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Elon Musk's DOGE takes aim at agency that had plans of regulating X

FEBRUARY 12, 2025 · 5:00 AM ET

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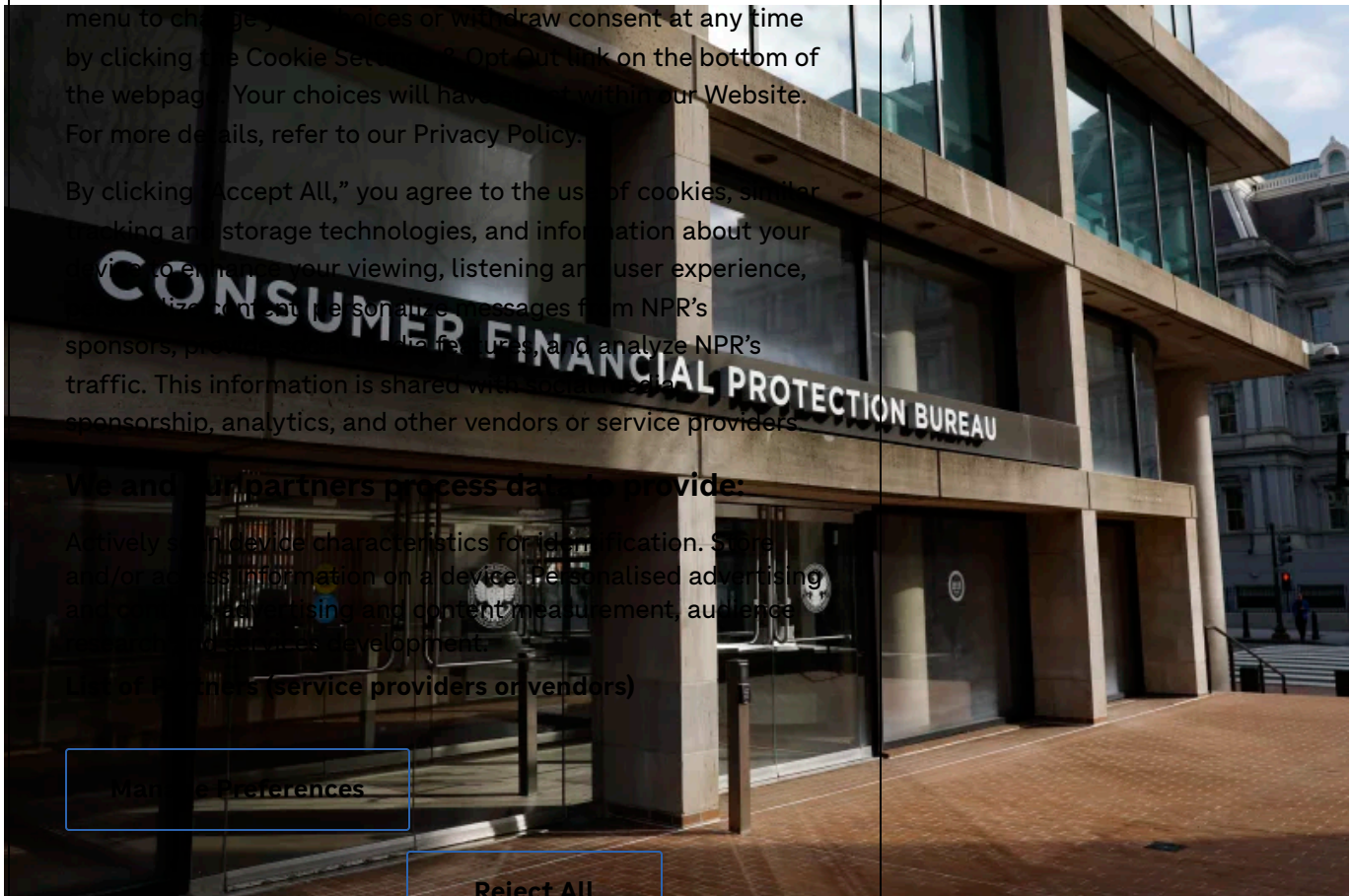
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The exterior of the Consumer Financial Protection Bureau headquarters in Washington, D.C. Employees of the CFPB were notified that the headquarters would be closed and that employees were to work from home.

Anna MoneyMaker/Getty Images

Elon Musk made a big leap late last month toward his long-shot goal of turning X into an "everything app," a service that could encompass a broad range of services, including the ability to transfer money, similar to Venmo or PayPal.

