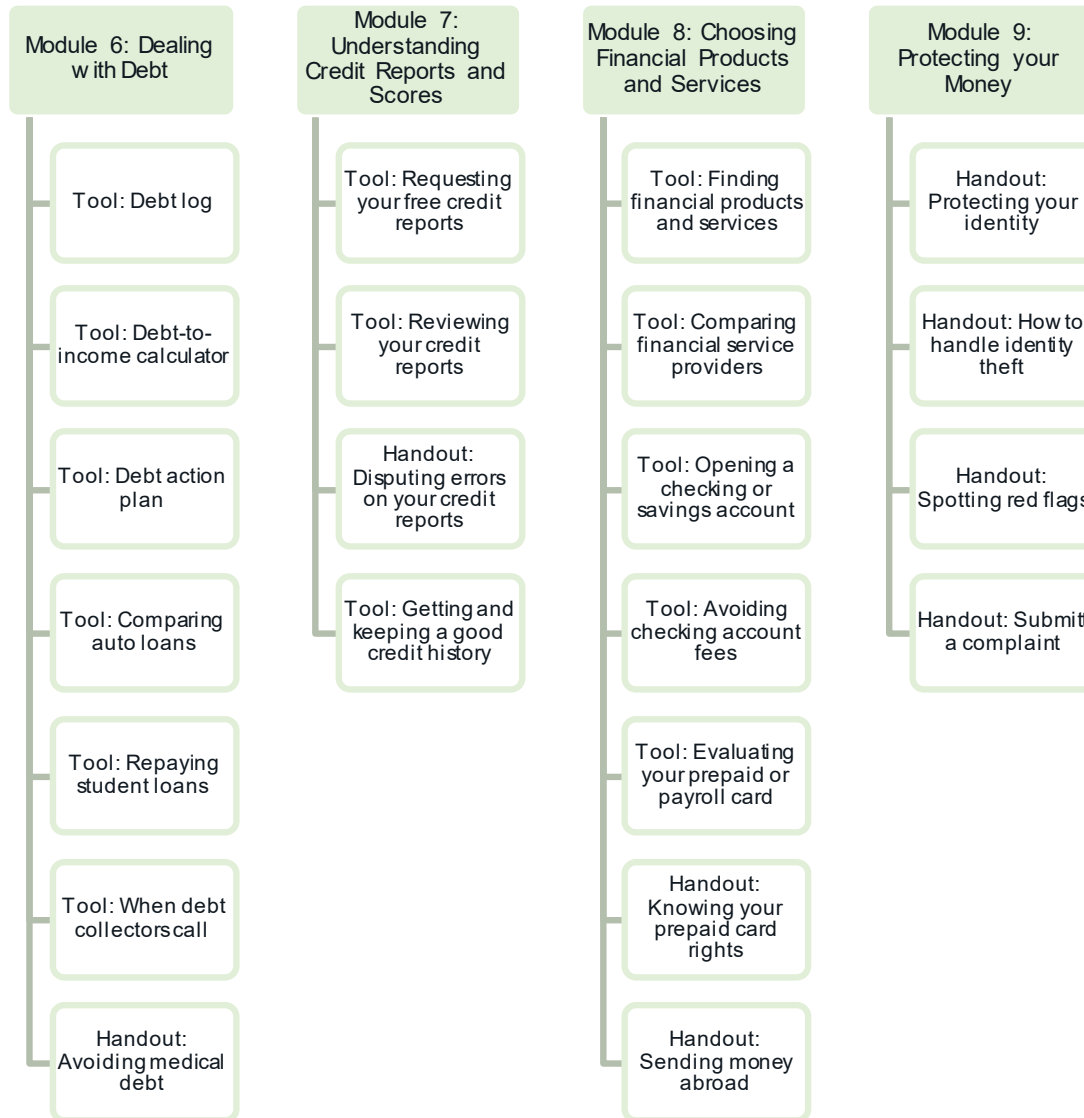
<https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/>

