

March 3, 2025

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20552

The Honorable Scott Bessent
Secretary
Department of the Treasury
1500 Pennsylvania Avenue NW
Washington, DC 20220

Dear Acting Director Vought and Secretary Bessent:

We are professors who work in the consumer protection area or in areas that intersect with consumer protection. We are appalled by what we view as [unlawful actions](#) that have effectively shut down the Consumer Financial Protection Bureau (CFPB). Congress does not create laws or agencies to exist only on paper.

Even President Trump's former acting CFPB director, Mick Mulvaney, [acknowledged](#) that the CFPB had to comply with the law and so could not simply cease functioning. The administration's defense of its actions is belied by the fact that the first Trump administration itself brought one of the [cases](#) it now [decries](#) as evidence that the Bureau is a "woke, weaponized arm of the bureaucracy. . . ."

Congress created the CFPB because the then-existing administrative agencies had failed to prevent the kind of lending that led to the Great Recession; the Bureau's destruction risks another Great Recession. We urgently call upon the Trump administration to follow the rule of law and allow Bureau employees to return to their important jobs of protecting consumers, preventing the lending that led to the Great Recession, and ensuring that consumer financial markets function appropriately.

Sincerely,

[Institutional affiliations are provided for identification only; all signatories sign in only their individual capacities and do not speak for any organization]

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