X, formerly Twitter, announced it had struck a deal with Visa to soon offer a mobile payments service, cementing the card giant as the first major partner in a feature called "X Money Account."

This service would be directly regulated by the Consumer Financial Protection Bureau under expanded oversight powers it had finalized late last year allowing the agency to police things like privacy issues, fraud and how disputed transactions are handled at mobile payment apps like Apple Pay, Google Wallet,

PayPal, Cash App and X's money service. We and our partners store and access personal data, like browsing data or unique identifiers, on your device. Selecting Accept All enables tracking technologies to support the purposes shown under we and our partners process data to provide. Selecting Reject All or withdrawing your consent will disable them. If trackers are disabled, some content and ads you see may not be as relevant to you. You can resurface this menu to change your choices or withdraw consent at any time by clicking the Cookie Settings & Opt Out link on the bottom of the webpage. Your choices will have effect within our Website. For more details, refer to our Privacy Policy.

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The Trump administration has stopped work at the CFPB. Here's what the agency does

Now, the CFPB is in Musk's crosshairs as the latest target of a group of young operatives tasked with President Trump's marching orders to cut federal government spending at the same time the agency was poised to oversee his grand plan of morphing X into a financial services juggernaut.

"The fact that Musk is now engaged in payment businesses that would be regulated by the CFPB at the same time he's trying to tear down the CFPB puts in sharp relief the conflicts of interests here and how much this disserves the general public," said Richard Cordray, who led the CFPB under President Barack Obama. "The whole situation is rife with conflicts of interest."

The White House and Musk did not return requests for comment.

The CFPB has long faced opposition from Republicans and industries, including Wall Street and Silicon Valley.

Week after week, the CFPB has issued rules for becoming a watchdog on digital wallets, TechNet and NetChoice, two groups backed by Big Tech, sued the CFPB, arguing that the agency does not have "freerein in choosing which nonbank entities to supervise."

During Trump's first term, the scope of the agency's work was significantly narrowed. But now, under acting Director Russ Vought, nearly all of the bureau's work has been ordered to be stopped, with Vought saying he will not be asking for any more funding for the agency.

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"CFPB RIP," Musk wrote on X last week with an emoji of a gravestone.

NATIONAL



New CFPB chief closes headquarters, tells all staff they must not do 'any work tasks'

New questions about Musk's potential conflicts of interest

Since Musk's role leading the Department of Government Efficiency, or DOGE, became clear, his critics have been quick to point out just how entangled some of his six companies, including Tesla and SpaceX, are with the federal government.

Through contracts, tax breaks, loans and other ways, the federal government has supported Musk's business empire to the tune of billions of dollars, while at least 11 federal agencies have more than 30 investigations into Musk's companies, according to a court filing. The New York Times newspaper reported on Tuesday that Musk's push to whittle down, or completely dismantle, agencies has "thrown into question the progress and outcomes of many of those pending investigations."

As a special government employee, Musk is required by law to recuse himself from any matters that could have an impact on his financial interests. President Trump has vowed to remove Musk from any government business that intersects with one of his companies.

"If we thought that, we would not let him to do that segment, or look in that area, if we thought there was a lack of transparency or conflict of interest," Trump said from the Oval Office on Tuesday alongside Musk. "We watch that."

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by clicking the Cookie Settings & Opt Out link on the bottom of the webpage. Your choices will have effect within our website. Elizabeth Warren, D-Mass, speaks as congressional Democrats and CFPB workers hold a rally to protest the closing of the Consumer Financial Protection Bureau and a work-from-home order outside its headquarters on Monday in Washington, D.C.

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In the same appearance, Musk told reporters in the White House that DOGE is operating transparently, pointing to the unit's account on X, which posts regularly celebrating the canceling of various federal contracts. sponsors, provide social media features, and analyze NPR's traffic. This information is shared with social media, sponsorship, analytics, and other vendors or service providers.

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"Transparency is what builds trust," Musk said. "And you can see, am I doing something that is benefiting one of my companies or not? It's totally obvious." Actively scan device characteristics for identification. Store and/or access information on a device. Personalised advertising and content, advertising and content measurement, audience and content, advertising and content measurement, audience research and services, other purposes. But if there is a problem, the public may never know.

The White House confirmed to NPR that Musk's financial disclosures will remain confidential, a level of secrecy that is permitted under law. Trump officials added that Musk received an ethics training this week to ensure Musk's work with DOGE does not create ethical conflicts.

