

Will is having a hard time. He's tried repeatedly to talk about a charge that he's positive he didn't make. His search for answers, however, has fallen on deaf ears. And worse, he's at his wit's end. This is where we can help. Just submit a complaint to the CFPB and we'll get it to the right person and work to get you a response. Even getting you an answer in 15 business days. That's 15 days that Will can be frustration-free and in the end he'll have his answer. Will is no longer having a hard time.

GETTING NOWHERE WITH HIS  
CREDIT CARD  
COMPANY ABOUT A DISPUTED  
CHARGE



VS.

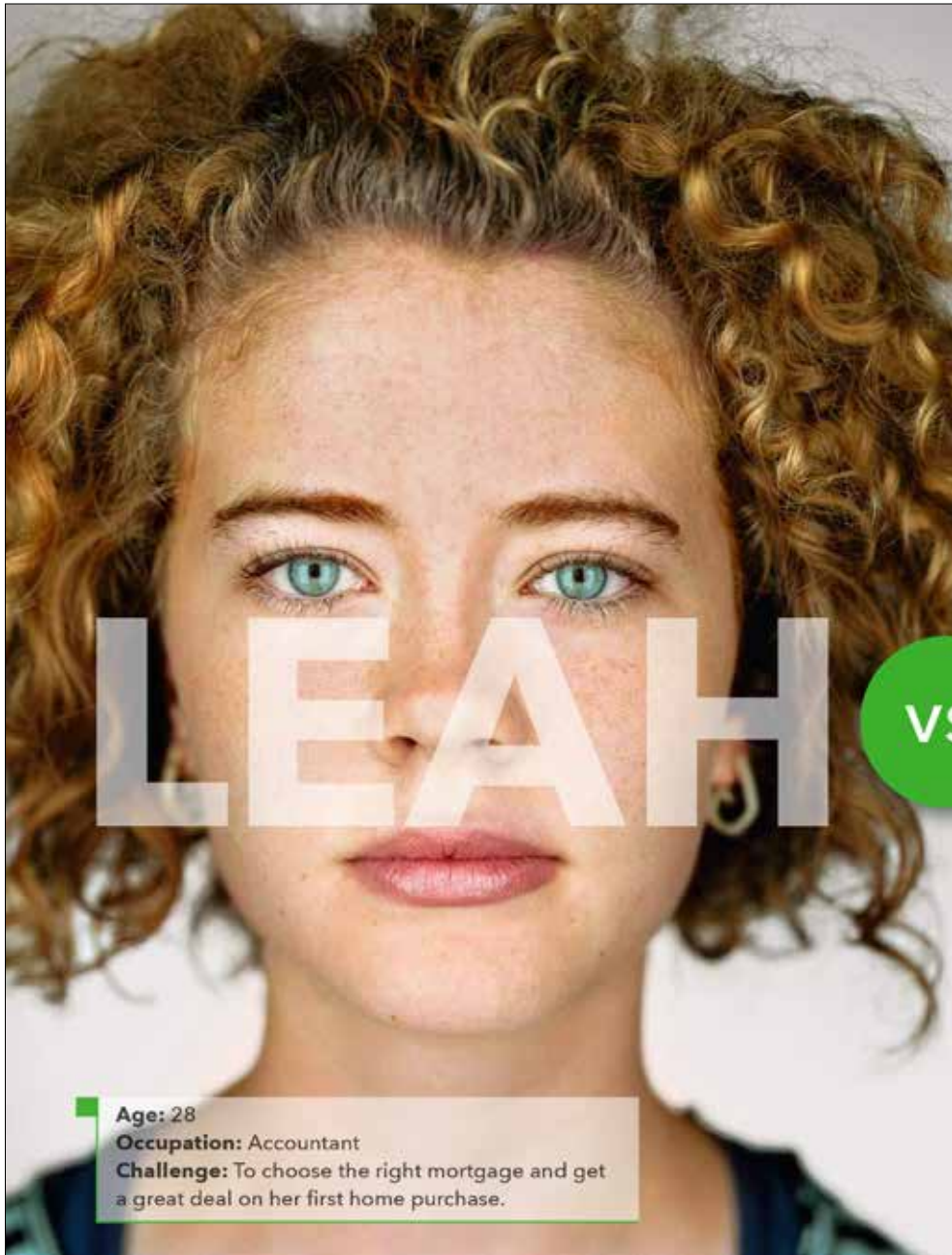
WILL

**Age:** 36

**Occupation:** Construction Foreman

**Challenge:** To solve a disputed credit card charge.

To find out how the CFPB can help you, go to [consumerfinance.gov](http://consumerfinance.gov)



vs.