- Toolkit
- Online resources
- Issue-focused tools
 - Behind on bills? (also in Spanish)
 - Debt getting in your way?
 - Want Credit to Work for You?
- Companion guides
 - Native communities
 - Reentry
 - People with disabilities

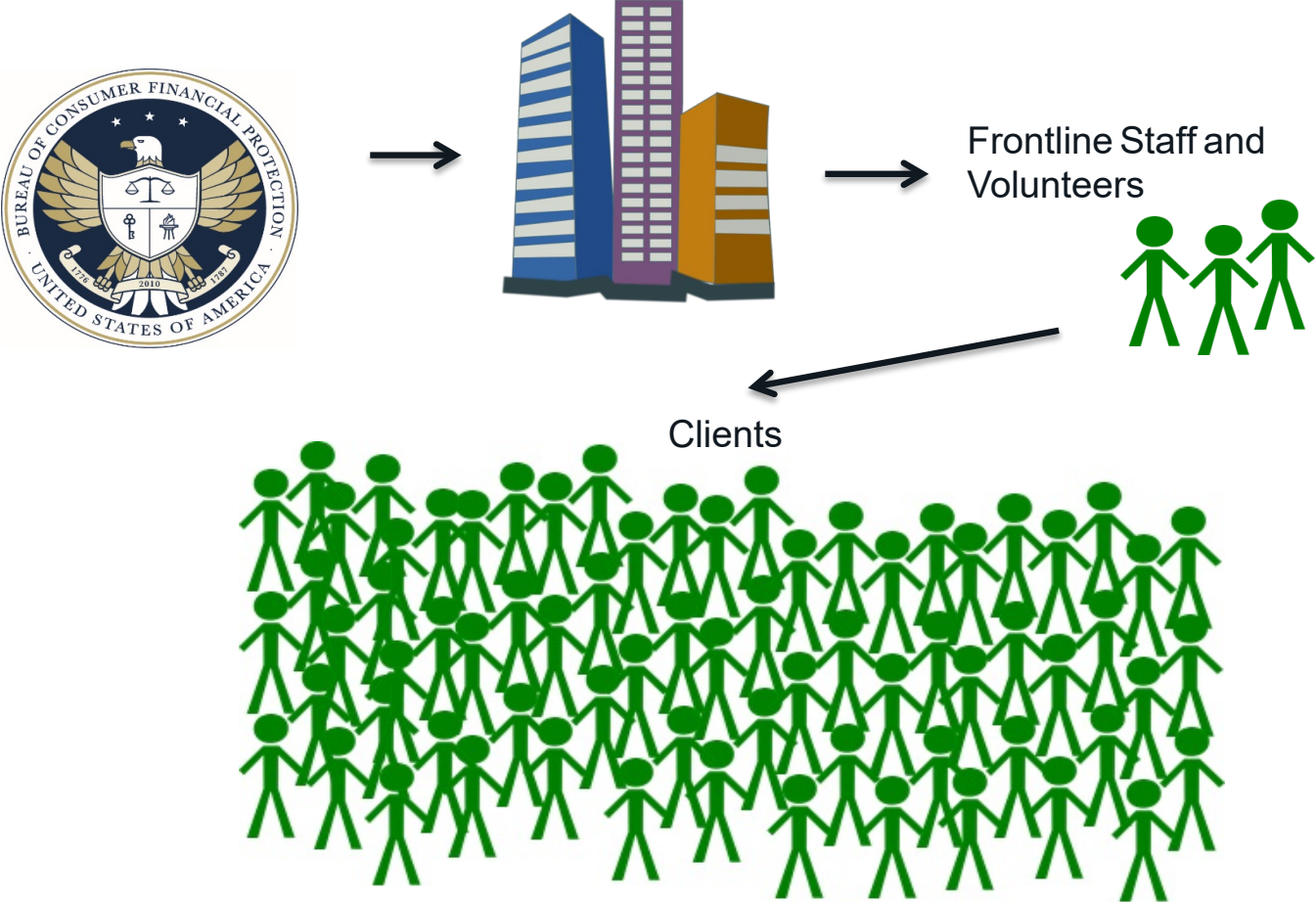
Toolkit organization



Toolkit organization



Your Money, Your Goals: Build Capacity



Why Reentry?

