**Consumer Financial Protection Bureau Information Collection Request**

**OMB Control Number 3170-0011**

Global note: Net new fields are highlighted in green.

**Part 1: Intake Instruments:**

* Web Complaint Intake Form
	+ Single dynamic form that intakes complaints on the following Products:
		- Checking or savings account
		- Credit card
		- Credit reporting or other personal consumer reports
		- Debt collection
		- Debt or credit management
		- Money transfer, virtual currency, or money service
		- Mortgage
		- Payday loan, title loan, personal loan, or advance loan
		- Prepaid card
		- Student loan
		- Vehicle loan or lease
* Feedback Intake Form
	+ Web Tell Your Story form
* External Party Logins
	+ Consumer Portal login
	+ Company Portal login
	+ Government Portal login
* Paper Intake Forms
	+ Universal complaint intake form (English and Spanish)
* Phone Intake
	+ Complaint
	+ Inquiry
	+ Feedback

**Part 2: The following series of products, sub-products, issues, and sub-issues are used to categorize the nature of a consumer’s complaint.**

**Product: Checking or savings account** (certificate of deposit (CD), checking account, savings account, other)

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **CD** (Certificate of Deposit) | * Opening an account
* Managing an account (deposits, withdrawals, errors, problem accessing account, fees)
* Closing an account
* Problem with credit report or credit score\*
 | * Unable to open an account
* Account opened without my consent or knowledge
* Didn't receive terms that were advertised
* Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
* Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)
* Banking errors (interest rate calculations, errors crediting account)
* Problem accessing account (online or mobile access, receiving the periodic billing statement)
* Problem with fees or penalties
* Problem with renewal
* Funds not handled or disbursed as instructed
* Can't close your account
* Company closed your account
* Fees charged for closing account
* Funds not received from closed account
 |
| **Checking account** (debit card, ATM card, checks) | * Opening an account
* Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check,)
* Closing an account
* Problem caused by your funds being low (overdraft and other fees)
* Problem with a lender or other company charging your account
* Problem with credit report or credit score\*
 | * Unable to open an account
* Account opened as a result of fraud
* Didn't receive terms that were advertised
* Confusing or missing disclosures (including the fine print that, explains rights and responsibilities)
* Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds)
* Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)
* Banking errors (interest rate calculations, errors crediting account)
* Cashing a check
* Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)
* Funds not handled or disbursed as instructed
* Problem accessing account (online or mobile access, receiving the periodic billing statement)
* Fee problem
* Can't close your account
* Company closed your account
* Fees charged for closing account
* Funds not received from closed account
* Overdrafts and overdraft fees
* Non-sufficient funds and associated fees
* Late or other fees
* Bounced checks or returned payments
* Transaction was not authorized
* Can't stop withdrawals from your account
* Money was taken from your account on the wrong day or for the wrong amount
 |
| **Other banking product or service** |
| **Savings account** |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

**Product: Credit card** (general-purpose or charge card, store credit card)

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **General-purpose credit card or charge card** (can use anywhere credit cards are accepted) | * Getting a credit card (problem during application process, opened without my knowledge, replacement card)
* Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)
* Trouble using your card (making purchases, credit limit)
* Fees or interest
* Problem with a purchase shown on your statement (billing dispute, transaction issue)
* Problem when making payments
* Struggling to pay your bill (bankruptcy, forbearance)
* Closing your account
* Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
* Problem with credit report or credit score\*
 | * Application denied
* Delay in processing application
* Sent card you never applied for
* Card opened without my consent or knowledge
* Problem getting a working replacement card
* Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
* Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
* Can't use card to make purchases
* Credit card company won't increase or decrease your credit limit
* Account sold or transferred to another company
* Unexpected increase in interest rate
* Charged too much interest
* Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)
* Card was charged for something you did not purchase with the card (charges made without your permission)
* Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
* Overcharged for something you did purchase with the card
* Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
* You never received your bill or did not know a payment was due
* Filed for bankruptcy
* Problem lowering your monthly payments
* Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)
* Can't close your account
* Company closed your account
* Problem with rewards from credit card (miles, points, cash back)
* Credit card company forcing arbitration
* Problem with customer service
* Add-on products and services (credit monitoring, disability insurance, card protection)
* Privacy issues
* Problem with convenience check
* Problem with cash advances
* Problem with balance transfer
* Other problem
 |
| **Store credit card** (can only use at a specific store or chain of stores) |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

