



COFFEE BREAK: Expert cuts the confusion out of business documents
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Thursday June 04, 2009, 7:45 AM

Deborah Bosley has a thing about gobbledygook.

One of her specialties is clarifying the mumbo jumbo many public companies use to describe their executive compensation in regulatory documents. Those long, confusing cell phone statements, well, Bosley would love to get her hands on them. Deborah Bosley runs the Plain Language Group consulting firm.

An English professor at the University of North Carolina in Charlotte, Bosley also runs the Plain Language Group consulting firm, which often allows her to clear up, or completely revise, letters and documents that seem to accomplish one thing: bewildering consumers.

While Bosley applauded the recent reforms imposed on credit card companies and financial institutions, she said that's only the first step. The companies must still boil it down so the average person understands the terms attached to one of their credit cards.

Bosley recently explained some of the techniques for putting complicated business forms, letters and documents into plain English.



Q: Is there specific language the credit card companies and the banks should use as they craft language to explain the changes required by the federal government?

A: I'm not advocating how they should explain transfer balance or grace period. Each bank will want to have some control over the language they're using.

One of the ways you know the language is appropriate is by testing it on consumers. One of the things I would advocate the companies do is a useability test to find out what consumers do and don't understand. That's done by taking a group of the intended audience.

In the case of credit cards, it could be anyone in America. You only need five to 10 people to uncover 85 percent of any problem. It's not expensive and it's not extensive.

If I were to give people a current credit card statement and ask them to find the section that describes credit card balances and time how long it takes them to find it. Then I would give them a "Plain Language" example and see how quickly they could find the section.

If you take a current credit card statement and ask consumers to explain what a particular section says, it's pretty likely you would get some stammering or they would throw up their arms in despair.

Q: How do you achieve plain language?

A: Plain language is the use of proven writing and design strategies that enable the intended audience to find what they need, understand what they read and then take necessary action.

There are approximately 15 strategies, including the use of active voice, the elimination of jargon, short sentences, the use of lists and the use of visual representation like tables to represent numerical data. It's the integration of visual and verbal information to create a document that's easy for people to understand.

Q: Using clear language seems fundamental, so are companies deliberately complicating documents to make them difficult to understand?

A: You're asking me to talk about intention. It's likely there are some deceptive practices.

I will tell you a recent survey showed that 66 percent of consumers believe that financial institutions intentionally make things complicated.

Whether or not the credit card company or financial institution is doing it intentionally, a majority of the public believes they are. Eighty-four percent said they would trust a credit card company, an insurance company or a cellphone company whose financial documents they could understand.

Q: What sort of writing have you been asked to do for companies?

A: I was brought in by one large financial institution to re-do a letter that explained minimum distribution options. (When people reach the age of 70½ they have to take the options, which require them to take a certain amount of money out of their IRAs.)

The letter generated a lot of calls. People didn't understand what it meant or what they were supposed to do. The company got 10,000 phone calls the first week. The way the original letter was written, it had a harsh, punitive tone. Think about how much time and customer experience was wasted.

I've also worked on proxy statements for a number of companies, including the compensation disclosure and analysis section that tells shareholders how the executives of the company are compensated.

Q: What's the worst example of writing you've seen from a business or government agency?

A: IRS tax forms, FAFSA, the college financial aid applications. They're horrible. I would rather do my taxes than fill out a FAFSA. It's one of the worst examples of government forms I've ever seen.

Q: What's the best example of plain writing that you've seen from business or government?

A: I would say my Social Security statement. It's very simple to understand what I've contributed, what my salary is and what I'm going to receive every month once I retire. It's one of the clearest documents the federal government provides.