



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

UPDATED FEBRUARY 10, 2025 · 10:47 AM ET ⓘ



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Russell Vought, seen on Jan. 22, is now in charge at the United States' consumer finance watchdog. Vought is one of the architects of the conservative policy agenda Project 2025 and was recently confirmed as director of the Office of Management and Budget.

*Kayla Bartkowski/Getty Images*

Staff and contractors at the Consumer Financial Protection Bureau have been told they cannot "perform any work tasks," according to an internal email obtained by NPR on Monday.

The new directive from the CFPB's acting director, Russell Vought, on Monday comes after the agency closed the bureau's Washington headquarters for the week and told staff to work remotely. No reason was given for the building's closure.

"Employees should not come into the office. Please do not perform any work tasks," Vought said in an email to CFPB staff on Monday.

Representatives of [Elon Musk's Department of Government Efficiency](#) team were seen at the headquarters on Friday, according to the union representing CFPB staff, and have been granted access to key systems, stirring concerns about the fate of the vast

amount of sensitive information maintained by the bureau.

The bureau's staff was informed over the weekend that Vought is now acting director of the CFPB, the United States' consumer protection watchdog. Vought was an architect of the [conservative policy agenda Project 2025](#) and was confirmed last week as director of the Office of Management and Budget.

In a separate email to staff on Saturday night, Vought had directed staff to stop virtually all their work, including the supervision that the agency does to check whether companies are following the law. It also instructed staff to cease any pending investigations.

That edict followed an earlier order to halt most of the agency's work, including suspending the effective dates of all rules that have been issued but haven't yet gone into effect.

CFPB staff members warn that Vought's moves will leave American families exposed to financial abuse.



#### POLITICS

### Who is part of Elon Musk's DOGE, and what are they doing?

Vought [posted on his X account on Saturday evening](#): "Pursuant to the Consumer Financial Protection Act, I have notified the Federal Reserve that CFPB will not be taking its next draw of unappropriated funding because it is not 'reasonably necessary' to carry out its duties. The Bureau's current balance of \$711.6 million is in fact excessive in the current fiscal environment. This spigot, long contributing to CFPB's unaccountability, is now being turned off."

In leading the bureau, Vought replaces [Treasury Secretary Scott Bessent](#), who was named acting director of the bureau on Monday.

The Consumer Financial Protection Bureau was instrumental in the Biden administration's work to address deceptive or predatory business practices. The CFPB filed lawsuits against big banks and payment platforms, and it made rules that included capping overdraft fees and removing medical bills from credit reports.

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NEWS

### **Musk's team takes control of key systems at Consumer Financial Protection Bureau**

#### **Musk's DOGE members stoke fear inside the agency**

As [NPR reported Friday](#), members of Musk's Department of Government Efficiency team — which is not a true government department but, rather, a group of staff members tasked with ensuring that President Trump's priorities are enacted across the government — has gained access to internal computer systems that manage the agency's human resources, procurement and finance systems.

Musk's representatives have also taken control of the CFPB's website, which now shows an error message on its homepage. The rest of the site appears to be functioning normally. DOGE staffers also took control of the bureau's social media accounts and deleted them.

Musk posted on his personal X account on Friday: "CFPB RIP" — though it is not clear there have been any reductions or changes to the agency's staff yet. In November, Musk posted, "Delete CFPB."



Elon Musk arrives on Capitol Hill in Washington, D.C., with his son on Dec. 5, 2024.

*Anna Moneymaker/Getty Images*

DOGE's actions inside the bureau are stoking fears that Musk will try to virtually dismantle the agency to the extent possible, as he aims to do at the Department of Education and the U.S. Agency for International Development.

The moves appear to echo the abrupt changes at USAID, where staff members were given a stop-work order, then the USAID headquarters were closed and eventually all but a small number of "essential" staff members were put on administrative leave. The gutting of USAID was [temporarily ordered to be paused](#) by a federal judge on Friday.

The union representing CFPB workers, NTEU 335, [said Friday](#) that Musk's lieutenants entering the agency was "a clear attempt to attack union workers and defang the only agency that checks the greed of payment providers, as well as auto lenders like Tesla." Musk — who Trump said Monday would be kept from working on areas where "there is a conflict or problem" — is the CEO of Tesla and runs at least five other companies, some of which have lucrative contracts with the federal government.



NATIONAL

**Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work**

The union [also noted](#) that the bureau collects and maintains vast amounts of sensitive information about individuals and businesses, including banks and other financial institutions. It expressed concern that "such legally-protected, sensitive data of businesses and individuals will be exposed and used in inappropriate ways."

"For example, the CFPB has gathered a wealth of proprietary [information from big tech payment platforms](#) that could be exploited by someone with a [conflict of interest](#) to corner the payments industry," the union said, pointing to a newly announced partnership between Musk's X and Visa.

The CFPB has long been a target of criticism among Republicans, the banking sector and some in Silicon Valley for its investigations, enforcement actions and fines in consumer protection cases.

The organization is an independent bureau within the Federal Reserve System. It is funded outside the congressional appropriations process, and its funding comes from the Fed.

The bureau would on its face appear to be an unlikely target for cost-cutting, given its return on investment.

The budget slated for 2025 for the CFPB was [\\$823 million](#). Since its creation in 2011, the CFPB has handled millions of consumer complaints and returned [\\$20.7 billion](#) back to consumers.

## Correction

**Feb. 8, 2025**

An earlier version of this story misstated the name of the Consumer Financial Protection Bureau as the Consumer Finance Protection Bureau.

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russell vought



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