**Product: Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)**

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Credit reporting** | * Incorrect information on your report (account or personal information incorrect, information not mine)
* Problem with a company's investigation into an existing problem
* Improper use of your report (shared without consent, credit inquiries from unknown sources)
* Unable to get your credit report or credit score
* Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account)
* Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty)
 | * Information belongs to someone else (identity theft, error)
* Information is missing that should be on the report (address, missing credit card or loan)
* Account information incorrect (loan balance, payment amount)
* Account status incorrect (showing open account as closed, showing delinquent account when it’s not)
* Personal information incorrect (wrong date of birth, address, or name)
* Public record information inaccurate (bankruptcy, judgment, liens, criminal record)
* Old information reappears or never goes away
* Investigation took more than 30 days
* Was not notified of investigation status or results
* Their investigation did not fix an error on your report
* Difficulty submitting a dispute or getting information about a dispute over the phone
* Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
* Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
* Received unsolicited financial product or insurance offers after opting out
* Report provided to employer without your written authorization
* Credit inquiries on your report that you don't recognize
* Problems getting your free annual credit report
* Other problem getting your report or credit score
* Problem canceling credit monitoring or identify theft protection service
* Billing dispute for services
* Received unwanted marketing or advertising
* Problem with product or service terms changing
* Didn't receive services that were advertised
 |
| **Other personal consumer report** (background checks, employment, or tenant screening) | * Incorrect information on your report (account information incorrect, information not mine, personal information incorrect)
* Problem with a company's investigation into an existing issue
* Improper use of your report (credit inquiries from unknown sources, shared without consent)
* Identity theft protection or other monitoring services (billing dispute, problem cancelling account, unwanted marketing)
 | * Information belongs to someone else (identity theft, error)
* Information that should be on the report is missing (address, personal information)
* Information is incorrect (employer names, rental history dates, account history)
* Personal information incorrect (wrong date of birth, address)
* Public record information inaccurate (bankruptcy, judgment, lien, criminal record)
* Old information reappears or never goes away
* Investigation took more than 30 days
* Was not notified of investigation status or results
* Their investigation did not fix an error on your report
* Difficulty submitting a dispute or getting information about a dispute over the phone
* Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
* Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
* Received unsolicited financial product or insurance offers after opting out
* Report provided to employer without your written authorization
* Problem canceling credit monitoring or identify theft protection service
* Billing dispute for services
* Received unwanted marketing or advertising
* Problem with product or service terms changing
* Didn't receive services that were advertised
 |

**Product: Debt collection**

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Auto debt** | · Communication tactics (repeated phone calls, used abusive language) · Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)· Written notification about debt (didn't receive, didn't know you could dispute debt) · False statements or representation (trying to collect wrong amount, impersonated lawyer or government official) · Threatened to contact someone or share information improperly (contacted employer, contacted you after you asked them not to) · Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit) * Electronic communications (text message, email, social media)
 | * Frequent or repeated calls
* Called before 8am or after 9pm
* Used obscene, profane, or other abusive language
* You told them to stop contacting you, but they keep trying
* Debt was already discharged in bankruptcy and is no longer owed
* Debt was result of identity theft
* Debt was paid
* Debt is not yours
* Didn't receive notice of right to dispute
* Didn't receive enough information to verify debt
* Notification didn't disclose it was an attempt to collect a debt
* Attempted to collect wrong amount
* Impersonated attorney, law enforcement, or government official
* Indicated you were committing crime by not paying debt
* Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)
* Contacted you after you asked them to stop
* Contacted your employer
* Contacted you instead of your attorney
* Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)
* Threatened to arrest you or take you to jail if you do not pay
* Threatened to sue you for very old debt
* Sued you without properly notifying you of lawsuit
* Sued you in a state where you do not live or did not sign for the debt
* Threatened or suggested your credit would be damaged
* Collected or attempted to collect exempt funds (Social Security, disability benefits)
* Seized or attempted to seize your property
* Threatened to turn you into immigration or deport you
* Frequent or repeated messages
* Contacted before 8am or after 9pm
* You told them to stop contacting you, but they keep trying
* Used obscene, profane, or other abusive language
 |
| **Credit card debt** |
| **Federal student loan debt** |
| **Medical debt** |
| **Mortgage debt** |
| **Payday loan debt** |
| **Private student loan debt** |
| **Rental debt** (a debt collector trying to collect for a landlord or property manager)  |
| **Telecommunications debt** (a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill) |
| **Other debt** (such as health club membership, utilities) |
| **I do not know** |