- 70 to 100 million individuals with criminal records¹
 - Impact on access to employment, housing
- Financial challenges
 - Background screening reports and employment
 - Consumer and criminal justice debt

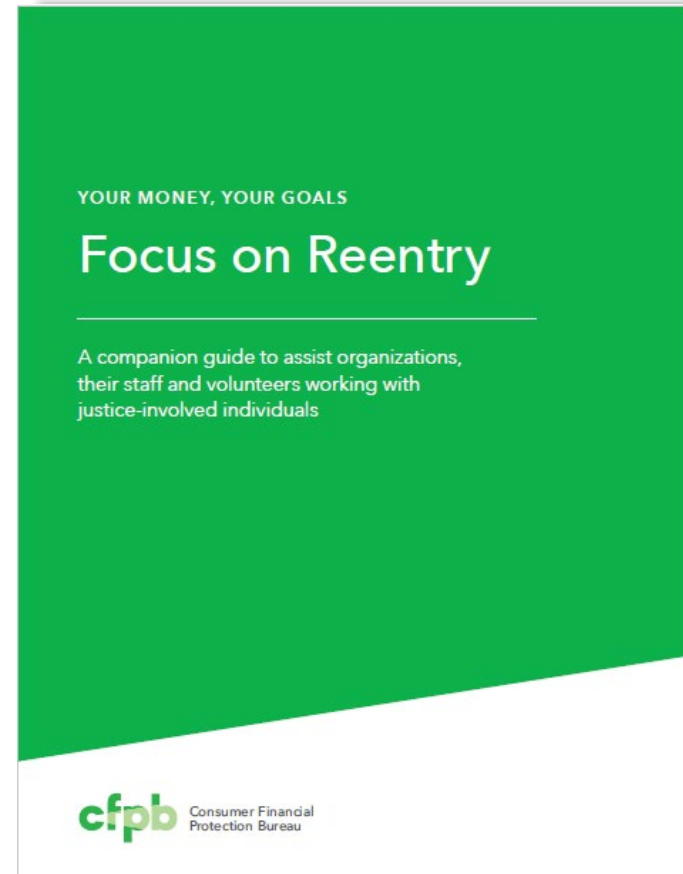
¹ Bureau of Justice Statistics, *Survey of State Criminal History Information Systems, 2014* at 2 (U.S. Department of Justice, 2015), available at <https://www.ncjrs.gov/pdffiles1/bjs/grants/249799.pdf> (stating “Forty-nine states, the District of Columbia, Guam, and Puerto Rico report the total number of persons in their criminal history files as 105,569,200, of which 100,024,400 are automated records.”) The report also acknowledges that this number of persons includes some individuals who may have criminal history files in more than one state. Recognizing that the 100 millions may overestimate the number, organizations have been using a 70-100 million estimate based on various methodologies. See, e.g., Michelle Natividad Rodriguez and Maurice Emsellem, “65 Million ‘Need Not Apply’: The Case For Reforming Criminal Background Checks For Employment” (New York: National Employment Law Project, 2011), available at http://www.nelp.org/page/-/SCLP/2011/65_Million_Need_Not_Apply.pdf?nocdn=1.



Focus on Reentry

Purpose:

- To help frontline staff and volunteers working with **individuals with criminal records** address some of the specific financial challenges they may face.



Helping frontline staff help people to...

- Have a conversation about money
- Identify financial challenges to successful transition
- Create goals and identify steps to achieve them
- Obtain documents related to identification to help ease the transition process

Helping frontline staff help people to...

