

KATHY HOCHUL
Governor



ADRIENNE A. HARRIS
Superintendent

March 15, 2023

The Honorable Kathy Hochul
Governor of New York State
NYS Capital Building
Albany, New York 12224

RE: Selected State Agencies Roles in Financial Literacy 2020-S-53

Dear Governor Hochul:

As required by Section 170 of the Executive Law, the Department of Financial Services (the "Department") hereby submits this report detailing the actions taken regarding the Office of the State Comptroller ("OSC") audit report entitled "Selected State Agencies Roles in Financial Literacy 2020-S-53" (the "Audit Report"). In accordance with the provisions of Section 170, this report is also being submitted to the State Comptroller, leaders of the State Senate and Assembly, and the Senate Finance Committee and the Assembly Ways and Means Committee.

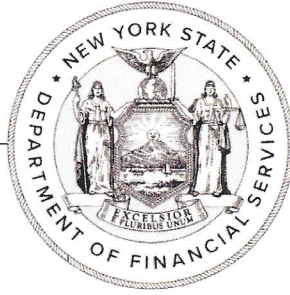
The Department, understanding that many New York State agencies offer free, unbiased information, assistance and access to interactive applications available to all New Yorkers, continues to believe that online digital content relating to financial literacy generated by, and under the purview of, other state agencies should continue to be developed and managed by subject matter experts in those relevant agencies and posted to their individual websites.

The Department continues to be committed to providing the public with clear pathways to other agency websites and the financial literacy and consumer protection content they provide.

The Department maintains its public website for informational purposes and as a secure Portal for the intake of consumer complaints and associated sensitive paperwork relating to complaints about financial products and services. The Department researches and produces financial educational materials on emerging products and issues with the benefit of the expertise of staff members in various units dedicated to examining financial institutions and products, managing consumer complaints and tracking complaint data to identify bad actors and dangerous products in the marketplace.

The agency manages the digital content it publishes with rigorous oversight to be ADA compliant, written in Plain English (under Federal standards), reviewed by DFS counsel to be correct and true, and translated into the top languages spoken in New York State as required by State Law.

The Department maintains these standards, as well as oversight of its outgoing links to other state agency websites (to confirm those links are updated, unbroken and always available to the public) by implementing compliance and security software and running SiteImprove scans on its website weekly. Broken links are repaired within one business day of discovery. ADA compliance issues are resolved by end of week.



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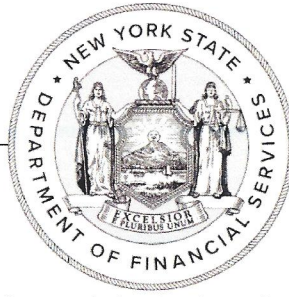
The Department's Public Affairs office and Website Management Team liaise regularly with DigitalNY (the governor's digital communications team, as well as meeting weekly with WebNY (the state ITS staff who manage most NY agency websites) and other state website content managers to obtain advance awareness of new content, changes and updates to other agency websites that will affect our website, and our outgoing links to their websites and URLs.

The Department has, as recommended by OSC, added a link directly to the Department of State website's Consumer Protection Division landing page to its **New York State Resources and Directories** section. The Department's Resources and Directories section is available via its [Consumer Landing Page](#), so that page both continues to link to our own financial literacy materials, as well as to the many other state agencies and offices that provide online content on financial well-being, literacy, and support, as follows:

- [New York State Services](#)
- Department of State [Division of Consumer Protection \(DOS\)](#)
- [myBenefits \(OTDA\)](#)
- [NYConnects Directory \(Aging\)](#)
- [Taxpayer Education Department \(Tax\)](#)
- [Resources for Small Business \(ESD\)](#)
- [New York State of Health Marketplace \(DOH\)](#)
- [Affordable Housing \(HCR\)](#)
- [Covid-19 Financial Survival Toolkit \(OSC\)](#)
- [Financial Wellness & Literacy Tools \(SUNY\)](#)
- [Budget Builder \(HESC\)](#)
- [Consumer Frauds Resource Center \(NYAG\)](#)
- [Financial Literacy Resources \(NYPL\)](#)
- [Car Insurance in NY \(DMV\)](#)
- [Medicaid in New York State \(DOH\)](#)
- [Workers Comp \(WCB\)](#)
- [NY College Savings Plan \(529\)](#)
- [Wages & Workforce Development \(DOL\)](#)
- [Arts Funding \(NYSCA\)](#)
- [Help with Childcare \(OCFS\)](#)

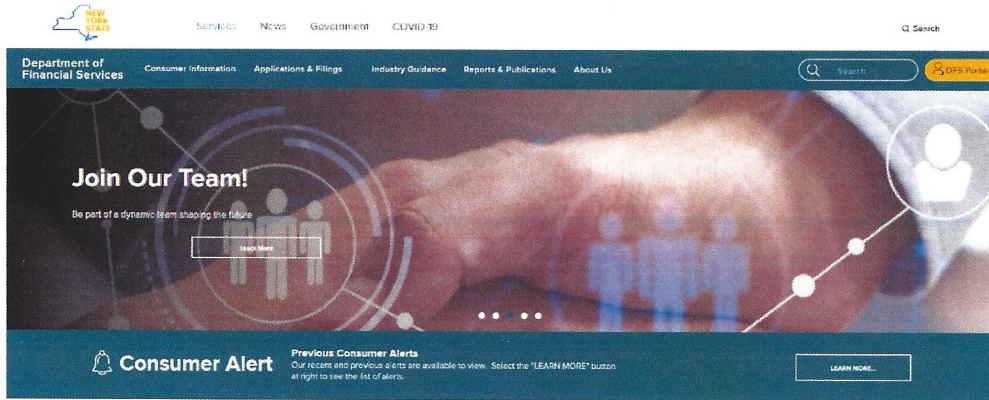


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Also reflected in the most prominent area of our website, is what is known as the New York State Universal



Navigation, which is mandatorily implemented onto the topmost and bottommost sections of all state agency websites.

The Universal New York Navigation features a header (and footer) containing important state-level links, including a link to the **New York State Services Application**, a public application developed during the recent pandemic by the Governor and State ITS, specifically designed to allow all New Yorkers to access guided pathways to tailored information about available New York State services, and help in accessing those services, including our own.

It is our intent to continue to work closely with the DigitalNY Team, WebNY, the state Language Access Office and all other state agencies and entities with whom we interact to make sure services and information about financial literacy continue to be found and that additional resources be reflected across all state websites where appropriate.

Sincerely,

A handwritten signature in black ink that reads "Bruce Rollins".

Bruce Rollins, Director of Internal Audit
New York State Department of Financial Services