

includes measurable goals and initiatives, in consultation with the Financial Literacy and Education Commission, consistent with the National Strategy for Financial Literacy. In addition, the Office of Financial Protection for Older Americans within the Bureau is charged with conducting research to identify methods and strategies to educate and counsel seniors, and developing goals for programs that provide seniors with financial literacy and counseling.

Through prior research, the Bureau has determined that improvement in consumer financial well-being is the ultimate goal of such financial literacy initiatives. In order to inform our identification and development of financial literacy strategies that explicitly seek to improve consumer financial well-being, the Bureau plans to conduct a nationally representative survey to measure adult financial well-being and related concepts, as well as an oversample of adults age 62 and older to gather additional data relevant to the needs and experiences of older consumers. The specific goals of the survey are to (1) measure the level of financial well-being of American adults and key sub-populations; (2) quantitatively test previously developed hypotheses about the specific types of knowledge, behavior, traits and skills that may support higher levels of financial well-being; and (3) produce fully de-identified public use data files that will allow external researchers to examine additional questions about financial well-being and its drivers.

**Request for Comments:** Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for Office of Management and Budget (OMB) approval. All comments will become a matter of public record.

Dated: November 17, 2015.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

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## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No: CFPB-2015-0050]**

### **Agency Information Collection Activities: Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (Bureau) is requesting to renew the Office of Management and Budget (OMB) approval for an existing information collection titled, "Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X) 12 CFR 1024."

**DATES:** Written comments are encouraged and must be received on or before January 25, 2016 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552.
- *Hand Delivery/Courier:* Consumer Financial Protection Bureau (Attention: PRA Office), 1275 First Street NE., Washington, DC 20002.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or social security numbers, should not be included.

#### **FOR FURTHER INFORMATION CONTACT:**

Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, (202) 435-9575,

or email: [PRA@cfpb.gov](mailto:PRA@cfpb.gov). Please do not submit comments to this mailbox.

#### **SUPPLEMENTARY INFORMATION:**

**Title of Collection:** Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X) 12 CFR 1024.

**OMB Control Number:** 3170-0025.

**Type of Review:** Request approval for an existing information collection.

**Affected Public:** Businesses and other for-profit entities.

**Estimated Number of Respondents:** 2,259.

**Estimated Total Annual Burden Hours:** 117,500.

**Abstract:** Regulation X implements the Real Estate Settlement Procedures Act, ensures that consumers are provided with more helpful information about the cost of the mortgage settlement and protected from unnecessarily high settlement charges caused by certain abusive practices. Regulation X contains information collections in the form of third party disclosures and recordkeeping requirements.

This amendment to Regulation X requires lenders to provide mortgage applicants a list of certified homeownership counselors at or soon after the time of their application. This requirement is meant to help applicants be informed about the process of applying for a mortgage, and receive additional non-biased guidance if desired.

**Request for Comments:** Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for Office of Management and Budget (OMB) approval. All comments will become a matter of public record.

Dated: November 18, 2015.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

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