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At a protest outside the CFPB headquarters on Monday, Sen. Elizabeth Warren, D-Mass., who helped create the agency, told reporters that Musk wants to wipe out the agency as a way of boosting his own bottom line. For more details, refer to our Privacy Policy.

"This is like a bank robber trying to fire the cops," Warren said. "And turn off the alarms just before he strolls into the lobby." Have information you want to share about the ongoing changes at CFPB or across the federal government? Bobby Allyn is available via the encrypted messaging app Signal at ballyn.77

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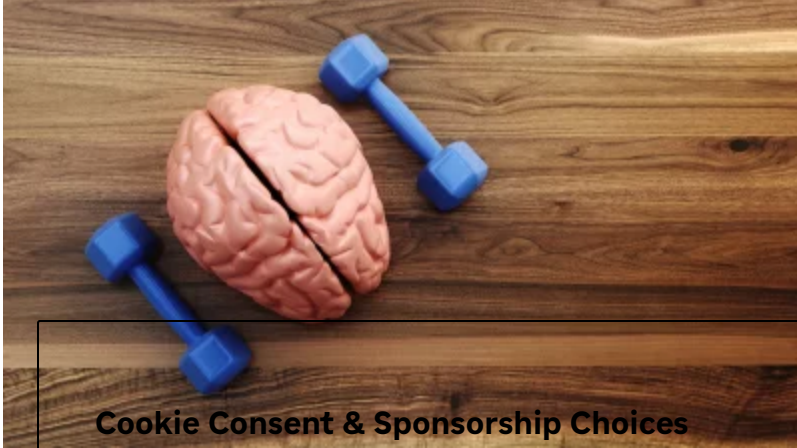
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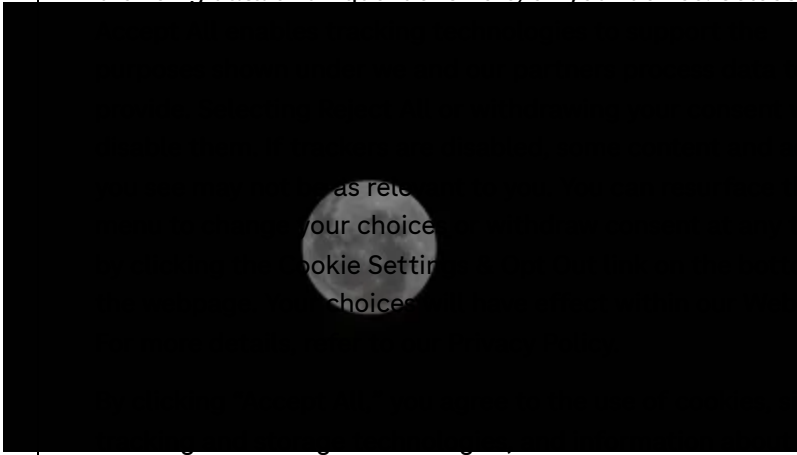
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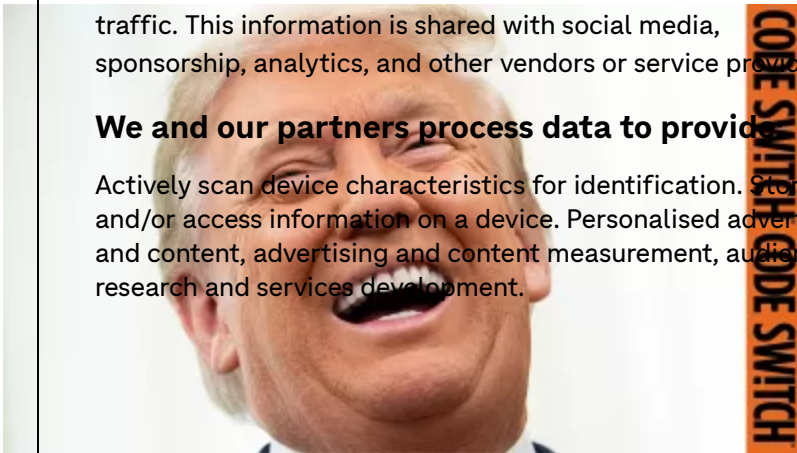


SPACE What can Artemis II astronauts see that satellites haven't captured?

