# **Not Just in English Anymore**

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**M** oney, dinero, 钱, denaro, novac: In any language our users deserve accurate information.

Sixty-eight million people in the United States speak a language other than English. Spanish speakers make up 13.2% of the US population. The number of other language speakers in the United States tripled from 23.1 million in 1980 to 67.8 million in 2019. The five most spoken languages other than English are Spanish, Chinese, Tagalog, Vietnamese and Arabic. (https://www.census.gov/library/stories/2022/12/languages-we-speak-in-united-states.html)

Each of us perform daily financial tasks from paying bills, to accessing bank information, investing in our retirement accounts, buying groceries and cars and houses, dealing with inflation, and planning our future budgets. The federal government does provide information in other languages to help with these tasks as well as information to protect us from fraud and scams. I have found three main sources of financial information in other languages: benefits.gov, usa.gov, and the Consumer Financial Protection Bureau (CFPB). The first two offer information primarily in English and Spanish. The CFPB provides substantial information in a variety of languages. Each site is discussed in more detail:

### https://www.benefits.gov/es

The stated mission of benefits.gov is to increase citizen access to benefit information. The site partners with multiple federal agencies to provide information on financial benefits for disaster relief, healthcare, loans, food assistance, and aid for victims of domestic violence, educational aid, housing aid, and assistance for immigrants. The site can be searched by category. A video tutorial is included on how to use the site.

#### https://www.usa.gov/es/

The mission of the USAGov program is to allow people to locate and understand the government services and information they need.

The site was first offered in Spanish in 2003 as FirstGov.gov as a response to a presidential executive order.

Information is offered on food assistance, finding employment, help with payments to utility services, and information

on scams and frauds. The site also provides links to state government agencies which can provide economic Aid.

# https://www.consumerfinance.gov/ https://www.consumerfinance.gov/es/ (Spanish page of CFPB)

The Consumer Financial Protection Bureau implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive. The agency has both rulemaking and enforcement powers. The agency offers frequent webinars in financial training for librarians, teachers, social workers and those in the financial sector. Topics include working with senior citizens to prevent fraud, and resources in other languages.

Both the English and Spanish websites offer information on a variety of topics including loans, bank accounts, credit, mortgages, financial planning, daily budgeting, and payday loans among others. The site also provides a link for making a complaint in various languages and provides links to videos on various consumer issues.

## https://www.consumerfinance.gov/language/

On this page of the CFPB website, there is information on how to contact the agency by phone for help in more than 180 languages. The site allows change to the following languages: [English | Español | 中文 | Tiếng Việt | 한국어 | Tagalog. The language page provides information on how to order or download publications in a variety of languages on topics such as fraud, credit, student loans, senior citizens, and others. Some publications are provided in an audio format.

Together, these three sites, and in particular, the CFPB, provide various and excellent resources we can share with our users who speak other languages. Please take some time to try each site and learn what you can do to help users who do not speak English well.

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