Testimony of Brian Johnson, Nominee to be Director of the Bureau of Consumer Financial Protection

Before the Committee on Banking, Housing and Urban Affairs of the United States Senate

July 23, 2026

Chairman Scott, Ranking Member Warren, and members of the Committee, thank you for the opportunity to appear before you today. I am very grateful to President Trump for nominating me for this position, and I am eager to help him advance his pro-growth agenda, achieve accountability in government, and promote access, innovation, and competition in the financial marketplace.

My wife, Kate, is here with me. I am forever grateful for her steadfast support and partnership, and for her devotion to our two young children. I am also joined here today by my father, Ken, and my stepmother, Nancy. I am deeply thankful to them, and to my sister Alison, for their love and support. I also know that my late mother, Lynn, watches over me.

The great majority of my professional career has been devoted to public service, and I have spent the last fourteen years substantially focused on the intersection of consumer finance and federal law. I began my career as a junior Senate staffer for Senator Jon Kyl. I later spent over five years working for the House Financial Services Committee, where I focused on consumer credit and financial institutions issues under the leadership of Chairman Jeb Hensarling.

I continued my public service at the CFPB, including as its Deputy Director, where I helped shape the agency's strategy and rulemaking, enforcement, and supervisory activities. I also have experience in the private sector, where I have helped a variety of institutions enhance their compliance with federal consumer financial law.

My experiences in these various roles have deepened my conviction that consumer protection is not a zero-sum game. Where the CFPB writes clear and durable rules of the road, obeys its own statutory bounds, justly enforces the law, and enables consumers to make their own financial decisions, both consumers and market participants win. To the contrary, where the CFPB tries to remake markets according to an ideological agenda, it deprives consumers of choice, restricts their access to financial products and services, and drives up costs for providers, which are ultimately paid by customers and investors.

If confirmed, I will have three priorities:

- Protecting consumers, especially those who are vulnerable to fraud and scams;
- Promoting accountability by ensuring the CFPB acts prudently and within its statutory limits; and
- Modernizing CFPB operations.

And if confirmed, I pledge to you that I will faithfully execute the law as written. Thank you for your consideration. I look forward to your questions and the opportunity to work with each of you and your staff to achieve our shared goal of improving the financial lives of Americans across our great nation.