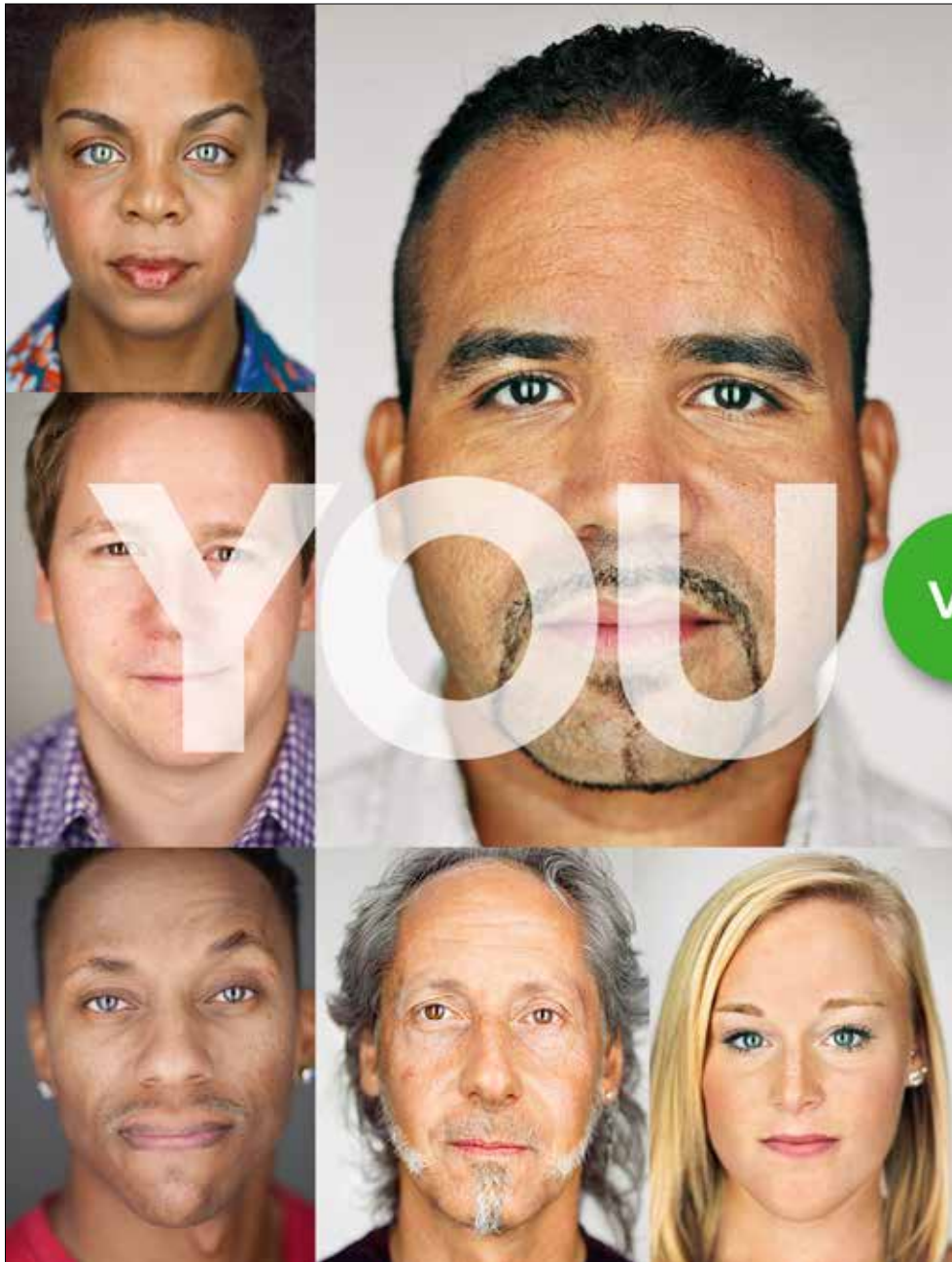


## THE HOME LOAN PROCESS

This is Leah and this is the mountain of paperwork she's about to go through to buy a home. She's beyond daunted. That's why CFPB is introducing the "Owning a Home" tool. Not only can it help you get organized and pre-approved, it can help you know the right questions to ask. It also makes you smarter at saving by letting you see interest rates people like you in your area qualify for and compare loan options. Looks like Leah is now ready to beat the loan process.

