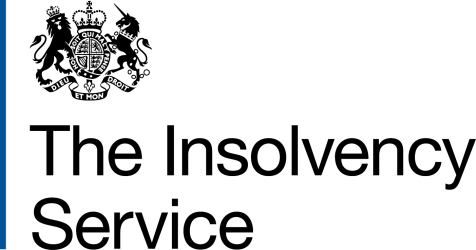
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| **Writing for customers**  **A best practice guide**  **by External Relations**  V1.2  January 2018 |

# Introduction

**Our writing is our reputation** – our reputation is shaped by how we communicate with others. Making our communications as simple and straightforward as possible will help readers see us as helpful and accessible.

**What this means for the Insolvency Service:**

Our Customer Satisfaction Survey[[1]](#footnote-2) results show that customers sometimes struggle to understand the language we use and don’t always find the information we send them helpful.

As an agency we need to write for the customer, not just to the customer. This means providing customers with the information they want, in language they understand.

The External Relations team has created this guide to help us make this change. It contains best practice and practical hints and tips, for when you are writing on behalf of the Insolvency Service.

Please take the time to read through it and see what you can do to improve our writing for customers.

Good communication is essential to make sure that the Government’s policies are understood and that our public services are delivered effectively... We should always write with our audience in mind, using simple and engaging language that grabs their attention and keeps it.[[2]](#footnote-3)

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# Remember your reader



We should write everything with the reader in mind. This means always focusing on what the reader needs from you rather than on what you need to tell the reader.

The first step is to identify your specific reader.

For example:

* a recent bankrupt
* a large institutional creditor such as a bank
* a small independent creditor
* a specialist such as an insolvency practitioner (IP)
* a minister or other government official

Being as specific as possible will help you better tailor your communications to your reader’s needs and knowledge.

Once you’ve identified your reader, try writing out their needs using the format:

**As a** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
 **I need to** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
 **So that** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

For Example:  
  
**As a** recent bankrupt  
  
 **I need to** understand what bankruptcy restrictions apply to me  
  
 **So that** I can follow the law and avoid prosecution

**If you can’t identify the reader’s need for it, don’t write it.**

Once you have identified the reader’s needs, it’s time to think about your content.

Start by putting yourself in the reader’s place and asking:

* What’s their situation – could they be stressed, overwhelmed, embarrassed or confused?
* How might they be feeling if they’ve reported something suspicious - even specialists could be anxious or uncertain?
* Have they contacted the agency before?
* What do they likely know already?
* What do they still need to know?
* How can they find out more?

GOV.UK advice is to picture your audience and write as if you were talking to them one-to-one, with the authority of someone who can actively help.

# Building blocks

You should structure your writing in a logical way to help the reader understand what you are telling or asking them to do.

So, it’s important that you spend time planning your writing. Try creating:

* **Outlines** – these will help you structure your content in a logical flow
* **Diagrams** – mind maps or spider diagrams can help you visualise and organise a particularly long or complex piece of writing
* **Lists** of all the different points and ideas you want to include in your writing – they can help you identify your main points

Even though we might want them to, readers rarely read every word of content. For example, research shows that people only read 20 to 28% of a web page[[3]](#footnote-4). Additionally, content above the fold (that doesn’t require scrolling) is more likely to be viewed. Research has shown that 80% of people’s viewing time is spent above the fold[[4]](#footnote-5). To make sure you keep your reader’s attention:

* **Use intuitive headings and subheadings.** The reader should be able to tell what’s in your text by reading the headings. Front-loaded[[5]](#footnote-6) headings are clearest:
* **Write:** ‘Applying for bankruptcy: changes from 1 April 2015’
* **Instead of:** ‘Changes to bankruptcy application process from 1 April 2015’
* **Start with the important points first.** Tell the reader straight away what the letter/document is about and what you want them to do. Our user research has shown that readers use the first paragraph to judge whether a piece of writing is important or relevant enough to continue reading. This is why many publications, such as newspapers, use the first paragraph to summarise a story before providing details throughout the rest of the piece.
* **Use bullet points if** the reader needs to take two or more actions.
* **Use numbered bullet points** if the reader must complete actions in a certain order.