**Product: Debt or credit management** (a third-party service you used to modify credit terms or avoid foreclosure)

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| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Credit repair services** (services for improving your credit score) | * Confusing or misleading advertising or marketing
* Problem with customer service
* Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
* Charged up-front or unexpected fees
* Didn’t provide services promised
 |  |
| **Debt settlement** (services for reducing your debt balance on things like credit cards or medical debt) | * Confusing or misleading advertising or marketing
* Problem with customer service
* Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
* Charged up-front or unexpected fees
* Didn’t provide services promised
* Unauthorized withdrawals or charges
 |  |
| **Mortgage modification or foreclosure avoidance** (services for negotiating with your mortgage servicer) | * Confusing or misleading advertising or marketing
* Problem with customer service
* Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
* Charged up-front or unexpected fees
* Didn’t provide services promised
* Unauthorized withdrawals or charges
 |  |
| **Student loan debt relief** (services for reducing or eliminating your student loans) | * Confusing or misleading advertising or marketing (including misrepresenting affiliation with my student loan servicer or the Department of Education or misrepresenting amount of payment reduction or forgiveness)
* Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
* Charged up-front or unexpected fees
* Didn’t provide services promised
* Unauthorized withdrawals or charges
 |  |

**Product: Money transfer, virtual currency, or money service** (check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier’s/traveler’s check)

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Domestic (US) money transfer** | · Money was not available when promised · Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes) · Confusing or missing disclosures (including the fine print that explains rights and responsibilities) · Other transaction problem (unauthorized transaction, cancellation, refund) · Other service problem (advertising or marketing, pricing, privacy) · Unexpected or other fees · Fraud or scam  |  |
| **International money transfer** (remittance) |
| **Virtual currency** (service used to transfer, track, store, and send value over the internet, also known as digital assets, cryptocurrencies, and crypto-assets) |
| **Check cashing service** (a company that cashes a check for a fee) | · Confusing or misleading advertising or marketing · Problem with customer service · Confusing or missing disclosures (including the fine print that explains rights and responsibilities) · Unexpected or other fees · Fraud or scam  |  |
| **Foreign currency exchange** (transactions that convert money from one country’s currency to another’s)  | · Confusing or misleading advertising or marketing · Incorrect exchange rate · Problem with customer service · Confusing or missing disclosures (including the fine print that explains rights and responsibilities) · Unexpected or other fees · Fraud or scam |  |
| **Mobile or digital wallet** (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer) | · Managing, opening, or closing your mobile wallet account · Unauthorized transactions or other transaction problem · Problem adding money · Trouble accessing funds in your mobile or digital wallet · Overdraft, savings, or rewards features · Confusing or misleading advertising or marketing · Confusing or missing disclosures (including the fine print that explains rights and responsibilities) · Unexpected or other fees · Fraud or scam  |  |
| **Money order, traveler’s check, or cashier’s check** (a check with guaranteed funds from a bank or other financial institution) | · Confusing or misleading advertising or marketing · Lost or stolen money order · Problem with customer service · Confusing or missing disclosures (including the fine print that explains rights and responsibilities) · Unexpected or other fees · Fraud or scam  |  |