**Age:** 28  
**Occupation:** Accountant  
**Challenge:** To choose the right mortgage and get a great deal on her first home purchase.

To find out how you can get started go to [consumerfinance.gov/ownahome](http://consumerfinance.gov/ownahome)



MAKING BIG  
**FINANCIAL  
DECISIONS**  
ON YOUR OWN

Right now there's a person out there facing a financial dilemma. They've done the research, asked the questions, and sought the advice – but they're still unsure. It could be how to pay for college, how to buy a home, or something as frustrating as how to get your bank to just get back to you. That's why we're here. We're here to make sure you never, ever go through this alone. The way we see it, it's You and the CFPB vs. Those Big Financial Decisions.

To find out how CFPB can help you, go to [consumerfinance.gov](http://consumerfinance.gov)



**AFTER YOU GET**

We've all been there, on hold. You're listening to some

**FED UP WITH THE**

bad song that does nothing but increase your blood pressure.

**RUN-AROUND FROM**

Your once helpful bank has suddenly become less than helpful.

**YOUR BANK, THE FIRST**

We can take up this fight.

**NEXT STEP IS CFPB.**

The CFPB can help with this situation and help relieve your stress. Simply put, we'll take over the process and take over your frustration. Here's how it works: First, you submit a complaint to CFPB about a financial institution you're having trouble with. We'll then take that complaint to the right person on their end and work to get you a response. We advise them to get back to you within 15 business days and because we're a government agency they usually follow through. You have an answer and your sanity back. Done and done.



For more information about how CFPB can help you go to [consumerfinance.gov](https://consumerfinance.gov)



## AFTER THE THRILL

There are millions of homes out there, but only a few that

## OF FINDING THAT

are right for you. And after finding that right one, you want to

## PERFECT FIRST HOME

know all you can so it can become yours. That, in a nutshell

## WEARS OFF, THE FIRST

is exactly where CFPB can help you through the process.

## NEXT STEP IS CFPB.

The CFPB has a new tool called "Owning a Home" that can help you with just about every aspect of home buying. Not only can it help you get organized and pre-approved, you can see a sample loan estimate with examples of how we're improving people's ability to understand their mortgages. You're now ready to get a home loan that makes the perfect home, yours.



To find out how you can get started go to: [consumerfinance.gov/ownahome](https://consumerfinance.gov/ownahome)



## AFTER THE DUST

The year was 2008 and things looked bleak. Not only in

## SETTLED FROM THE

housing, but the whole financial sector. People were scared

## HOUSING MARKET

and needed somewhere to turn for help. Impartial and

## CRASH, THE FIRST

unbiased help that is. And that's how we came to be.

## NEXT STEP WAS CFPB.

The Consumer Financial Protection Bureau was founded on the principle that consumers should have free access to important financial information that they can use to make better decisions. Until the CFPB came into existence there wasn't a single place people could turn to for unbiased assistance. The CFPB can help you figure out how to pay for college, how to navigate the home buying process, and even how to deal with a financial institution that is being deceptive or simply not getting back to you. Every day we're working hard to level the financial playing field through education, regulation and enforcement.



To find out more about how CFPB can help you, go to [consumerfinance.gov](http://consumerfinance.gov)

**YOU  
HAVE  
TH  
RIGHT**



An official agency of the United States Government



**to get a response  
from the credit card  
company you can't  
get a response from.**

Frustration is something we all try to avoid. Yet day after day it interferes in our lives. One of the most frustrating moments we experience is getting the run around from a financial institution. It's just not fair and it's time there was a better way. The CFPB offers a service called "Consumer Response" and it can help you if you have an issue with your mortgage, credit card, student loan, or other financial product or service. As a government agency we get your complaint on the company's radar and generally get you a response in 15 business days. Thousands of consumers have resolved matters they thought would never get figured out. And that emotion is the opposite of frustration.