- Identify and prioritize their debt, including criminal justice system debt
- Access and review credit reports
- Understand their rights regarding the criminal background screening process during the employment application process

Focus on Reentry contents

- Getting started
- Managing money
- Dealing with debt
- Understanding credit reports and scores
- Background screening and reports
- Using and protecting your money
- Additional resources

How to use *Focus on Reentry*

- Anytime while someone is awaiting trial or sentencing, in jail or prison, serving a sentence, or following release
- Along with *Your Money, Your Goals* toolkit
 - Provides additional or substitute narrative information and tools
 - Addresses the special issues faced by the individuals in the criminal justice system
 - Tracks the modules as they appear in the main toolkit
- Can be used in one-on-one or small group settings

Settings for using *Focus on Reentry*

- Prison or jail
- Prison libraries
- Post-release community supervision
- Probation offices
- Drug Court
- Community organization settings
- Along with other training
- Integrated into other materials


Getting started
Three approaches

Getting started

1. Have the money conversation
 - Reflect on values around money and current financial situation
2. Set specific goals and plan for them
 - Set SMART goals and define steps to achieve them
3. Get documentation of identity
 - Many financial activities require documentation of identity

Have the money conversation: My money picture worksheet

- Help the individual assess their financial goals and challenges
- Identify which topics, in the *Your Money, Your Goals* toolkit or the *Focus on Reentry* to cover
- Focus the discussion on the individual's values or financial situation

 REENTRY TOOL

My money picture worksheet

We all have values that are important to us and these values can influence our money decisions. Answer the questions below to identify the information and resources that can help you address the financial issues you care about.

1. If you could change one thing about your financial situation, what would it be?

2. Money means different things to different people. What does money mean to you?

3. Values are the things that are most important to people. What are some of your values?

4. Do you have dreams for you or your family that require money to make them happen? Yes No I don't know

5. Do you have or will you have a safe and affordable place to live? Yes No I don't know

6. Do you have or will you have reliable transportation? Yes No I don't know

7. Do you have or have you applied for benefits, including Medicaid, Medicare, or other health care coverage? Yes No I don't know

Have the money conversation: My money picture worksheet

8. When unexpected expenses or emergencies happen, do you think you have or will have some money set aside to cover them? Yes No I don't know

9. Do you or do you expect to have court-ordered fines or debts related to your conviction that you are struggling or may struggle to pay? Yes No I don't know

10. Do you have student loans or other debts such as child support, you are or may have trouble paying? Yes No I don't know

11. Do you have an idea of your credit score? Have you ever ordered your credit report? Yes No I don't know


12. Do you have a copy of your criminal record or RAP (Record of Arrest and Prosecution)? If not, do you know how to get it? Yes No I don't know

13. Do you or will you have a checking or savings account at a bank or credit union? A general purpose prepaid card? Yes No I don't know

14. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve? Yes No I don't know

Set specific goals and plan for them: Setting goals worksheet

- Help people set SMART goals
- Define the steps to achieve them
- These goals may be short term or longer term

 **REENTRY TOOL**

Setting goals worksheet

This tool will help you set SMART goals (Specific, Measurable, Able to be reached, Relevant and Time bound). Write down two short-term and two long-term goals. Then write the steps and resources you'll need to reach these goals.

Short-term goal 1:


Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

Short-term goal 2:

Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

Get documentation of identity: Documents and identification checklist

- Applying for a job or benefits, opening a bank account, and many other activities require identity documents
- Help the individual identify sources for identification documents and possible barriers to getting them

 **REENTRY TOOL**

Documents and identification checklist

You will need identification when you leave jail or prison to apply for a job, to get a bank or credit union account, and for many other activities. Use the following checklist to gather your critical document and identification.³

Document	Status	Where to get it
Certified copy of birth certificate	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get a copy of your vital records such as your birth certificate, write to the state in which you were born. Find out where to write by visiting cdc.gov/nchs/w2w.htm .
State picture identification card or driver's license	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Some states have limited purpose driver's or identification cards for those that cannot meet the identification requirements for the other cards, e.g., do not have Social Security Number. In some states, there may be restrictions on getting your license or state ID if you have outstanding criminal debt. Check to see if your state offers a payment plan for your debt. To find out your state's requirements visit usa.gov/motor-vehicle-services .
Social Security Card	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get your Social Security Number or a replacement card contact the Social Security Administration at ssa.gov .
Criminal record or RAP (Record of Arrest and Prosecution) sheet	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	See <i>A Closer Look: Obtaining your criminal records</i> .