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CODE SWITCH Trump shared a racist "joke." That humor is an American tradition : Code Switch



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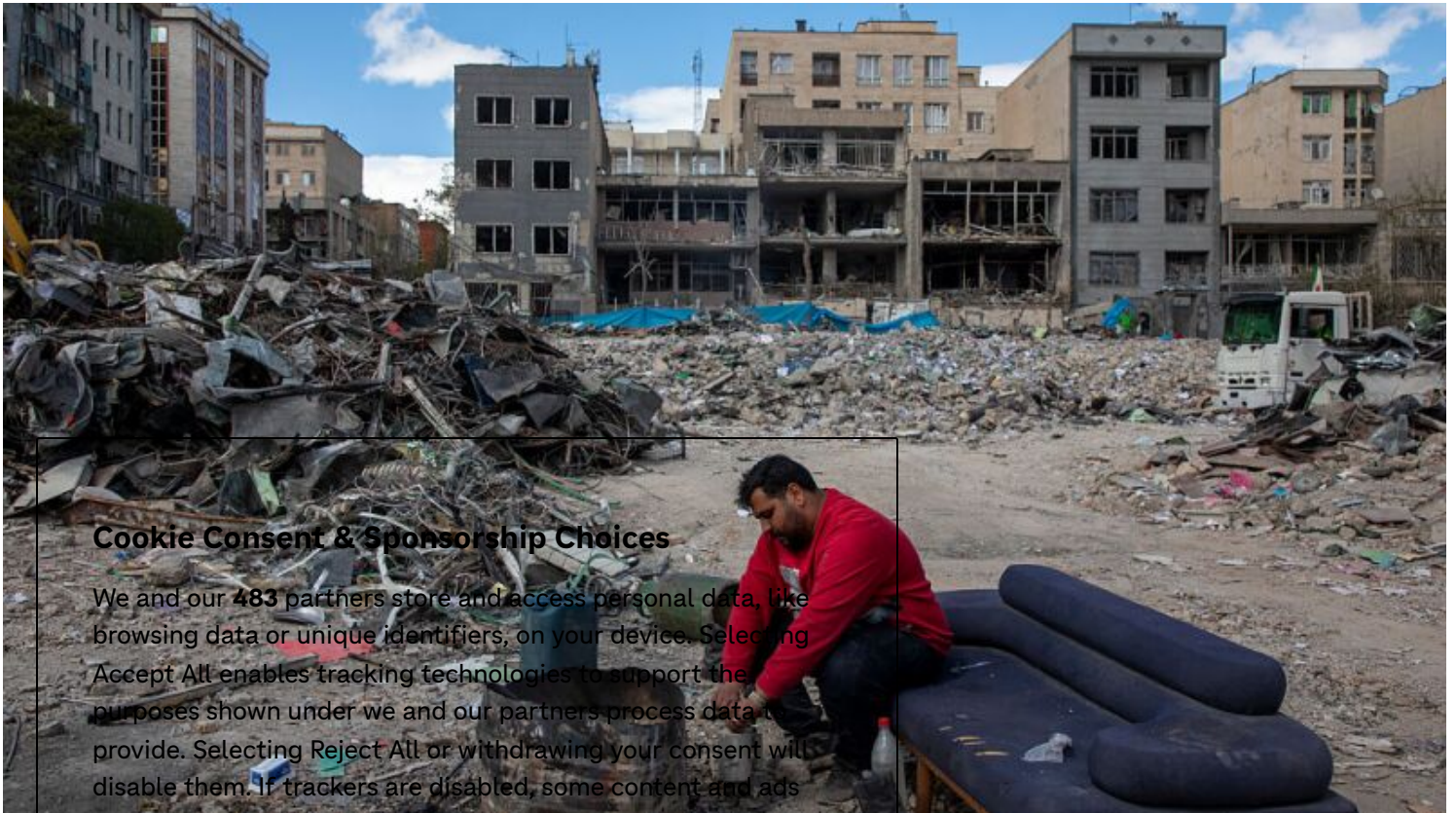
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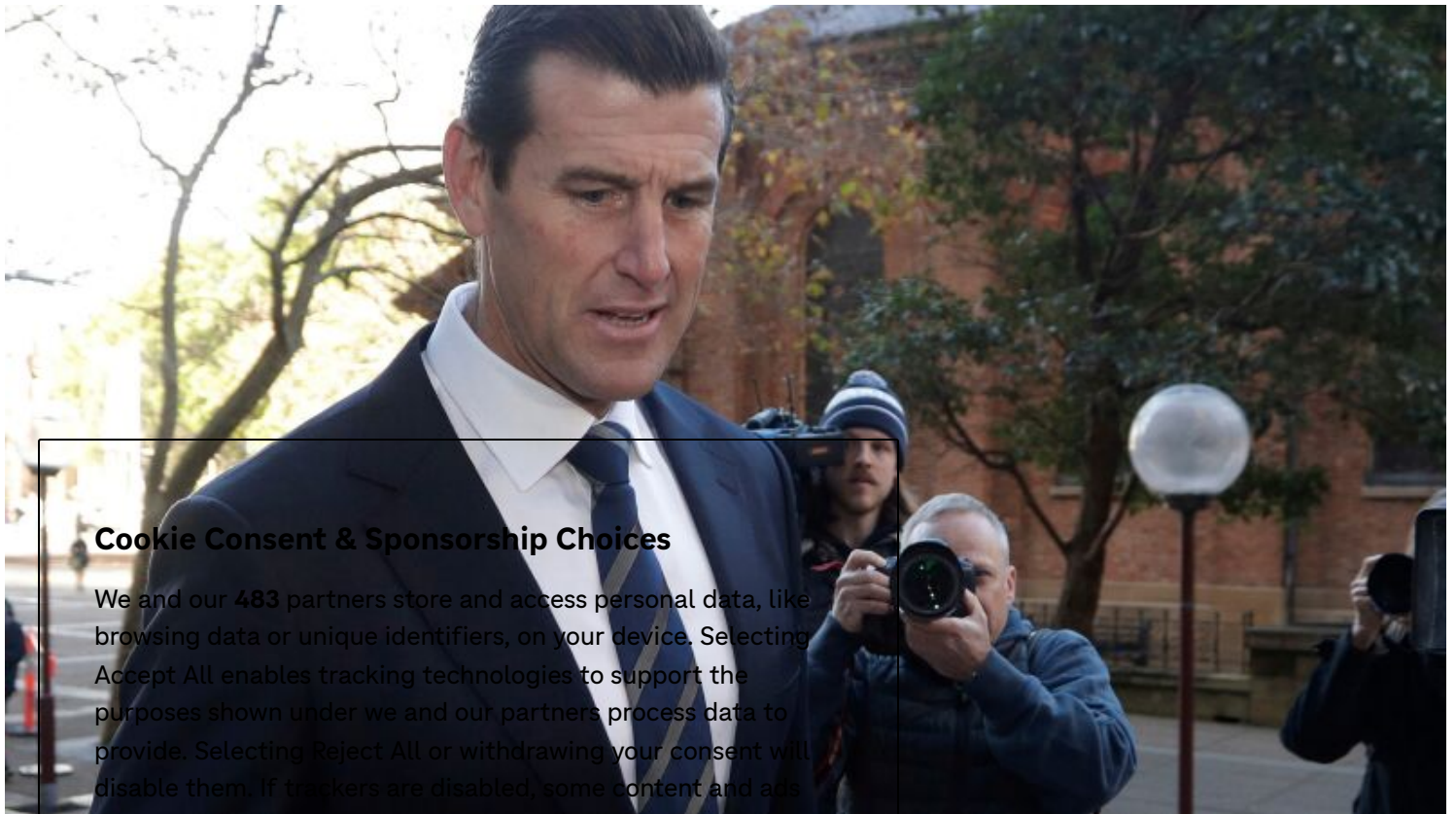