**Product: Mortgage** (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Conventional home mortgage**) (this covers most mortgage loans that are not an FHA, VA, or USDA loan) | * Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting)
* Closing on a mortgage (closing process, confusing or missing disclosures, cost)
* Trouble during payment process (Managing your loan, issues such as making payments, escrow accounts, and paying off your loan)
* Struggling to pay mortgage (loan modification, behind on payments, foreclosure) issues when your loan is or is about to become delinquent such as loan modification, foreclosure, forbearance
* Problem with credit report or credit score\*
 | * + Changes in loan terms during the application process
	+ Application denials
	+ Negative impact of inaccurate appraisal
	+ Confusing or misleading advertising or marketing
	+ Loan estimate or other related disclosures
	+ Fees or costs during the application process
	+ Delays in the application process
	+ Trying to communicate with the company to fix an issue with the application process
	+ Changes in loan terms during or after closing
	+ Closing disclosure or other related disclosures
	+ Fees or costs after closing
	+ Delays with the closing process
	+ Trying to communicate with the company to fix an issue with the loan closing
	+ Setting up an escrow account for taxes and insurance
	+ Escrow, taxes, or insurance
	+ Loan sold or transferred to another company
	+ Private mortgage insurance (PMI)
	+ Payment process (payment not applied fast enough, not applied in a way you expected, did not go through)
	+ Fees charged
	+ Interest rate
	+ Paying off the loan
	+ Lien release
	+ Trying to communicate with the company to fix an issue while managing or servicing your loan
	+ Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment)
	+ An existing modification, forbearance plan, short sale, or other loss mitigation relief
	+ Foreclosure
	+ Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure
 |
| **FHA mortgage** (the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards) |
| **Home equity loan or line of credit (HELOC)** (a loan or line of credit that allows you to borrow money using the equity in your home as collateral) |
| **Manufactured home loan** (loans for a mobile or manufactured home, including chattel loans) |
| **Reverse mortgage** (a Home Equity Conversion Mortgage (HECM), the most common type of reverse mortgage, is a special type of home loan for homeowners who are 62 and older) |
| **USDA mortgage** (loans from the Department of Agriculture focused on rural areas) |
| **VA mortgage** (loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families) |
| **Other type of mortgage** (such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.) |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

**Product: Payday loan, title loan, personal loan, or advance loan** (installment, pawn loan, or personal line of credit)

|  |  |  |
| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Installment loan** (loan due in multiple installments, such as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans)  | · Getting the loan (confusing advertising or marketing, credit denied) · Problem when making payments (billing, privacy issues) · Struggling to pay your loan (payment plan, repossession, bankruptcy) · Problem with the payoff process at the end of the loan (refinancing, extending loan) · Charged fees or interest you didn't expect · Problem with additional add-on products or services · Problem with credit report or credit score\*  |  |
| **Payday loan** (short-term loan, typically due on paydays) | · Charged fees or interest you didn't expect · Can't stop withdrawals from your bank account · Received a loan you didn't apply for · Was approved for a loan, but didn't receive the money · Money was taken from your bank account on the wrong day or for the wrong amount · Loan payment wasn't credited to your account · Can't contact lender or servicer · Struggling to pay your loan (payment plan, repossession, bankruptcy) · Problem with the payoff process at the end of the loan (refinancing, extending loan) · Problem with credit report or credit score\*  |  |
| **Pawn loan**(a cash loan obtained by temporarily trading an item of value; the item is returned when the loan, interest, and fees are paid)  | · Charged fees or interest you didn't expect · Received a loan you didn't apply for · Was approved for a loan, but didn't receive the money · Can't contact lender or servicer · Property was sold · Property was damaged or destroyed property · Problem with credit report or credit score\*  |  |
| **Personal line of credit**(usually offered with a credit limit, that you can access from time to time, with scheduled payments) | · Getting a line of credit (confusing advertising or marketing, credit denied) · Problem when making payments (billing, privacy issues) · Struggling to pay your loan (payment plan, repossession, bankruptcy) · Problem with the payoff process at the end of the loan (refinancing, extending loan) · Charged fees or interest you didn't expect · Problem with additional add-on products or services · Problem with cash advance · Credit limit changed · Problem with credit report or credit score\*  |  |
| **Title loan**(a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid) | · Charged fees or interest you didn't expect · Can't stop withdrawals from your bank account · Received a loan you didn't apply for · Was approved for a loan, but didn't receive money · Money was taken from your bank account on the wrong day or for the wrong amount · Loan payment wasn't credited to your account · Can't contact lender or servicer · Struggling to pay your loan (payment plan, repossession, bankruptcy) · Problem with the payoff process at the end of the loan (refinancing, extending loan) · Vehicle was repossessed or sold the vehicle · Vehicle was damaged or destroyed the vehicle · Problem with credit report or credit score\*  |  |
| **Earned wage access** | * Confusing or misleading advertising or marketing
* Confusing or missing disclosures
* Unexpected fees
* Problems receiving the advance
* Issues with repayment
 |  |
| **Tax refund anticipation loan or check** (paid to you by a bank or a company in the amount of your expected tax refund) | * Confusing or misleading advertising or marketing
* Confusing or missing disclosures
* Unexpected fees
* Problems receiving the advance
* Issues with repayment
* Lost or stolen refund
 |  |
| **Other advances of future income** (payouts from a legal settlement, inheritance proceeds, pension payments, or payments from a victim compensation fund, etc.) | * Confusing or misleading advertising or marketing
* Confusing or missing disclosures
* Unexpected fees
* Problems receiving the advance
* Issues with repayment
 |  |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