Get documentation of identity: Documents and identification checklist

- Applying for a job or benefits, opening a bank account, and many other activities require identity documents
- Help the individual identify sources for identification documents and possible barriers to getting them


Document	Status	Where to get it
Green card or immigration documents (if applicable)	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	For a list of acceptable documents visit uscis.gov/i-9-central/acceptable-documents/list-documents . To replace your green card visit uscis.gov/green-card/after-green-card-granted/replace-green-card . For Matricula Consular cards for Mexican citizens living abroad visit mexico.us/consulate.htm . For those with green cards or other immigration status, there are complicated legal issues involved after an arrest or conviction. Learn more at uscis.gov/citizenship/learners .
Proof of residency	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Find out which documents your state will accept, e.g., rental or lease agreement, utility bills, or other documentation with your name. Check to see if there are any special rules for incarcerated or formerly incarcerated in your state. Visit usa.gov/motor-vehicle-services .
Medical records or immunization records	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get a copy of your medical or immunization records, you will need to contact your medical provider(s). Find out which documents you need to apply for Medicaid or health insurance at healthcare.gov/incarcerated-people .
Bank or credit union account information	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Contact your bank or credit union directly.
Selective service record/draft registration	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Registration with Selective Service may be required for certain federal programs and benefits. Learn more about registering at sss.gov/Registration-Info/Who-Registration .

Dealing with debt

- *Your Money, Your Goals* toolkit *Module 6: Dealing with debt*
 - Helps individuals prioritize and manage their debt payments
 - Addresses potential issues associated with using short-term, high-cost loans
- Individuals involved with the justice system may have debts related to their:
 - Arrest
 - Sentencing
 - Incarceration
 - Supervision

Tracking your debt worksheet

- Help people list and prioritize debts


REENTRY TOOL

Tracking your debt worksheet

This tool will give you a clearer picture of your debt. Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay. Then check off the potential consequences of delaying payment.

To whom do you owe the debt?	How much do you owe in total?	How much can you afford to pay?	What could happen if you do not pay off the debt?
		<div style="border: 1px dashed gray; padding: 2px; display: inline-block; margin-bottom: 5px;">\$</div> <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession (of something you own) <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe) <input type="checkbox"/> Loss of service (utilities cut off or loss of cell phone service) <input type="checkbox"/> Lawsuit or other collection effort from a creditor or debt collector <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____
		<div style="border: 1px dashed gray; padding: 2px; display: inline-block; margin-bottom: 5px;">\$</div> <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment <input type="checkbox"/> Loss of service <input type="checkbox"/> Lawsuit or other collection effort <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____

Background screening reports

- Special rules apply when employers use consumer reports for employment purposes (commonly referred to as “background screening reports”)
- Individuals should know their rights and how to dispute errors
- Reports can include information about credit history, criminal record, public records, and information about employment or rental history
- If the background report contains some negative information, the individual should be prepared to explain it — and the reason it shouldn’t affect their ability to do the job

Closer look handout: Background screening reports

- Help people learn their rights with respect to background screening reports.
- Under federal law, an individual has the right to receive:
 - **Prior notice:** The employer must tell person they might use information from the report.
 - **Prior written consent:** The employer must ask for their written permission before getting a person's report (with some exceptions).
 - **Pre-adverse action:** Before taking any "adverse action," e.g., not hiring or promoting, based on the report, the employer must give person a copy of the report and a summary of their rights.



A CLOSER LOOK

Background screening reports

When you apply for a job, the employer may, with your consent, request a background screening report on you.

This background report, also known as a background check, can include information from public records, including criminal records. If you have been arrested or convicted, you likely have a criminal record or RAP (Record of Arrests and Prosecutions).

Reviewing your background screening report from some of the main background screening providers may help you find out whether there are errors in your files before you apply for a job. However, keep in mind that not every consumer reporting company will have information on everyone. For a list of many employment background screening providers see files.consumerfinance.gov/f/201604_cfpb_list-of-consumer-reporting-companies.pdf.