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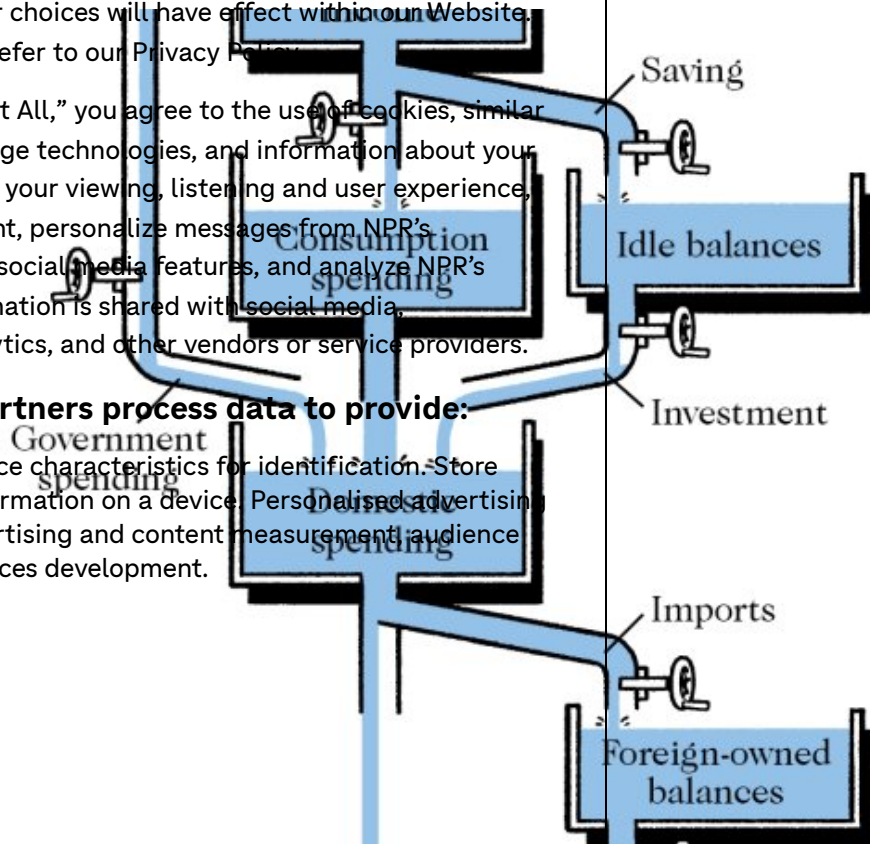
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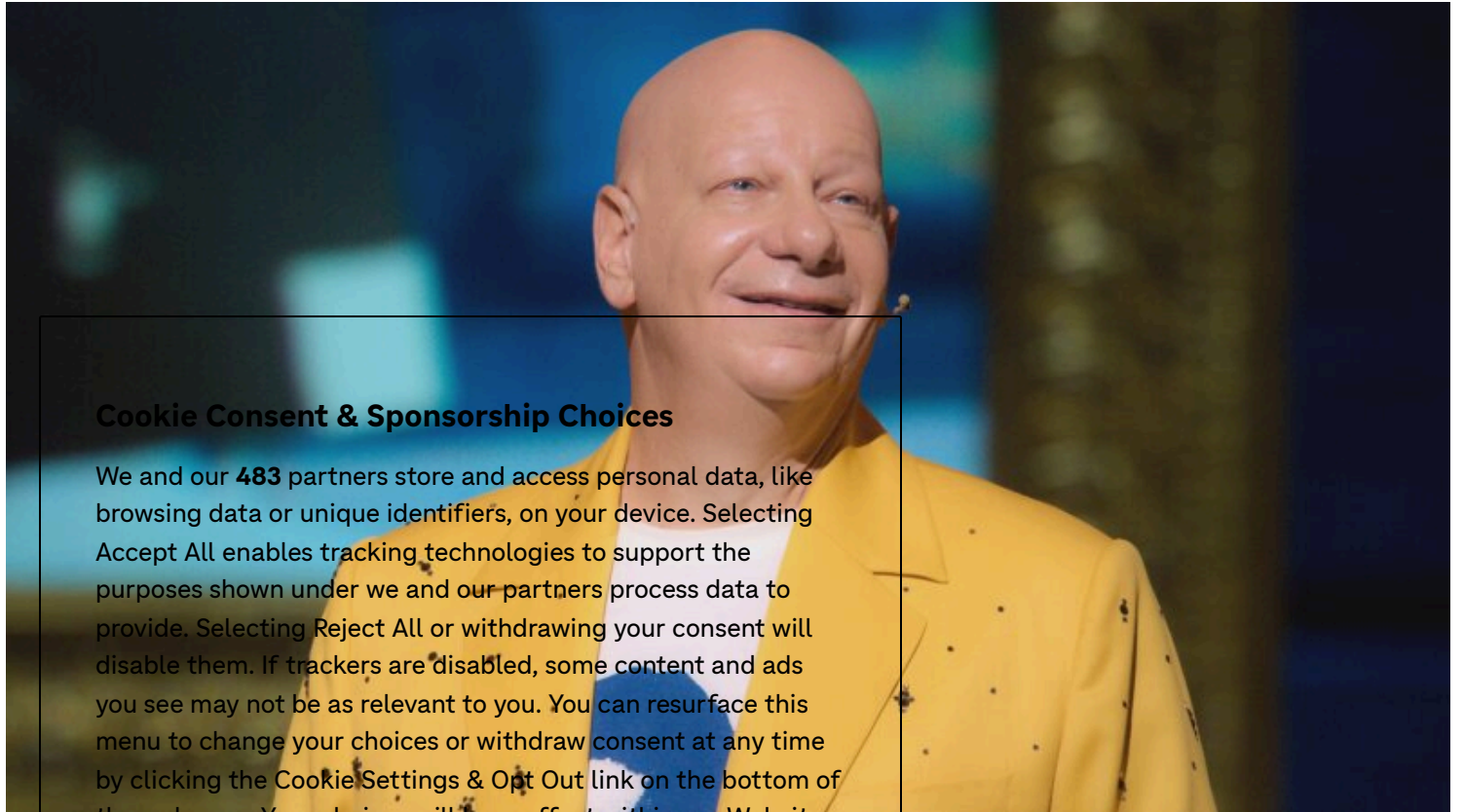
