

About the CFPB

The CFPB is focused on making the consumer financial markets work for families by empowering consumers to take more control over their financial lives. We are working to foster a marketplace:

- Where customers can see \$ prices and risks up front and \$ where they can easily make \$ product comparisons
- In which no one can build a \$ business model around unfair, \$ deceptive, or abusive practices
- That works for American \$ consumers, responsible \$ providers, and the economy as \$ a whole



Consumer Financial
Protection Bureau

Get help now

- Submit a complaint
- Find a HUD-approved housing counselor
- Tell your story about other financial products



consumerfinance.gov



complaint line
(855) 411-CFPB (2372)



TTY/TDD
(855) 729-CFPB (2372)



info@consumerfinance.gov



(202) 435-7000



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Consumer Financial
Protection Bureau

Devoted to making financial
markets work for America's
consumers

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Research, Markets and Regulations

The Division of Research, Markets, and Regulations is responsible for collecting and analyzing information about consumer financial markets and conducting research to better understand consumer behavior.

This information is used to describe potential problems, identify possible responses, and evaluate benefits and costs of different responses. It also interprets federal consumer financial laws and implements these laws through regulations, in coordination with other parts of the Bureau.

This division includes economists, financial analysts, and attorneys, as well as experts in specific consumer finance industries, such as mortgages, deposits and payments products, credit cards and other credit products, credit reporting, and debt collection.

Consumer Education and Engagement

The mission of the Consumer Education and Engagement Division is to provide the information and tools consumers need to make the right financial decisions for them. Our Office of Financial Education leads that mission. Our Office of Consumer Engagement puts information in consumers' hands when they need it.

We have a special focus on four types of consumers:

Office of Students

Helps young consumers make smarter choices around student loans and other financial products.

Office for Older Americans

Helps seniors protect themselves from unscrupulous practices.

Office of Servicemember Affairs

Gets financial information to military members and their families.

Office of Financial Empowerment

Works to improve access to financial services for working families and new entrants to banking or credit.

Supervision, Enforcement and Fair Lending and Equal Opportunity

The Division of Supervision, Enforcement, and Fair Lending & Equal Opportunity makes sure financial services providers comply with federal consumer financial protection laws.

The Supervision team examines financial services providers to ensure that institutions follow federal consumer financial protection laws and implement policies and procedures to ensure compliance.

The Enforcement team investigates bank and nonbank entities, and can bring court cases or administrative proceedings to stop violations of federal consumer financial protection law.

The Fair Lending and Equal Opportunity team leads the Bureau's efforts to ensure fair, equitable, and nondiscriminatory access to credit.