

BUREAU OF CONSUMER FINANCIAL PROTECTION

**REQUEST FOR APPROVAL UNDER THE
“GENERIC INFORMATION COLLECTION PLAN FOR THE DEVELOPMENT AND
TESTING OF DISCLOSURES AND RELATED MATERIALS”**

(OMB Control Number: 3170-0022)

1. TITLE OF INFORMATION COLLECTION:

2. ABSTRACT/STUDY DESCRIPTION:

3. DESCRIPTION OF RESPONDENTS:

4. FEDERAL REGISTER NOTICE CITATIONS:

- a. **60-day *Federal Register* Notice** 84 FR 27771 **Date:** 06/19/2019
- b. **30-day *Federal Register* Notice** __ FR _____ **Date:** _____
- c. **Comments received in response to the 30-day Notice:** Yes No
- d. **If yes, summarize the comments and the Bureau’s response to those comments:**

5. TYPE OF COLLECTION (ADMINISTRATION OF THE COLLECTION INSTRUMENT):

- a. How will you collect the information? Check all that apply.
 - Web-based or other forms of Social Media
 - In-person
 - Small Discussion Group
 - Other (please explain) _____
 - Telephone
 - Mail
 - Focus Group
- b. Will interviewers or facilitators be used?
 - Yes No Not Applicable
- c. **What type of disclosure or model form is being tested?**
 - Mortgage
 - Credit Card
 - Remittances
 - Payday Loans
 - Student Loan
 - Pre-paid Cards
 - Debt Collection
 - Other (please explain): _____
 - Electronic Disclosure
 - Check Cashing
 - Checking Accounts

6. FOCUS GROUP OR SURVEY:

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

Yes No Not Applicable

b. If **yes**, please provide a description below. If **no**, please provide a description of how you plan to identify your potential group of respondents and how you will select them.

7. INFORMATION COLLECTION PROCEDURES:

Please summarize the procedures that will be used to collect data from respondents.

8. PERSONALLY IDENTIFIABLE INFORMATION:

a. Is personally identifiable information (PII) collected? Yes No

b. If Yes, describe the PII that will be collected, why it is needed, and uses.

c. If yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?

Yes No Not Applicable

d. Has a System or Records Notice (SORN) been published?

Yes No Not Applicable

If yes, list the SORN title and the *Federal Register* (FR) citation:

Title: _____

___ FR ____.

e. If applicable, please provide a link to the Privacy Impact Assessment.

9. INCENTIVES:

a. Is an incentive provided to participants? Yes No

b. If yes, provide a statement justifying the use and amount of the incentive **and** the amount or value of the incentive: \$_____.

10. ASSURANCES OF CONFIDENTIALITY:

a. Will a pledge of confidentiality be made to respondents? Yes No

b. If yes, please cite the statute, regulation, or contractual terms supporting the pledge.

11. JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable):

12. BURDEN HOURS:

| Information Collection | Number of Respondents | Frequency | Number of Annual Responses | Average Response Time (hours) | Burden (hours) |
|-------------------------------|------------------------------|------------------|-----------------------------------|--------------------------------------|-----------------------|
| | | | | | |
| [Insert rows as needed] | | | | | |
| Totals | | //////////////// | | //////////////// | |

12. **FEDERAL COST:** The estimated annual cost to the Federal government is \$_____.

13. CERTIFICATION:

CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3):

By submitting this document, the Bureau certifies the following to be true:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (e) It indicates the retention period for recordkeeping requirements;
- (f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
 - (i) Why the information is being collected;
 - (ii) Use of information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
- (h) It uses effective and efficient statistical survey methodology; and
- (i) It makes appropriate use of information technology.

CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents.
- The collection is non-controversial and does not raise issues of concern to other Federal agencies.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is not statistically significant; the results are not intended to be generalizable beyond the survey population.
- The results will not be used to measure regulatory compliance or for program evaluation.