|  |
| --- |
| **When to use numbered bullets:**  Dear Mr Smith  **Tax refund**  Thank you for your enquiry about a tax refund for the 2016/17 tax year. You can now claim a refund online by:   1. Using our tax calculator[[6]](#footnote-7) to confirm you have paid too much 2. If you’ve paid too much tax, claim a refund online. You’ll need your employer’s PAYE reference number - this is on your P60. |

**Planning difficult correspondence – dos and don’ts:**

|  |  |
| --- | --- |
| * **Do** | * **Don’t** |
| Apologise early in the letter | Be afraid to admit we are at fault |
| Be professional | Be emotional |
| Put yourself in the reader’s shoes and think ‘how would I like this to be dealt with?’ | Be afraid to give a firm, unwelcome answer if it is required |
| Be as helpful and polite as possible |  |
| Be sympathetic and sincere |  |

**Opening a letter**

Don’t start with ‘I am writing to inform you’ or ‘this letter is to keep you informed regarding’. Start with the actual news: ‘Your claim for redundancy pay has now been processed’.

|  |
| --- |
| **Don’t forget to use:**   * [the Insolvency Service style guide](http://intranet/how-do-i/working-customer-and-communication-team/our-agency-style-and-corporate-identity) * [the appropriate template for any official correspondence](http://intranet/how-do-i/working-customer-and-communication-team/correspondence) |

# Keep it short

Be considerate of your reader’s time by keeping your documents short and to the point.

Ways to do this include:

* **Short sentences**   
  Check sentences with more than 25 words to see if you can split it to make it clearer. If you see the word 'and' in the middle of the sentence, consider breaking it into two sentences.
* **One sentence = one idea**

Putting too much information into one sentence will make it seem complicated and difficult to read. Limiting each sentence to one idea will help keep your writing clear.

* **One paragraph = one topic**

Your reader will understand your message better if you focus on one topic per paragraph. More than one topic per paragraph will make your writing seem difficult to follow.

* **Don’t use expressions like:**
* ‘It’s my personal opinion that…’
* ‘It’s generally accepted that…’
* ‘As you may know…’

As well as adding unnecessary length, these types of expressions can be subjective and can make text sound like ‘spin’.

**Abbreviations and Acronyms**

Abbreviations and acronyms can help shorten your document, but too many of them can make it difficult to understand.

Always consider your reader’s needs and:

* avoid using them unnecessarily
* spell them out the first time you use them
* if you are only using an expression once or twice, write it out in full and don’t abbreviate
* make sure your readers know exactly what you mean
* don’t spell out common abbreviations or acronyms that the reader already knows (for example using HMRC for HM Revenue & Customs)

Acronyms and abbreviations should always make it easier for readers to understand your document, not harder.

# Keep it simple

You should always write in a way that meets your reader’s needs.

It is good practice to use simple language in all your writing to ensure you meet the needs of readers with lower literacy levels. Only 56% of UK adults aged 16-65 surveyed in 2011 are literate to GCSE level[[7]](#footnote-8).

Importantly, even specialist users prefer simple language. Research has found that “the more educated the person, the more specialist their knowledge, the greater their preference for plain English”[[8]](#footnote-9).

Here are some examples of how you can simplify your language:

|  |  |
| --- | --- |
| * **Use…** | * + **Instead of…** |
| most | the majority of |
| buy | purchase/acquire |
| legal/by law | statutory |
| help | assist or assistance |

You can find more examples in appendix 2 of this guide.

An example:

* **Write:** It’s a criminal offence for another person to help a disqualified or restricted person to breach or break (contravene) an order.
* **Not:** If a corporate director is disqualified or has given an undertaking, and that corporate director breaks the order or undertaking, then its officers or managers can be punished as if the order or undertaking applied to them personally.

|  |
| --- |
| Remember that your reader might not be familiar with our work or insolvency in general, so make sure you explain terms or concepts they might not be familiar with.  For example, the individual creditor of a company in liquidation might not know or understand who the official receiver is or what liquidation means. |

