NORTHERN NEW ENGLAND
SCHOOL OF BANKING

TIPS FOR READABLE WRITING

1. **THINK FIRST AND OUTLINE KEY POINTS:** Think through exactly what you want to say. Make a list of key points. Arrange them in order that will be easiest for the reader to for the reader to follow. You must think through the key points before you can effectively start writing.

2. **USE A CONVERSATIONAL STYLE.** This alone helps to make you do everything else correctly. Picture yourself explaining your topic to your spouse, a friend or someone else who knows nothing about the subject. Chances are your language would be simple, spontaneous, and direct. Try to catch the same style on paper. You can revise later if parts are too slangy or careless.

3. **EXPRESS YOUR POINTS IN ORDER OF IMPORTANCE.** Put your most important thoughts first. Otherwise, the reader may never get to them.

4. **KEEP THE AUDIENCE IN MIND.** Think of everyone who will likely read what you write. Consider how they will use it. Tailor your writing to the audience and gear it to those readers who know nothing about the subject.

5. **ASSUME THE WORST.** If you can picture yourself having to say, "What I mean is…", then rewrite the passage until it is clear. Assume that if something can be misunderstood, it will be. Don't fail to be specific or to explain something because you assume your readers already know about it. Some of them will not.

<u>Specific Suggestions on Style and Organization</u>

1. **GUIDE THE READER WITH HEADINGS AND UNDERLINES.** Use headings and make them informative. When possible, include verbs in the heading. Set them off with capital letters or underlines. Try underlining key points in text.

2. **USE SHORT SENTENCES.** Your sentences should average between 15 and 20 words. No sentence should be longer than 30 words and contain more than two dependent or independent clauses.

3. **USE SHORT PARAGRAPHS.** Paragraphs contain related sentences. Most paragraphs should be no longer than eight to 10 lines no matter how large or small the type, with an absolute maximum of 15 lines. A new series of thoughts dictates a new paragraph.

4. **USE SHORT SIMPLE WORDS**. Only about ten percent of your words should be over two syllables long. Try to limit words over two syllables to those that are commonly known. Use everyday words. Anglo-Saxon words are preferred over Latin-based words. For example, don't say "utilize;" say "use." Say not "facilitate," but "help"; not "sufficient," but "enough."

5. **USE VERBS IN THE ACTIVE VOICE.** The active voice is more emphatic and makes it clear who is supposed to do what. Don't say "updated reports must be submitted every three months." It might not get done! Say, "The director must submit an updated report every three months." Rewrite your passive sentences into active ones.

6. **CHOOSE "ACTION" VERBS.** Say "apply" rather than "make application," "consider" rather than "give consideration to," "need" rather than "have need of," "applies" rather than "is applicable."

7. **USE POSITIVE SENTENCES.** Whenever possible use positive verbs rather than negative ones. Don't say, "He did not agree." Say "He disagreed." Don't say, "He didn't remember." Say, "He forgot." Be as direct as possible.

8. **USE THE PRESENT TENSE.** Don't say, "The fine for driving without a license will be $50.00." Say, "The fine for driving without a license is $50.00.

9. **USE MOSTLY NOUNS AND VERBS.** Avoid unnecessary adjectives and adverbs. Nouns and verbs make writing more direct.

10. **AVOID THE USE OF PERSONAL NOUNS AND PRONOUNS.** Avoid "I feel," "I believe," "we anticipate," "my guess is," etc. Instead of "I feel the Fed will ease interest rates over the next twelve months," say "The Fed will likely ease the interest rates over the next twelve months."

11. **GET RID OF "LEGALESE."** Legal Phrases and bureaucratic jargon don't make your writing more official or precise. Mostly they just turn people off. Avoid words like "and/or," "shall," "the above," "aforementioned," "herein," "said," "such," and any other terms you would not use in everyday conversation.

12. **AVOID CONFUSING TERMS AND DEFINITIONS.** Avoid abbreviations, acronyms, shorthand, code words and technical jargon. Don't define words differently than their everyday meaning.