**Product: Prepaid card** (general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)

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| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **General-purpose prepaid card** (can use anywhere; often sold at stores)  | * Problem getting a card or closing an account
* Unexpected or other fees
* Problem with a purchase or transfer
* Trouble using the card
* Problem with overdraft
* Advertising
 | * Trouble getting, activating, or registering a card
* Trouble closing card (includes problem getting the remaining balance on the card)
* Trouble getting a working replacement card
* Don't want a card provided by your employer or the government
* Charged for a purchase or transfer you did not make with the card (charges made without your permission)
* Overcharged for a purchase or transfer you did make with the card
* Card company isn't resolving a dispute about a purchase or transfer
* Trouble getting information about the card (balance, terms)
* Trouble using the card to spend money in a store or online
* Trouble using the card to pay a bill
* Trouble using the card to send money to another person (friend, relative)
* Problem with a check written from your prepaid card account
* Problem using the card to withdraw money from an ATM
* Problem with direct deposit
* Problem adding money
* Was signed up for overdraft on card, but don't want to be
* Overdraft charges
* Confusing or misleading advertising about the card
* Changes in terms from what was offered or advertised
 |
| **Gift card** (can use at a particular store or chain of stores)  |
| **Government benefit card** (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)  |
| **Payroll card** (provided by your employer to receive your salary or wages)  |
| **Student prepaid card** (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition) |

**Product: Student loan** (federal student loan, private student loan)

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| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Federal student loan** (Loans made by the federal government, such as Direct Consolidation, Direct Subsidized Stafford, Direct Unsubsidized Stafford, Parent PLUS, Graduate PLUS, Federal Family Educational Loan FFEL, and Perkins loans) | * Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)
* Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
* Struggling to repay your loan (payment plan, deferment, forbearance, forgiveness, bankruptcy)
* Problem with credit report or credit score\*
 | * Trouble with how payments are being handled
* Don't agree with the fees charged
* Received bad information about your loan (incorrect, incomplete, or inaccurate information)
* Need information about your loan balance or loan terms
* Keep getting calls about your loan
* Problem with customer service
* Co-signer (release, communications)
* Problem lowering your monthly payments
* Can't temporarily delay making payments (deferment, forbearance)
* Can't get other flexible options for repaying your loan
* Problem with your payment plan (such as Standard payment plan, Graduated payment plan, Pay As You Earn, Revised Pay As you Earn, Income-based repayment, Income-contingent repayment)
* Problem with forgiveness, cancellation, or discharge (Such as public service loan forgiveness (PSLF), teacher loan forgiveness, bankruptcy, disability, borrower defense to repayment)
* Bankruptcy
 |
| **Private student loan**(Non-federal loans made by a lender such as a bank, credit union, state-affiliated lender, school, or other company, such as fixed or variable rate private student loans, money owed to your school, or income shared agreement) | * Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)
* Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
* Struggling to repay your loan (payment plan, deferment, forbearance, bankruptcy)
* Issue where my lender is my school (institutional loans or fees, transcript or diploma withheld)
* Issue with income share agreement (credit products where consumers finance their education in exchange for payments based on a percentage of their income)
* Problem with credit report or credit score\*
 | * Denied loan
* Qualified for a better loan than the one offered
* Confusing or misleading advertising
* Problem with the interest rate
* Problem with signing the paperwork
* Loan opened without my consent or knowledge
* Changes in terms mid-deal or after closing
* High pressure sales tactics or recruiting
* Issues with financial aid services
* Trouble with how payments are being handled
* Don't agree with the fees charged
* Received bad information about your loan (incorrect, incomplete, or inaccurate information)
* Need information about your loan balance or loan terms
* Keep getting calls about your loan
* Problem with customer service
* Co-signer (release, communications)
* Problem lowering your monthly payments
* Can't temporarily delay making payments (deferment, forbearance)
* Can't get other flexible options for repaying your loan
* Bankruptcy
* Issues with fees connected to the loan
* Cannot graduate, receive diploma, or get transcript due to money owed
* Marketing or disclosure issues
* Payment issues
* Billing or statement issues (such as fees)
* Dealing with provider of income share agreement
* Problem with credit report or credit score
 |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