**Choosing simple language:**

* **Don’t be overly formal**. It’s fine to call the reader ‘you’. It’s also fine to say ‘we’ instead of ‘the Insolvency Service’ or ‘the agency’.
* **Use contractions**. Use contractions like ‘can’t’ and ‘don’t’ but avoid ‘could’ve’, ‘would’ve’, ‘should’ve’ type contractions as they are hard to read.
* **Always be polite.** Polite means balancing respectfulness and friendliness. Your language should be:
  + serious but not pompous
  + neither over-formal nor overly familiar or patronising
  + approachable yet authoritative (the reader needs to trust what you’re saying)

|  |
| --- |
| **More about contractions:**  “Some organisations are reluctant to use them but we’ve never encountered a problem with understanding when testing with users.  “Sometimes, lots of ‘cannot’, ‘should not’ can seem archaic and formal. That’s a tone we can move away from without jeopardising the overall tone of information coming from government”[[9]](#footnote-10).  Our own user research supports this. Our users have found contractions easy to read and straightforward to understand. |

# Cut the codswallop (jargon)

“All politicians are guilty of slipping into jargon… Complicated sets of initials, official jargon, bureaucracies that over-complicate things to boost their own self-importance – all of these things help to build barriers between government and people …[[10]](#footnote-11)”  
  
 David Cameron

When you use jargon, you’re using “special words or expressions used by a profession or group that are difficult for others to understand.”[[11]](#footnote-12)

There are right and wrong times to use these words:

* They’re okay to use when you’re writing documents that are only for members of a specialist group, for example insolvency practitioners. This doesn’t mean you shouldn’t write in plain English. Rather, it means that it’s ok to use financial, legal and other specialist terms that the general public might not understand.
* They shouldn’t be used when writing to non-specialists. Some feel that using jargon helps show authority, but in reality it can confuse readers and negatively impact the agency’s reputation.

If you’re writing for someone who isn’t a specialist, a member of the public for example, you need to write as clearly as you can. Only use specialist/technical terms where needed, and remember to explain them (for example add a glossary or a hyperlink to an internet reference). Our user research has shown us that the members of the public are comfortable with terms like ‘assets’ and ‘creditors’. But they sometimes struggle with more specific terms like ‘dependant’ and ‘limited company’ that they may not have come across before.

**How and when to use jargon:**

* **Writing to a specialist:** Non-provable debts won’t be included in the bankruptcy.
* **Writing to a member of the public:** Certain debts, called non-provable debts, won’t be included in the bankruptcy. Non-provable debts include court fines, maintenance payments and student loans. You can find a full list of non-provable debts on GOV.UK.

Research by the universities of New York and Basel has shown that the more writers use jargon, the less trustworthy they appear to their readers[[12]](#footnote-13).

If you’re not sure whether something is jargon, ask yourself: ‘How would I talk to my friends at a social event’. If you wouldn’t use those words, they might be jargon.

You can also reduce the amount of jargon you use by:

* asking someone who isn’t a specialist to read your writing and point out any words they don’t understand
* using a dictionary to check any words you think might be jargon. If a word isn’t there, it’s likely jargon

Simpler messages are easier to understand, remember, and share. A simple, clear message it much more likely to be acted upon.

# Write with an active voice



Adopting an active voice will help you to write clearly and hold your reader’s interest. You can do this by:

* **Using strong verbs instead of abstract nouns to give your writing energy and clarity**.

For example:

* **Write:** ‘You can apply to make yourself bankrupt online’.
* **Instead of:** ‘You can make an application for bankruptcy online’.

**Verbs vs nouns:**

* **Verbs** are action words such as write, call, read, tell and explain.
* **Nouns** describe persons, places or things. For example, official receiver, bankruptcy and creditor are all nouns.
* **Avoiding words ending ‘-ion’ or ‘-ment’, where verbs are turned into nouns.** You can generally use a verb here instead.

|  |  |
| --- | --- |
| * **Use…** | * **Instead of…** |
| conclude | come to the conclusion |
| decide | make a decision |
| investigate | carry out an investigation |
| acknowledge | acknowledgement of |
| assess | an assessment of |

* **Use active verbs instead of passive.** This helps the reader to understand who is doing what:
* **Passive voice:** A recommendation was made by the adjudicator to provide compensation to you for the distress caused.
* **A slight improvement:** The Adjudicator made a recommendation that we provide compensation to you for the distress caused.
* **Fully active:** The Adjudicator recommended that we compensate you for the distress caused.

**When it’s ok to use a passive voice**

Passive verbs can sometimes be useful when you:

* want to sound less hostile or aggressive
* want to avoid blaming someone
* don’t know who the ‘doer’ is

For example:

* **Write:** Our investigation has shown that the claim was submitted to the wrong department.
* **Instead of**: Our investigation has shown that you didn’t submit your claim to the right department.