Know your rights

Federal law (the Fair Credit Reporting Act) gives you certain rights and protections when it comes to the information in your background screening reports and how employers and others may use them. State laws may provide additional protections.

Under federal law, you have the right to receive:

Prior notice: The employer must tell you that it might use information from the report to make a decision about your employment.

Prior written consent: The employer must ask for your written permission before getting the report (except in the trucking industry where it generally also may be given by other means). You are not required to give permission however, if you don't, the employer may reject your application. If an employer obtains a background report on you without your permission, you can submit a complaint with the Consumer Financial Protection Bureau or the Federal Trade Commission.


Pre-adverse action: Before taking any "adverse action" - such as not hiring or promoting you because of something in a background report - based in whole or in part on the report, the employer must give you a copy of the report, and a document called "A Summary of Your Rights under the Fair Credit Reporting Act."

If you do not get hired or promoted because of information in your background report, the employer must tell you orally, in writing, or electronically:

- The name, address, and phone number of the company that supplied the criminal history or public records report
- That the company that provided the information didn't make the decision to take an "adverse action" and can't give you the specific reasons for it
- That you have the right to dispute the accuracy and completeness of any information in the report, and to an additional free report from the company that supplied it, if you request it within 60 days of the employer's decision not to hire or retain you

Background screening report checklist

- Help people review background screening reports and dispute errors



REENTRY TOOL

Background screening report checklist

Highlight the information you think may or may not be correct on your background screening report as you compare it with this checklist. If you find errors, file a dispute with the background screening company.

Possible errors on a background screening report

The record or report does not include correct identifying information.

Check if the any of following are incorrect:

Full name Social Security information Addresses Case or docket numbers.

If you do not have your case or docket number, you may need to seek assistance from your attorney or Legal Aid or obtain your records from the court.

The report includes information you believe to be expunged or sealed.

Expunged or sealed records are those that have been removed from public view. States have different laws on expungement and you should check the laws of your state to determine if they may apply to your records or seek assistance from an attorney or other organization. See next page for links to legal assistance sites.

The report includes incomplete records.

The report lists single charges multiple times.

The report includes information that has been or should have been expunged or not reported under state or federal law.

The report includes arrests or other negative information that occurred more than seven years ago (except for convictions, which can stay on permanently in most states).

Some states may limit further the types or time frame for criminal history information.

Closer look handout: Obtaining your criminal records

- Background screening reports (and other types of consumer reports) may include criminal record information
- Help people check their criminal record for mistakes

A CLOSER LOOK

Obtaining your criminal records

Since background screening reports may include criminal record information it's important to check these records for mistakes.

Potential employers may conduct background screening on you. To do this, they may buy and review a background screening report. You may want to get your criminal records or RAP sheets (records of arrest and prosecution) - also called *Identity History Summary* - so you can check them for any mistakes, because this information may appear in your background screening report. There is often a charge for these records. You may be able to get the fees for the records waived, depending on the state where the records are located.

Where to get your records

Local or state police department

At the local police department where you reside or where you know there may be records about you, request that the police conduct a local or state criminal records search and provide you with a document reflecting your criminal record or that you have no criminal record. Local police departments may require your personal appearance in order to conduct the search.

State criminal records authority

Each state has its own agency, or repository, that keeps criminal record information and its own process for getting criminal record

information. (If a state does not have a repository, see below for information about getting records from the courthouse.)

Ask your attorney, seek assistance from a legal aid or other organization, or consult the list below to find the agency in your state that keeps and provides criminal records or RAP sheets. If you have arrests in multiple states, you may have to get your record from each state in which you were arrested. This may include going to the courthouse of the arrest and adjudication to get the record to make sure it is accurate.

State or county court records

Courthouses maintain records relating to criminal charges and convictions, including arraignments, trials, pleas, and other dispositions. Searching county or local courthouses usually provides the most complete criminal history. Many courthouse records must be retrieved on-site, but some courthouses offer their records online.

