

Consumer Response Intake Form

No Material/Nonsubstantive Change Request

The Consumer Financial Protection Bureau requests that OMB approve the “*Consumer Response Intake Form*” information collection (OMB Control No. 3170-0011) to incorporate the following changes:

1. Currently on Steps 1 and 2 of intake form, the consumer is required to select a product, sub-product, issue, and if applicable, a sub-issue. Some of these values have helper text that appear in parenthesis after the value, whereas others do not. We would like to be able to add or edit helper text for any product, sub-product, issue, or sub-issue value so that consumers can select the appropriate value more quickly. This proposed change would not impact the pre-existing options which appear in larger text. Instead it would add or edit explanations in parenthesis after the options, to reduce consumer confusion.

Below is a snipping to show how helper text appears today for product options. Helper text is denoted by red stars. We would like to expand this concept more broadly.

<input type="radio"/> Debt collection	<input type="radio"/> Vehicle loan or lease
<input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports	<input type="radio"/> Student loan
<input type="radio"/> Mortgage	<input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit) ★
<input type="radio"/> Credit card or prepaid card	<input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement) ★
<input type="radio"/> Checking or savings account	

2. On Steps 1 and 2 of the form, create one new product to choose from, split one existing product into two separate products, create new sub-products, shift pre-existing sub-products from under pre-existing products to the new product, create or edit issues, and create or edit sub-issues.
3. On step 4 of the form, update the language to better set expectations about what happens next if the consumer provides the name of a company that is not boarded and better articulate that optional fields are truly optional.