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United States Senate

COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS

WASHINGTON, DC 20510-6075

February 7, 2025

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

Dear Secretary Bessent:

I write once again to get straight answers to basic questions about the integrity of the Department of the Treasury's payment systems, including who has been able to access some of the most sensitive personal and financial information about millions of Americans.

Earlier this week, I wrote to you seeking answers about public reports indicating that you personally allowed Elon Musk and people associated with his so-called "Department of Government Efficiency" (DOGE) to access the information on those systems.¹ The Department's response did nothing to alleviate our concerns and raised more questions than it answered.² In some cases, you deflected and avoided key questions. In others, you provided information that appears to be flatly contradicted by new public reports.

For example, the Department asserted that "currently" a set of Treasury staff members "working with Tom Krause . . . will have read-only access to the coded data of the Fiscal Service's payment systems."³ It provided no information about whether access had previously been extended to anyone beyond Treasury employees, such as individuals working for Elon Musk and DOGE. It also provided no information about whether Mr. Krause himself had access beyond "read only" at the time of the Department's letter or any type of access before he became a Treasury employee. It provided no information about when Mr. Krause or members of his team became Treasury employees and the nature of that employment relationship. It provided no information about whether Mr. Musk, Mr. Krause, or other people affiliated with DOGE had

¹ Letter from Senator Elizabeth Warren to Treasury Secretary Bessent, February 2, 2025, https://www.warren.senate.gov/imo/media/doc/final_rm_warren_letter_to_bessent_re_treasury_payment_system.pdf.

² U.S. Department of the Treasury, "Treasury Department Letter to Members of Congress Regarding Payment Systems," press release, February 4, 2025, <https://home.treasury.gov/news/press-releases/sb0009>.

³ *Id.*

more than “read only” access before the public outcry about the potentially unlawful intrusion in the Treasury payment systems.⁴

Beyond failing to provide that basic information, the Department only vaguely asserted that Mr. Krause and his team have access that is “similar” to the “kind of access that Treasury provides to individuals reviewing Treasury systems.”⁵ It failed to provide any explanation for how the access provided to Mr. Krause and his team differs from the access customarily provided to others who review Treasury systems.

The response also described the access provided to Mr. Krause and others as an “operational efficiency assessment” that “expand[s] on efforts that began under the prior Administration . . . to maximize payment integrity for agencies and the public.”⁶ Subsequent reporting appears to indicate that these assertions were false.⁷ After reviewing internal government emails, the New York Times reported that the Department’s chief of staff “originally pushed for Tom Krause, a software executive affiliated with Mr. Musk’s so-called Department of Government Efficiency, to receive access to the closely held payment system so that the Treasury could freeze disbursements to the U.S. Agency for International Development.”⁸ These documents “undercut the Treasury’s explanation for why Mr. Krause and his team [were] given access to the payment system last week,” and undermine any confidence that even the limited information that the Department has conveyed is accurate.⁹

A February 6, 2025, interview you gave to Bloomberg News raised additional questions.¹⁰ In that interview, you appeared to be attempting to evade responsibility for any changes to the system, stating that “the ability to change the system sits over at the Federal Reserve” and that “we don’t even run the system.”¹¹ But this appears to be misleading at best: while the Federal Reserve executes the payment instructions, it is the Treasury Department that provides them—and the Federal Reserve has “no ability to override or question directives in terms of who to pay and when.”¹² You also provided a carefully worded answer that did not make clear whether the DOGE employees had access to individuals’ IRS data, then indicated that you would “take that

⁴ CBS News, “Treasury says Elon Musk’s DOGE has “read only” access to payment systems,” Richard Escobedo, February 5, 2025, <https://www.cbsnews.com/news/treasury-says-elon-musk-doge-has-read-only-access-to-payment-systems/>.

⁵ U.S. Department of the Treasury, “Treasury Department Letter to Members of Congress Regarding Payment Systems,” press release, February 4, 2025, <https://home.treasury.gov/news/press-releases/sb0009>.

