



July 2, 2026

Chairman Tim Scott
Ranking Member Elizabeth Warren
U.S. Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Scott and Ranking Member Warren:

Thank you for the opportunity to share our concerns regarding the weakening of the Consumer Financial Protection Bureau (CFPB) and the impact these changes are having on the individuals and families we serve.

Catholic Charities of Northeast Kansas is a faith-based nonprofit serving people of all faiths across 21 counties in Northeast Kansas. Our mission is to provide help, hope, and hospitality to our neighbors in need while helping individuals and families achieve greater stability and self-sufficiency.

As the cost of housing, food, transportation, and other basic necessities continues to rise, many of the families we serve are forced to make impossible choices—paying for groceries or prescriptions, repairing a vehicle or paying for childcare. Too often, these financial pressures lead individuals to rely on high-cost or predatory financial products simply to meet basic needs, creating a cycle of debt that is difficult to overcome.

The CFPB has been an invaluable partner in our financial empowerment work. Through our financial coaching and education programs, we rely on CFPB resources in several important ways:

- We assist participants in submitting complaints through the CFPB's consumer complaint portal when they believe they have been treated unfairly by a financial institution. This process provides consumers with an important opportunity to advocate for themselves and seek resolution.
- We use CFPB educational materials, including *Your Money, Your Goals*, to train financial coaches and educate participants. Because these materials are unbiased, evidence-based, and available at no cost, we have been able to direct more of our limited funding toward serving clients rather than purchasing educational resources.



- We use the CFPB Financial Well-Being Scale as a nationally recognized outcome measure to assess participant progress, improve our programs, and demonstrate impact to our funders.

Recent changes at the CFPB have already affected our work and, more importantly, the people we serve. Although some educational materials remain available online, many are no longer offered in multiple languages, creating barriers for immigrant and refugee families who learn best in their native language. We have also observed that resources are not being updated as consistently, increasing the risk that consumers receive outdated information.

Perhaps most concerning is the diminished effectiveness of the consumer complaint process. Our clients continue to submit complaints through the CFPB portal, but we have experienced significantly fewer responses and longer delays in resolution. For individuals who have already experienced financial hardship or believe they have been treated unfairly, the absence of timely action leaves them feeling frustrated, discouraged, and without meaningful recourse.

A strong CFPB is essential to protecting consumers, promoting fair financial practices, and ensuring that individuals have access to trusted information and an effective avenue for resolving concerns. Organizations like ours depend on these tools to help families build financial stability, avoid predatory practices, and confidently navigate an increasingly complex financial system.

We respectfully urge Congress to preserve and strengthen the CFPB's ability to protect consumers, maintain accessible educational resources, and ensure that the consumer complaint process remains responsive and effective for those who need it most.

Thank you for your consideration and for your commitment to protecting America's consumers.

Serving in Solidarity,

A handwritten signature in blue ink, appearing to read "L. Solidum", is written over a light blue horizontal line.

Lauren Solidum
President/CEO

Cc:

Chairman French Hill and Ranking Member Maxine Waters
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515