For a state-by-state listing of state agencies that maintain criminal records visit reentry.net/library/attachment.220366

For a state-by-state listing of state court records sites from the National Center for State Courts visit ncsc.org/Topics/Access-and-Fairness/Privacy-Public-Access-to-Court-Records/State-Links

Federal court records

Public Access to Court Electronic Records (PACER) is an electronic public access service that allows users to obtain case and docket information online from federal courts.

FBI (Federal Bureau of Investigation)

The Criminal Justice Information Services (CJIS)

Closer look handout: Disputing errors in your criminal records

- Help people dispute inaccuracies or incomplete information on their criminal record

A CLOSER LOOK

Disputing errors in your criminal records

Disputing inaccurate or incomplete information on your criminal records is important but may be difficult. You may need to seek help from legal aid, expungement clinics, or other organizations that provide assistance. If there is an error in your *Identity History Summary* (which is your criminal history record or RAP sheet), the information that is wrong might also appear on your background screening report. The FBI's Criminal Justice Information Services (CJIS) division is responsible for the storage of fingerprints and the related *Identity History Summary* information for the nation. The FBI does not have the authority to modify any information unless specifically notified to do so by the agency that owns the information.

Requesting a change or correction

If you believe your *Identity History Summary* contains inaccurate or incomplete information, you have two options for requesting a change or correction:

Option 1. Contact the agency or agencies that submitted the information to the FBI

For state information, most states, through agreement with the FBI, require that modification requests for *Identity History Summary* information be processed through their respective state central repository (the State Identification Bureau) before the FBI can apply any update to its record. You may contact the respective state criminal record repository(ies) for assistance, and, if applicable, request that they provide the FBI with updates to your "Identity History Summary." Contact information for state repositories can be found at [fbi.gov/about-us/cjis/identity-history-summary-checks/state-identification-bureau-listing](https://www.fbi.gov/about-us/cjis/identity-history-summary-checks/state-identification-bureau-listing).

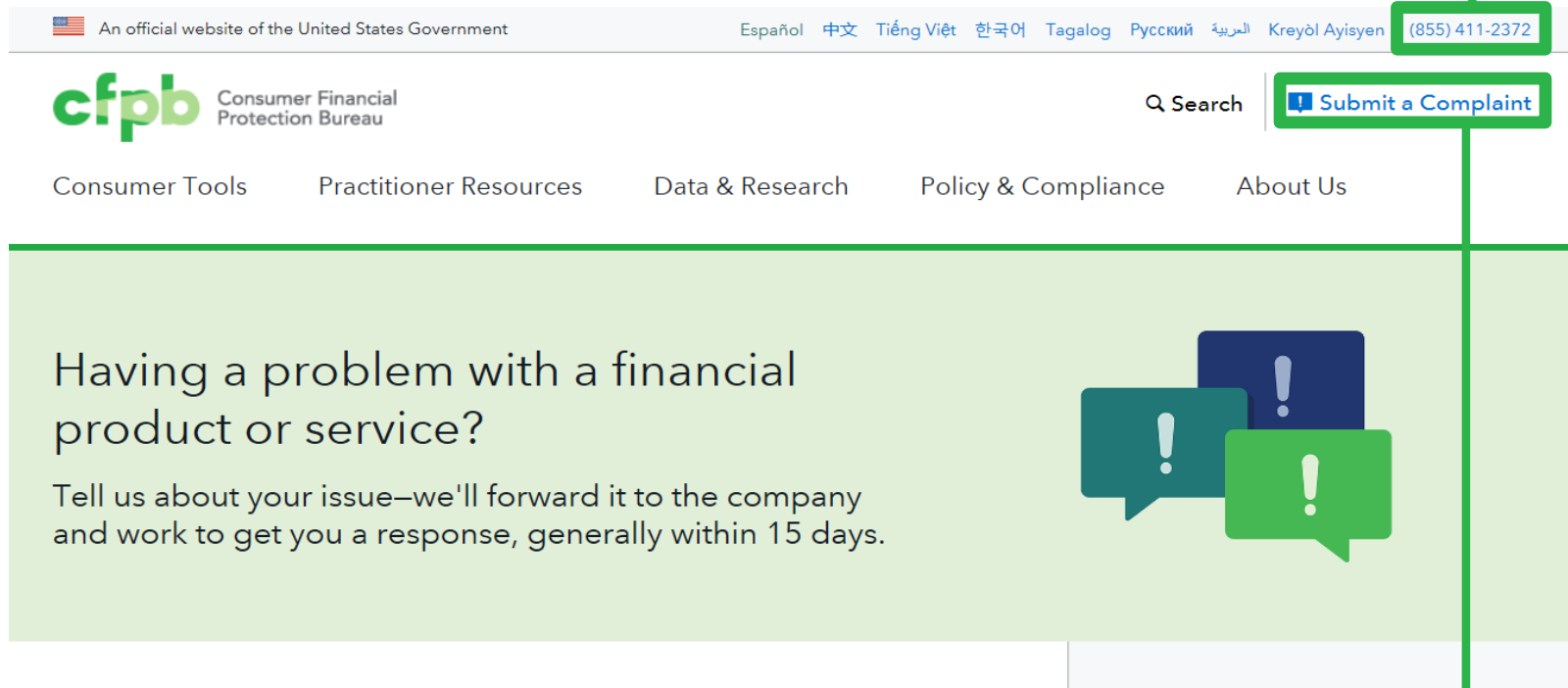
For federal information *Identity History Summary* updates, the FBI must receive a request directly from the original arresting agency, from a court with jurisdiction over the arrest data, or from another agency with jurisdiction over the arrest data.