In the example above, using an active verb makes the sentence overly hostile.

Passive verbs should be used sparingly, and you should aim to write in the active voice 80-90% of the time.

If in doubt, refer to George Orwell’s five golden rules[[13]](#footnote-14) for good writing:

• never use a metaphor, simile or other figure of speech which you are used to seeing in print;

• never use a long word where a short one will do;

• if it is possible to cut a word out, always cut it out;

• never use the passive when you can use the active; and

• never use a foreign phrase, a scientific or jargon word if you can think of an everyday English equivalent. [[14]](#footnote-15)

# Writing online content

The way people read online content can be very different to traditional media like books and newspapers. People often don’t read online at all but scan pages of content.

This means you should also think of the specific needs of your online readers as well as applying the principles of good writing practice.

**User needs and journeys**

We already talked about user needs in the ‘Remember your reader’ section.

However, when writing online content it’s important to remember that to address a user’s need you might have to involve other content owners.

You can’t expect a reader will know to go to another place on the site to find out more key information if you don’t tell them to. Whenever possible all the content a user needs should be brought together on the one page or in one section.

This is called considering the ‘user journey’.

**How people read onscreen**

Eye tracking studies have shown that people scan down the left hand side of onscreen content looking for a line that catches their interest.

People will then begin to read across the page. They tend to read further across in the first few paragraphs and this causes what we call an ‘F’ shape pattern.

Because of this, you should plan your writing so that your most important points fall within the ‘F’ shape pattern area.



**Use more headings**

Breaking up online content with more headings than you would normally use will help people scan and read the content on screen.

It also helps people find your content online because search engines consider headings more relevant.

**Embellishing fonts**

It’s more important that you don’t underline text when writing online content as this can cause the user to think it is a link.

Italics are also much harder to read on a screen and using bold will draw a reader’s eye away from other content. Avoid using italics at all and restrict using bold to headings only for online content.

**Links**

Don’t write ‘click here’ for your link. The description should say where the user will be taken, for example ‘Booking annual leave’.

Ensure links take readers to specific promised content. Don’t link to general pages where readers have to work to find the content they want.

If you link to a system that could be unfamiliar, add some context.

No two links on a page should use the same wording unless both lead to the same page.

If you need to link to an external site but want readers to finish your page first, place the link at or near the bottom of the text.

**Keywords**

Make it easy for users to find your content. The technical term for this is Search Engine Optimisation (SEO).

SEO means anticipating the words and phrases a reader might search for. Sprinkling these keywords throughout your content (including the title) increases the chance of it appearing in searches.

# Revise and check

Once you’ve finished writing, always check your document. Mistakes make you look less authoritative, as well as sloppy. You might not be able to use all the suggestions below, but you should do some kind of check before making it public.

* **Check your document yourself.** Often the best way to do this is to read it out loud. You may also find it helpful to print it out – we often miss errors when reading on screen. See the ‘How and what to look for’ section below for hints and tips.
* **Ask someone else to read it for you.**They’ll be able to tell you if it makes sense and is written logically. It also helps if they’re not as familiar with the topic as you.
* **Use readability scores.**You can test your writing for clarity using Hemingwayapp. This web-based programme, available at [www.hemingwayapp.com](http://www.hemingwayapp.com), highlights common problems, including:
* complex words/phrases
* extra-long sentences
* excessive use of adverbs and the passive voice

Each potential error type is colour coded so you can tackle them one at a time. You can also use the inbuilt systems in Microsoft Word:

1. select the file tab
2. click options
3. click proofing
4. tick the box saying ‘show readability statistics’

Don’t rely too heavily on these scores though. They will only give you a rough idea of what needs to be changed and should be used in conjunction with other suggestions above.

