

## **FINAL SUMMARY INTRODUCTION**

### ***Background***

Regulation Room is an open government pilot project aimed at increasing the breadth and quality of public participation in the rulemaking process. It is a collaboration between [CeRI](#) (the Cornell e-Rulemaking Initiative), which owns, designs, and operates the site, and federal agencies including the Consumer Financial Protection Bureau (CFPB).

From November 6, 2013 to February 28, 2014, people could use RegulationRoom to learn about and discuss an advanced notice of proposed rulemaking (ANPRM) on “Debt Collection (Regulation F),” which asked for comment, data, and information from the public about debt collection practices. This time frame coincided exactly with the official comment period for the ANPRM.

On March 3, 2014, the RegulationRoom team posted Draft Summaries of the discussion that occurred from Nov. 6 to Feb. 28. All users who registered and/or commented were invited by email to review the drafts and suggest additions or changes until March 7, 2014. In that time, 403 unique visitors visited the site and 3 commenters posted 6 suggestions. The team reviewed all suggestions and then prepared the Final Summaries; although some of those commenting on the Draft Summaries suggested additional material, nothing was added to the Final Summaries beyond what was contained in the discussion through February 28.

On March 11, these Final Summaries were submitted to CFPB via Regulations.gov. Registered users received an email notifying them that the Final Summary had been posted on the site and submitted to CFPB.

Anyone could also submit an individual comment directly to CFPB on the ANPRM by visiting [Regulations.gov](#) before midnight on February 28, 2014.

Materials from the Discussion Phase, including the Draft and Final Summaries, will remain available on RegulationRoom for public review. A file of all content submitted by users will be made available to CFPB at its option. (This file will not include any personally identifiable information users did not choose to make publicly viewable on the site. (See [Terms of Use & Privacy](#)).