**Product: Vehicle loan or lease**

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| --- | --- | --- |
| **Sub-product** | **Issue** | **Sub-issue** |
| **Loan** | * Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)
* Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
* Struggling to pay your loan (payment plan, bankruptcy)
* Problems at the end of the loan or lease (title, refinancing, extending a lease)
* Repossession
* Problem with credit report or credit score\*
 | * Confusing or misleading advertising or marketing
* High-pressure sales tactics
* Credit denial
* Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want)
* Changes in terms mid-deal or after closing
* Problem with signing the paperwork
* Problem with a trade-in
* Loan opened without my consent or knowledge
* Did not receive car title
* Billing problem (payments are not applied correctly, incorrect information on statement)
* Problem with fees charged
* Problem with the interest rate
* Loan sold or transferred to another company
* Problem with additional products or services purchased with the loan (never received benefit or unable to cancel)
* Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
* Problem after you declared or threatened to declare bankruptcy
* Problem with paying off the loan
* Problem related to refinancing
* Unable to receive car title or other problem after the loan is paid off
* Problem while selling or giving up the vehicle
* Lender trying to repossess or disable the vehicle
* Loan balance remaining after the vehicle is repossessed and sold
* Notice to repossess
* Company explaining amount owed
* Company communicating payment assistance or payment extension options
* Voluntary repossession
* Damage caused or loss of personal items in vehicle during the actual repossession
* Account reinstatement or redemption after repossession
* Deficiency balance after repossession
 |
| **Lease** | * Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)
* Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
* Struggling to pay your loan (payment plan, bankruptcy)
* Problems at the end of the loan or lease (title, refinancing, extending a lease)
* Repossession
* Problem with credit report or credit score\*
 | * Confusing or misleading advertising or marketing
* High-pressure sales tactics
* Credit denial
* Problem with additional add-on products or services purchased with the loan
* Changes in terms mid-deal or after closing
* Problem with signing the paperwork
* Problem with a trade-in
* Loan opened without my consent or knowledge
* Billing problem (payments are not applied correctly, incorrect information on statement)
* Problem with fees charged
* Problem with the interest rate
* Loan sold or transferred to another company
* Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
* Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
* Problem after you declared or threatened to declare bankruptcy
* Problem with paying off the loan
* Problem related to refinancing
* Unable to receive car title or other problem after the loan is paid off
* Problem while selling or giving up the vehicle
* Termination fees or other problem when ending the lease early
* Problem when attempting to purchase vehicle at the end of the lease
* Problem extending the lease
* Excess mileage, damage, or wear fees, or other problem after the lease is finished
* Lender trying to repossess or disable the vehicle
* Loan balance remaining after the vehicle is repossess and sold
* Notice to repossess
* Company explaining amount owed
* Company communicating payment assistance or payment extension options
* Voluntary repossession
* Damage caused or loss of personal items in vehicle during the actual repossession
* Account reinstatement or redemption after repossession
* Deficiency balance after repossession
 |

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.