**We fight your fight**

*Getting a response from a bank or other financial institutions can sometimes be overwhelming. Painful doesn't even do it justice. The CFPB can help.*



For more information about how CFPB can help you, go to [consumerfinance.gov](https://consumerfinance.gov)

**YOU  
HAVE  
TH  
RIGHT**



An official agency of the United States Government



**to know the house  
at 592 Maple Place  
is a house you  
can't afford.**

Times have changed, but the American Dream is still finding a place to call your own. That's why the CFPB is offering an "Owning a Home" tool. It outlines what you need to know to get the best home loan and many other things. From getting organized to pre-approval and loan options, this tool arms you with the right questions to ask and the resources to compare offers. And it will even let you see the rates other people in your area were quoted. So while 592 Maple Place might be too expensive, you'll now be prepared when you find one that's in your budget.



**Know before  
you owe**

*The "Owning a Home" tool can help you be smarter before you buy. Removing the dreaded "buyer's remorse" from the list of things you're stressing about.*



For more information about how CFPB can help you, go to [consumerfinance.gov](https://consumerfinance.gov)



**YOU  
HAVE  
TH  
RIGHT**



An official agency of the United States Government



**to a government  
agency that offers  
free financial  
information.**

This is your government at work. This is helpful information at work for citizens everywhere. The CFPB is here to help you make smart decisions when it comes to matters of money. Whether it's trying to figure out how to pay for college, deciding if the home you just fell in love with is one you can afford, or something frustration like needing assistance in a dispute with your credit card company. The CFPB can offer guidance through the whole process. The services are free and more importantly free of headaches.



*From consumer response to our "Owning a Home" tool, the CFPB can help you find information and answers to many of your financial questions. And it's 100% free. We're here to help you make smarter financial decisions.*



For more information about how CFPB can help you, go to [consumerfinance.gov](https://consumerfinance.gov)



Consumer Financial  
Protection Bureau

HOW WE

# HELPED BOB RICHARDS

BE A BETTER HAGGLER WITH  
HIS CREDIT CARD COMPANY.

## 6 SIMPLE STEPS TO CFPB'S CONSUMER RESPONSE

CFPB will take up your fight and help you get a resolution. All free of charge.



### 1. *Complaint submitted*

You submit a complaint about an issue you have with a financial product or service.



### 4. *Consumer review*

We let you know when the company responds so you can give appropriate feedback.



### 2. *Review & route*

We'll forward your complaint and documents to the company on your behalf.



### 5. *Review & investigate*

Complaint data is shared with state and federal law enforcement agencies.



### 3. *Company response*

The company reviews your complaint and we work with them to get you an answer within 15 days.



### 6. *Analyze & report*

Complaints help us supervise, regulate and enforce consumer laws, helping you get your issue resolved and happiness restored.

To find out more about our free information and consumer tools, go to [consumerfinance.gov](http://consumerfinance.gov)



Consumer Financial  
Protection Bureau

# HOW WE REDUCED HOME BUYING ANXIETY

## TO A MORE MANAGABLE LEVEL.

### 3 WAYS CFPB MAKES THE PROCESS HAPPIER

Buying a home is not simple. There are hundreds of forms and even more places for you to sign. CFPB worked to make the process more welcoming.



#### 1. Simplified mortgage paperwork

CFPB worked hard to reduce the amount of pages need to apply for a mortgage.



#### 2. Compare rates with others

CFPB lets you see the rates others were quoted so you know if you're getting a good deal.



#### 3. Housing counselors at your service

CFPB can assist you in finding a housing counselor in your area that can help with every question you have and offer invaluable advice on everything to do with buying a home.

To find out more about our free information and consumer tools, go to [consumerfinance.gov](https://consumerfinance.gov)



HOW THE

# 2008 HOUSING CRASH RESULTED

IN A BETTER EDUCATED, FINANCIALLY PROTECTED YOU.

3 THINGS CFPB DOES TO HELP CONSUMERS EVERY DAY.

1.

#### *Education*

Tips and advice on how to navigate the process of buying a home, paying for college and dealing with your financial institution.

2.

#### *Information*

CFPB.com is the go-to-source for all the ins and outs of financial products and services.

3.

#### *Enforcement*

CFPB has handled over 400,000 complaints and returned millions of dollars to consumers who were victims of deceptive financial practices.

To find out more about our free information and consumer tools, go to [consumerfinance.gov](http://consumerfinance.gov)

**cfpb**

Consumer Financial  
Protection Bureau