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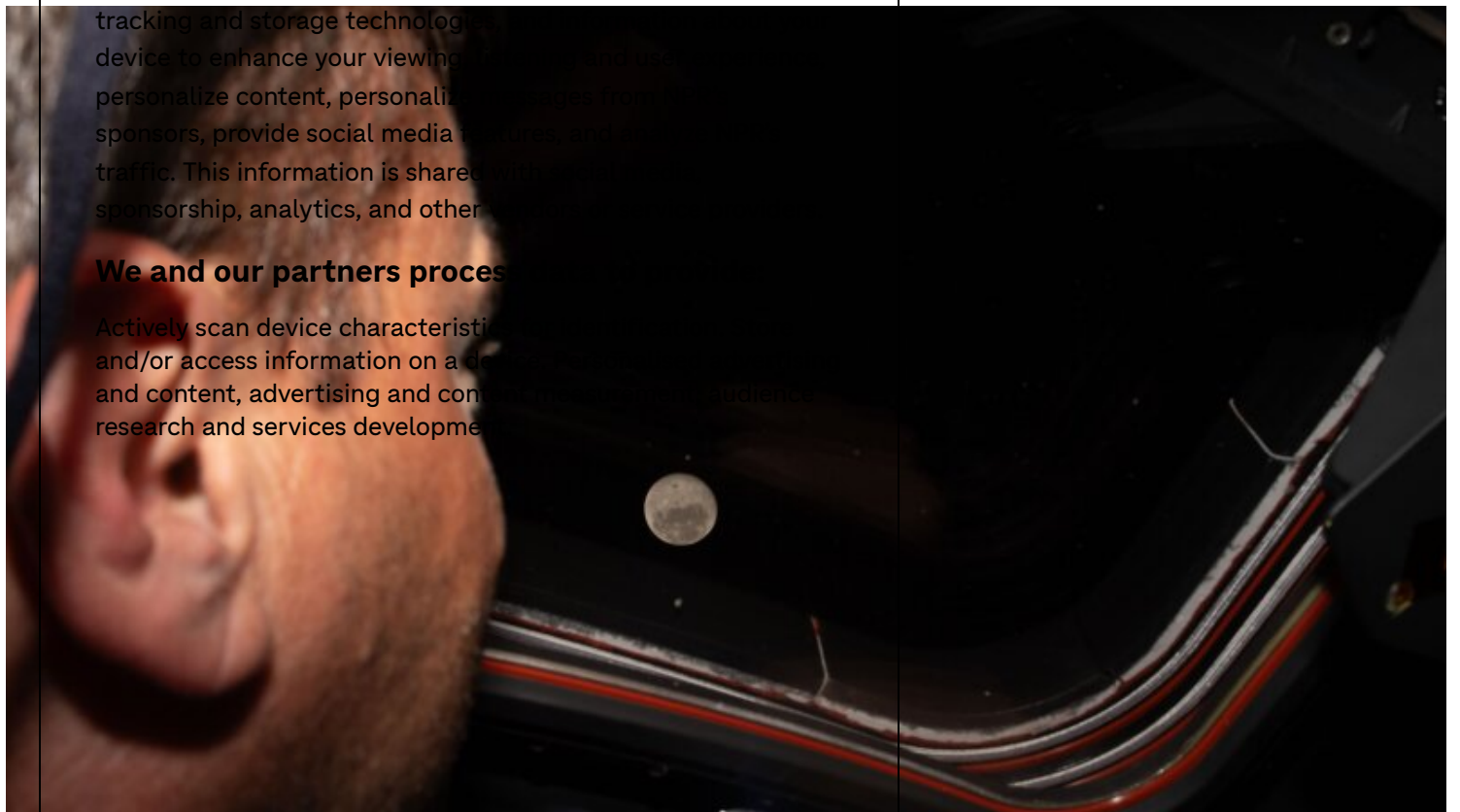
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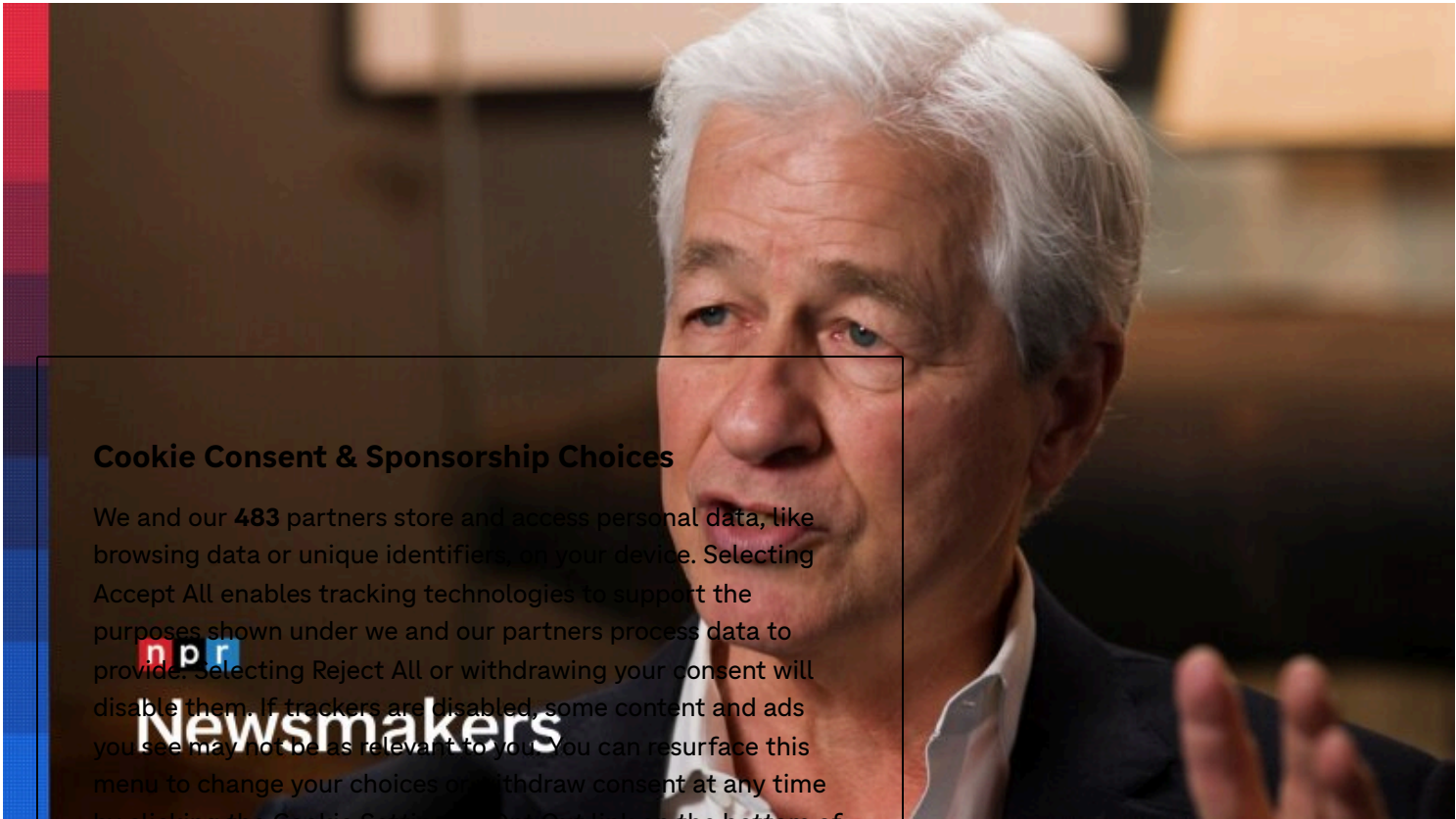
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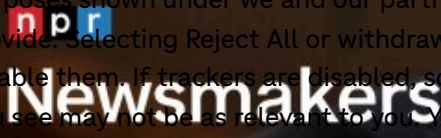
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