⁶ *Id.*

⁷ The New York Times, “Treasury Sought to Freeze Foreign Aid Payments, Emails Show,” Andrew Duehren, Alan Rappoport, and Theodore Schleifer, February 6, 2025, <https://www.nytimes.com/2025/02/06/us/politics/trump-musk-usaid.html>.

⁸ *Id.*

⁹ *Id.*

¹⁰ Bloomberg, “Treasury Secretary Scott Bessent on DOGE, Taxes and the Fed,” Saleha Mohsin and David Fox, February 6, 2025, <https://www.bloomberg.com/news/articles/2025-02-06/treasury-secretary-scott-bessent-on-doge-taxes-tariffs-china-federal-reserve>.

¹¹ *Id.*

¹² The New York Times, “Why Musk Is So Focused on the Bureau of the Fiscal Service, America’s ‘Checkbook,’” Alan Rappoport, Andrew Duehren, and Colby Smith, February 5, 2025, <https://www.nytimes.com/2025/02/05/us/politics/trump-musk-bureau-fiscal-service.html>.

when it comes” if they asked for access, and that “there are a lot of things I would consider” with regard to allowing access to taxpayer data and information.¹³

Because of your failure to provide meaningful answers to our questions, I am also writing to the Department’s Deputy Inspector General and the Acting Treasury Inspector General for Tax Administration to request an independent investigation into the allegations of your troubling mismanagement. I ask that you allow them to do their jobs and conduct their investigations independently, without interference from you or other Administration officials.

Although a federal judge has issued an order temporarily blocking further access to the payment systems, there remains considerable uncertainty about access to these systems moving forward and the circumstances under which it was granted in the first place.¹⁴ The American people—including millions of families who are worried that you have jeopardized their Social Security payments, their Medicare payments, their local programs, and their economic security—deserve straight answers to the basic questions below (in addition to the questions from my previous letter). Please answer them by February 10, 2025:

1. What payment systems have Mr. Musk, Mr. Krause, or other individuals associated with DOGE accessed since President Trump’s inauguration?
2. Which individuals were granted access to these systems? When was this access granted? What kind of access was granted? Has the kind of access changed over time? If so, when? Has the access ever gone beyond “read only”?
3. When, if at all, did these individuals become Department employees? Have any of them been special government employees or contractors for the Department? When, if at all, did they receive security clearances?
4. What personal and financial information is contained in the accessed systems?
5. Did you or anyone else in the Department speak with Mr. Musk or the White House about granting anyone access to the Treasury systems? If so, who, when, and with whom?
6. Did you or anyone else in the Department speak with Mr. Musk or the White House about using the Treasury systems to delay or block payments? If so, who, when, and with whom?

¹³ Bloomberg, “Treasury Secretary Scott Bessent on DOGE, Taxes and the Fed,” Saleha Mohsin and David Fox, February 6, 2025, <https://www.bloomberg.com/news/articles/2025-02-06/treasury-secretary-scott-bessent-on-doge-taxes-tariffs-china-federal-reserve>.

¹⁴ Bloomberg, “Treasury Access by DOGE Partly Limited by Judge for Now,” Sabrina Willmer, February 6, 2025, <https://www.bloomberg.com/news/articles/2025-02-06/treasury-access-by-musk-s-doge-partly-limited-by-judge-for-now>.

7. What is the relationship between the Treasury payment systems and the Federal Reserve payment systems? What did you mean when you stated that the ability to change the system sits over at the Federal Reserve” and that “we don’t even run the system”?¹⁵
8. Has Mr. Krause or any individuals working with him had any access—“read only” or otherwise—to individual taxpayer data?
9. Under what circumstances would you allow such access?

Sincerely,



Elizabeth Warren
Ranking Member
Committee on Banking, Housing, and
Urban Affairs

¹⁵ Bloomberg, “Treasury Secretary Scott Bessent on DOGE, Taxes and the Fed,” Saleha Mohsin and David Fox, February 6, 2025, <https://www.bloomberg.com/news/articles/2025-02-06/treasury-secretary-scott-bessent-on-doge-taxes-tariffs-china-federal-reserve>.