Aspirational guidelines that inspire change and benefit everyone.

**Four Principles:**

1. Responsibly expand access.
2. Drive positive consumer behavior through smart design and communication.
3. Develop mutually beneficial products that deliver clear and consistent value.
4. Provide options for upward mobility.

**Six Core Values:**

1. Financial services must be profitable and scalable.
2. Financial innovations must be based on deep customer knowledge.
3. Safety is fundamental.
4. There is value in variation and choice. One size does not fit all.
5. Long-term customer-provider relationships must be committed to mutual success.

**Path to Change:**

Stemming from CFSI’s mission to transform the financial services marketplace, CFSI began concepting the Compass Principles.

Released the Compass Principles white paper, outlining CFSI’s vision.

Signing on Compass Commitments, bringing the Compass Principles to life.

CFSI sought feedback from providers, consumer advocates, policymakers and other experts on the Principles to ensure they are as comprehensive as possible.