Option 2. Send a written challenge request to the FBI's CJIS Division

Your written request should clearly identify the information (state or federal) that you feel is inaccurate or incomplete and should include copies of any available proof or supporting documentation to substantiate your claim. The FBI will contact appropriate agencies in an attempt to verify or correct challenged entries for you. Upon receipt of an official communication from the agency that has jurisdiction over the data, the FBI will make appropriate changes and notify you of the outcome.

How to ask questions and submit complaints

(855) 411-2372



An official website of the United States Government

Español 中文 Tiếng Việt 한국어 Tagalog Русский العربية Kreyòl Ayisyen (855) 411-2372


cfpb Consumer Financial Protection Bureau

Q Search **Submit a Complaint**

Consumer Tools Practitioner Resources Data & Research Policy & Compliance About Us

Having a problem with a financial product or service?

Tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.



www.consumerfinance.gov/complaint

Complaint process



Complaint submitted



Review and route



Company response



Complaint published



Consumer review



Consumer Financial
Protection Bureau

Everyone Has a Story

The screenshot shows the CFPB website header with the logo, contact information, and a search bar. The navigation menu includes: HOME, INSIDE THE CFPB, GET ASSISTANCE, PARTICIPATE, LAW & REGULATION, and SUBMIT A COMPLAINT. The main content area features the heading "Everyone has a story" and a paragraph: "When it comes to making financial decisions, knowing where to get help and who to trust isn't always easy. We're here for you. Check out stories from people looking for help along their financial journey." To the right is a map of the United States composed of green and blue squares. Below this is a "Featured stories" section with six video thumbnails. Each thumbnail has a play button icon. The stories are: 1. Harry and Ari: Struggling with an auto loan. 2. Leah: Repaying student loans. 3. William: Paying debts you don't owe. 4. An older woman with glasses. 5. A man in a police uniform. 6. An older man in a pink shirt.

cfpb Consumer Financial Protection Bureau

Contact us (855) 411-2372

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Everyone has a story

When it comes to making financial decisions, knowing where to get help and who to trust isn't always easy. We're here for you. Check out stories from people looking for help along their financial journey.

Featured stories

Harry and Ari: Struggling with an auto loan
Harry spoke up when he noticed his son struggling with a car loan; he ended up helping thousands of servicemembers.

Leah: Repaying student loans
Leah was struggling to keep up with her student loan debt, until she learned that she had options with the Paying for College Repayment Tool.

William: Paying debts you don't owe
Debt collectors requested that William pay \$8000 for a debt he never owed, ruining his credit in the process. William took charge by submitting a complaint.



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consumerfinance.gov/yourstory

Questions?