* **Consult a group.** If your document is for long-term use or aimed at a specific group of people, ask relevant users to read your document and give feedback. The Customer and Communication team may be able to help you set up a focus group or carry out some user research.
* **Use this guide.** . More helpful hints and where to find further advice are available in the ‘Find out more’ appendix on page 18.
* **How and what to look for**
* if you’re proofreading your own work, take a break of at least an hour after finishing your document. This will help you distance yourself from the content
* check for one kind of error at a time:
* spelling/grammar
* punctuation
* numbers
* sense/structure
* style
* accuracy
* make sure your document is clear, concise and well organised, with each idea leading on to the next
* make sure your document is easy to read and contains the relevant information
* cut unnecessary words and phrases, for example, ‘basically’, ‘at this time’
* make sure you’ve been consistent with abbreviations and acronyms and how you refer to places, people, organisations and products
* check any web links you’ve included - do they work?
* double check the spelling of names and addresses
* **When you have finished…**

Put yourself in your reader’s position and ask yourself these questions:

* do I understand the information given?
* have my questions been answered?
* do I trust that I’ve been given correct information?
* do I understand what happens next?
* do I know what (if any) actions I need to take and by when?

If you have answered yes to all these questions, congratulations, your work is complete!

If you have answered no to any of them, you’re not quite finished yet. If you haven’t already, you might want to get a second opinion or use another of the suggestions above.

Don’t forget, you can always contact a member of the Customer and Communication team. We’re always happy to help!

# Appendix 1: Find out more – additional resources

The Insolvency Service style guide

<http://intranet/how-do-i/working-customer-and-communication-team/our-agency-style-and-corporate-identity>

How to write in plain English – plain English campaign ‘how to’ listed on CSL

<https://civilservicelearning.civilservice.gov.uk/learning-opportunities/effective-communication>

# Appendix 2: Keep it simple – more words

|  |  |
| --- | --- |
| * **Use…** | * **Instead of…** |
| As | in view of |
| Most | the majority of |
| Some | a certain number of |
| So | consequently |
| to/for | for the purpose of |
| If | in the event of |
| if not | If this is not the case |
| if so | If this is the case |
| About | with reference to |
| Use | utilise |
| Buy | purchase/acquire |
| Start | commence |
| Help | assist or assistance |
| Like | such as |
| legal/by law | statutory |
| enough | sufficient |
| do/agree | undertake |
| carry out/do | implement |
| beginning/starting | commencing |
| because | due to the fact that |
| About | approximately/with regard to |
| Money | monies |

It’s also worth familiarising yourselves with the GDS “words to avoid” list:

[https://www.gov.uk/guidance/style-guide/a-to-z-of-gov-uk-style#words-to-avoid](https://www.gov.uk/guidance/style-guide/a-to-z-of-gov-uk-style%23words-to-avoid)

# Appendix 3: punctuation and grammar

**Key Punctuation Marks**

**Full Stop (.)**

‐ Used to close any sentence that is not a question or exclamation

**Comma (,)**

‐ Used to link items in lists of words, phrases and clauses of the same type

‐ If it can’t be replaced with and, it is in the wrong place

‐ In conjunction with and or but can link two main clauses

‐ Link subordinate clauses to the main clause

**Colon (:)**

‐ Colons suspend sentences. What follows the colon explains or clarifies what comes before it.

‐ The words that come before the colon should make up a complete sentence

‐ Items listed after a colon should be separated by commas or semicolons

**Apostrophe (’)**

‐ Indicates omission, possession or plurals

‐ Not used with simple plurals

‐ Not used with groups of years

‐ When showing ownership, the apostrophe goes after the owner

‐ Not used with possessive adjectives, e.g. my, your, her, his, its, our, their

**Dash (–)**

‐ Longer than a hyphen

‐ Has a space both before and after it

‐ Used in pairs to separate an often complex addition inside the sentence

‐ Single dash separates an emphatic comment at the end of a sentence

**Hyphen (‐)**

‐ Have no space before or after

‐ Links together two or more existing words (or word units) to form a new word

**Speech Marks (“…”)**

‐ Indicate quotes, direct speech or slang/foreign phrases

**Question Mark (?)**

‐ Used to close any sentence that is a question

‐ Can also indicate uncertainty

**Brackets (…)**

‐ Enclose additional information

**Key Terms**

**Noun** – used for a thing/person; can be singular or plural

**Verb** – used for an action/state

**Adjective** – describes the appearance/nature of something; goes together with a noun

**Adverb** – describes how something happens/is done; goes together with a verb or an adjective

**Preposition** – used after verbs, nouns and adjectives to form phrases with particular meanings

**Pronoun** – used instead of a noun/name to refer to people/things

**Article** – the words a/an/the; used before nouns

**Clause** – a group of words that may or may not have a complete meaning on their own. A sentence must have a main clause, which has a subject and a verb and makes sense on its own.

