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United States Senate
COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS
WASHINGTON, DC 20510-6075

February 2, 2025

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

Dear Secretary Bessent:

I write regarding a disturbing report that – in one of your first acts after your confirmation as Treasury Secretary – you have given Elon Musk and his surrogates “full access” to the federal government’s critical payment systems, which includes the sensitive personal information of millions of Americans.¹ It is extraordinarily dangerous to meddle with the critical systems that process trillions of dollars of transactions each year, are essential to preventing a default on federal debt, and ensure that tens of millions of Americans receive their Social Security checks, tax refunds, and Medicare benefits.² I am also alarmed by reports that you personally sidelined the key official responsible for managing the extraordinary measures the Department of the Treasury (Department) is taking to avoid a default on U.S. debt, risking missteps that could result in a global financial meltdown that costs trillions of dollars and millions of jobs.³ I am writing to seek answers about your role in this security and management failure and about how you intend to protect the integrity of the federal government’s financial operations after handing over the systems to Mr. Musk’s team.

According to public reports, even before President Trump’s inauguration, Mr. Musk’s surrogates began demanding access to the sensitive payment systems that the federal government uses to disburse trillions of dollars every year.⁴ The public depends on the integrity of those systems,

¹ The Guardian, “Elon Musk’s Doge team granted ‘full access’ to federal payment system,” Ed Pilkington, February 2, 2025, <https://www.theguardian.com/technology/2025/feb/02/elon-musk-doge-access-federal-payment-system>.

² The Washington Post, “Senior U.S. official exits after rift with Musk allies over payment system,” Jeff Stein, Isaac Arnsdorf and Jacqueline Alemany, January 31, 2025, <https://www.washingtonpost.com/business/2025/01/31/elon-musk-treasury-department-payment-systems/>; The New York Times, “Elon Musk’s Team Now Has Access to Treasury’s Payments System,” Andrew Duehren, Maggie Haberman, Theodore Schleifer, and Alan Rappeport, February 1, 2025, <https://www.nytimes.com/2025/02/01/us/politics/elon-musk-doge-federal-payments-system.html>.

³ *Id.*; The Hill, “Debt default would cost 6 million jobs, push jobless rate to 7 percent: analysis,” Sylvan Lane, January 23, 2023, <https://thehill.com/business/3827152-debt-default-would-cost-6-million-jobs-push-jobless-rate-to-7-percent-analysis/>.

⁴ The New York Times, “Elon Musk’s Team Now Has Access to Treasury’s Payment System,” Andrew Duehren, Maggie Haberman, Theodore Schleifer, and Alan Rappeport, February 1, 2025, <https://www.nytimes.com/2025/02/01/us/politics/elon-musk-doge-federal-payments-system.html>.

which control the flow of over \$6 trillion in payments to American families, businesses, and other recipients each year – with millions relying on them for Social Security checks and Medicare benefits, federal salaries, government contract payments, grants, and tax refunds this filing season. In just one year, for example, the Department’s Bureau of Fiscal Service disbursed nearly 1.3 billion payments totaling \$5.4 trillion.⁵ It also collected nearly \$5.5 trillion in federal revenue.⁶ Given the highly sensitive nature of the information in these systems, control over them is typically limited to a small number of career officials.⁷

The Musk team’s unprecedented demand for total access to the system reportedly caused serious concern at the Department, particularly given that “the system has historically been closely held because it includes sensitive personal information” on millions of Americans and sends out virtually every federal payment – including payments that are critical for the economy and national security.⁸ Controlling the system could allow the Trump Administration to “unilaterally” – and illegally – cut off payments for millions of Americans,⁹ putting at risk the financial security of families and businesses based on political favoritism or the whims of Mr. Musk and those on his team who have worked their way inside. It could also give them access to millions of Americans’ personal and financial information that is protected by law.¹⁰

The Washington Post reported that the Department’s top career official, David Lebryk – who had served in nonpolitical roles in the Department for decades, including as Fiscal Assistant Secretary since 2014 – resisted political pressure to cave to the Musk surrogates.¹¹ The demands of those outsiders were especially concerning because Mr. Musk and the Trump Administration have tried to control spending in alarming and potentially unlawful ways – including through the chaotic announcement of a federal funding freeze last week that caused widespread harm and confusion.¹² Mr. Musk was reportedly trying “to deploy his engineers to find ways to turn off the

⁵ The Washington Post, “Senior U.S. official exits after rift with Musk allies over payment system,” Jeff Stein, Isaac Arnsdorf and Jacqueline Alemany, January 31, 2025, <https://www.washingtonpost.com/business/2025/01/31/elon-musk-treasury-department-payment-systems/>

⁶ Bureau of the Fiscal Service, “Program Summary by Budget Activity,” 2024, p. 7, <https://home.treasury.gov/system/files/266/14.-BFS-FY-2025-BIB.pdf>.

⁷ The Washington Post, “Senior U.S. official exits after rift with Musk allies over payment system,” Jeff Stein, Isaac Arnsdorf and Jacqueline Alemany, January 31, 2025, <https://www.washingtonpost.com/business/2025/01/31/elon-musk-treasury-department-payment-systems/>

⁸ The New York Times, “Elon Musk’s Team Now Has Access to Treasury’s Payment System,” Andrew Duehren, Maggie Haberman, Theodore Schleifer, and Alan Rappeport, February 1, 2025, <https://www.nytimes.com/2025/02/01/us/politics/elon-musk-doge-federal-payments-system.html>.

⁹ *Id.*

¹⁰ *Id.*

¹¹ The Washington Post, “Senior U.S. official exits after rift with Musk allies over payment system,” Jeff Stein, Isaac Arnsdorf and Jacqueline Alemany, January 31, 2025, <https://www.washingtonpost.com/business/2025/01/31/elon-musk-treasury-department-payment-systems/>; U.S. Department of the Treasury, “David Lebryk,” <https://home.treasury.gov/about/general-information/officials/david-lebryk>.

¹² The Washington Post, “Senior U.S. official exits after rift with Musk allies over payment system,” Jeff Stein, Isaac Arnsdorf and Jacqueline Alemany, January 31, 2025, <https://www.washingtonpost.com/business/2025/01/31/elon-musk-treasury-department-payment-systems/>.

flow of money from the Treasury Department to things that Mr. Trump wants to defund.”¹³ In other words, a small group of insiders would suddenly be in a position to make decisions about whether to hold up payments to individual families or businesses – with absolutely no transparency or accountability. But rather than protecting the integrity and function of the payment system, you reportedly bent to pressure from the White House, suggested putting Mr. Lebryk on leave, and ultimately forced him out.¹⁴

This astonishing mismanagement – turning over the federal government’s entire payment system and sidelining the most senior career official responsible for managing it – also puts the country at greater risk of defaulting on our debt, which could trigger a global financial crisis. The Fiscal Assistant Secretary was “the government staffer perhaps most responsible for figuring out how the United States should handle the alarming prospect of running out of money, making him a pivotal, if lesser-known, player in [a] debt ceiling standoff.”¹⁵ The Fiscal Assistant Secretary is responsible for assessing when the country will exhaust its funds and ensuring that Congress has that information, for “coordinating and determining how much money the Treasury needs to borrow to finance the government,” and for “manag[ing] the ‘extraordinary measures’” that the Department uses to “delay a default for as long as possible.”¹⁶ The Fiscal Assistant Secretary – unlike the amateurs you have empowered in forcing him out – was well-prepared to manage these kinds of crises. He had “moved through positions that gave him deep exposure to the plumbing of federal financing” and was a “scrupulously apolitical” civil servant who was “not angling for a political promotion.”¹⁷ That expertise is especially critical at this moment, when the Department is already taking extraordinary measures to avoid a default that “would precipitate another financial crisis and threaten jobs and savings of everyday Americans.”¹⁸

I am alarmed that as one of your first acts as Secretary, you appear to have handed over a highly sensitive system responsible for millions of Americans’ private data – and a key function of government – to an unelected billionaire and an unknown number of his unqualified flunkies. The American people deserve answers about your role in this mismanagement, which threatens the privacy and economic security of every American. Please answer the following questions by February 7, 2025:

¹³ The New York Times, “Elon Musk and His Allies Storm Into Washington and Race to Reshape It,” Theodore Schleifer and Madeleine Ngo, January 28, 2025, <https://www.nytimes.com/2025/01/29/us/politics/elon-musk-trump-administration.html>.