**Common Pitfalls**

**Apostrophes ‐ Contractions**

‐ Use apostrophes to indicate that a letter(s) have been removed e.g. he is=he’s, they have=they’ve, let us=let’s

**Apostrophes – Possession**

‐ If the possessor is a singular noun, an –’s is added to the end of the noun

‐ If the possessor is a plural noun ending in –s, simply add an apostrophe after the final –s

‐ If the plural noun does not end in –s, the addition of –’s indicates possession

‐ If the possessor is a single noun that happens to end in an –s, both –’s and –’ are acceptable

**Who’s /Whose**

‐ “Who’s” is the contracted form of “who is” or “who has”

‐ Whose is a possessive form meaning “of whom”

‐ TEST: consider whether the “who’s”/”whose” you are considering using can be replaced by who is or who has. If you can, you will need “who’s”; if not “whose”.

**Its/It’s**

‐ It’s is the contracted form of it is or it has

‐ Its is the possessive form of it, meaning “of it”

**There/They’re/Their**

‐ There is the place, i.e. not here

‐ They’re is the contracted form of they are

‐ Their is the possessive form indicating belonging to them

**Common Pitfalls Continued…**

**To/Too/Two**

‐ To is used with verbs in their infinitive form and also in the sense of towards

‐ Too is used with adverbs and adjectives

‐ Two is the number

**I/Me**

‐ I should be used when it is the subject of the sentence

‐ Me should be used when it is the object of the sentence

‐ TEST: which one would be used if the other person were not included in the sentence

**Less/Fewer**

‐ Less is used with things/material that cannot be counted or separated into individual parts

‐ Fewer is used with discrete things that can be separated or counted

**Numbers**

‐ Numbers should be written as numerals, except the number one (as 1 can be mistaken for a capital I)

‐ Numbers above 1,000 should have a comma

**Subject/Verb Agreement**

‐ A verb must agree with its subject, so a singular subject (she, Bill, car) takes a singular verb (is, goes, shines), whereas a plural subject takes a plural verb.

‐ Plural subject, singular verb: where a subject is a list of things (the last of which is a singular item), the whole list of different items form the subject – and therefore needs a plural verb

‐ Singular subject, plural verb: collective nouns (e.g. herd of, collection of) are all singular and require a singular verb.

Complement – to complete, make whole or bring to perfection

Compliment – an expression of praise or admiration

Precede – to come before in time or rank

Proceed – to go forwards/onwards

Advice – is the noun ‐ an opinion that someone offers you

about what you should do or how you should act in a

particular situation

Advise – is the verb ‐ to give someone advice

Your – means belonging to you

You’re – the contracted form of you are

Dependent – relying on or requiring the aid of another

Dependant – one who relies on another

Council – an assembly or collection of persons

Counsel – to give advice or opinions

Stationary – not moving

Stationery – office supplies

License ‐ to give someone official permission to do or have something

Licence ‐ an official document that gives you permission to own, do, or use something, usually after you have paid money and/or taken a test

**Commonly Confused Words**

Whether – used in indirect questions to introduce an alternative

Weather – the state of the atmosphere at a given time/place

Affect – verb meaning to have influence on

Effect – noun meaning a cause of change brought about by an agent

Loose – adjective meaning not fastened, contained or restrained

Lose – verb meaning not to win, to mislay

Cite – verb meaning to quote as an authority or example

Sight – noun meaning the ability to see

Site – noun meaning a place or setting of something

Allowed – given permission to do something

Aloud – adjective meaning using a (loud) voice

Accept – verb meaning to receive something

Except – preposition meaning ‘with the exclusion of’’

Passed – past tense of the verb to pass

Past – the time before the present

Assert – to express or maintain positively/affirm

Ensure – to make sure or certain

Assure – to give confidence/remove doubt

1. Further information about the Insolvency Service Customer Satisfaction Survey https://www.gov.uk/government/publications/customer-service-research-201617 [↑](#footnote-ref-2)
2. Government Communications Service style guide (2016) https://gcs.civilservice.gov.uk/wp-content/uploads/2016/11/6.2169\_CO\_CP\_Style-Guide\_v9web.pdf [↑](#footnote-ref-3)
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