¹⁴ The New York Times, “Elon Musk’s Team Now Has Access to Treasury’s Payment System,” Andrew Duehren, Maggie Haberman, Theodore Schleifer, and Alan Rappeport, February 1, 2025, <https://www.nytimes.com/2025/02/01/us/politics/elon-musk-doge-federal-payments-system.html>.

¹⁵ U.S. Department of the Treasury, “David Lebryk,” <https://home.treasury.gov/about/general-information/officials/david-lebryk>; The Washington Post, “The man in charge of knowing when the U.S. runs out of money,” Jeff Stein, May 21, 2023, <https://www.washingtonpost.com/business/2023/05/21/debt-ceiling-treasury-dave-lebryk/>.

¹⁶ *Id.*

¹⁷ *Id.*

¹⁸ U.S. Department of the Treasury, “Debt Limit,” <https://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/debt-limit>.

1. Are the reports accurate that Elon Musk and his team have access to payment systems managed by the Department? If so:
 - a. What are the names of the specific systems?
 - b. Who has asked to gain access to the systems? For what purpose?
 - c. Have any of these requests been approved? Are any still under consideration? Please provide a specific list of every individual who has been granted access to the system since President Trump's inauguration.
 - d. What specific access has been granted, and what was the rationale for doing so? Some public reporting indicates that the access has been "read-only."¹⁹ Is this true? If so, please explain what it means and that no greater access has been permitted.
 - e. Can you confirm that no individual outside the Department has been granted access to the systems since President Trump's inauguration?
2. What safeguards are in place to ensure access to these systems are not abused?
 - a. What safeguards are in place to protect Americans' personal and private data?
 - b. What safeguards are in place to protect national security?
 - c. What safeguards are in place to protect the integrity of the payment system and ensure that no authorized payment is delayed or canceled?
3. What role did you personally play in granting access to Mr. Musk or other individuals affiliated with him?
4. What Department procedures are in place for controlling and providing access to the system, and were these procedures followed in this case?
5. Did you suggest putting Fiscal Assistant Secretary David Lebryk on administrative leave following President Trump's inauguration? If yes, when and why did you do so?
6. Did President Trump or anyone at the White House suggest firing Mr. Lebryk or putting him on leave? If yes, who suggested it, when did they suggest it, and why did they suggest firing him or putting him on leave?
7. Mr. Lebryk served as Fiscal Assistant Secretary since 2014 and had been responsible for overseeing the operations of the federal government's financial infrastructure.
 - a. Who is currently performing those duties?
 - b. Has that person ever managed a potential debt limit crisis?
 - c. Has that person ever managed the payment system that is responsible for ensuring that people across the country receive their Social Security checks, Medicare payments, and tax refunds?

¹⁹ Politico, "Trump administration gives Musk allies access to Treasury payment system," Michael Stratford, Sam Sutton and Holly Otterbein, February 1, 2025, <https://www.politico.com/news/2025/02/01/musk-claims-doge-lax-treasury-00201946>.

8. Has the Department threatened to remove or put any other career civil servants in the Office of the Fiscal Assistant Secretary, the Office of Domestic Finance, or the Bureau of the Fiscal Service on administrative leave following President Trump's inauguration? Has anyone else in those offices left the Department since then?
9. Elon Musk's X announced that it would be partnering with Visa on a payment system it plans to launch this year.²⁰
 - a. Has anyone from Visa, X, or entities associated with Musk discussed with Treasury the possibility of gaining access to Treasury payment systems?
 - b. Have any of those requests been granted? If so, for whom and for what purpose? Has anyone from outside the federal government accessed the payment systems since President Trump's inauguration?

Sincerely,



Elizabeth Warren
Ranking Member

²⁰ The New York Times, "Elon Musk's X Partners With Visa to Provide Financial Services," Kate Conger, January 28, 2025, <https://www.nytimes.com/2025/01/28/technology/x-visa-financial-services.html>.