



STUDENT BORROWER  
PROTECTION CENTER

## Biography of Seth Frotman

Seth Frotman is the nation's leading expert on the intersection between higher education finance, consumer protection, and public policy. Seth frequently testifies and lectures across the country about the effects of student debt on individuals and communities.

Prior to founding the Student Borrower Protection Center, Seth served as Assistant Director and Student Loan Ombudsman for the CFPB, leading the agency's work on student loan origination, servicing, debt collection, and oversight of for-profit institutions of higher education. In 2015, Seth was designated by U.S. Treasury Secretary Jack Lew, in consultation with CFPB Director Richard Cordray, to serve as the CFPB Student Loan Ombudsman and develop market analysis and policy recommendations to Congress and the administration. In his roles as both an independent Ombudsman and as the CFPB's Assistant Director, Seth led all aspects of the federal government's efforts to reform the student loan repayment system. His work on behalf of student loan borrowers has appeared in national print publications and broadcast media, including The New York Times, The Wall Street Journal, The Washington Post, National Public Radio, and Businessweek.

Seth provides regular strategic counsel and subject matter expertise to federal and state law enforcement officials across the country. Seth served as the key strategist behind a multistate investigation of the nation's largest student loan servicer, culminating in a series of lawsuits filed by the CFPB and state attorneys general in 2017. He also led the development of the first comprehensive set of federal student loan servicing standards that was jointly proposed by the Departments of the Treasury and Education in 2016, with the support of the CFPB. He routinely provides testimony and technical assistance to state policymakers, including more than a dozen state legislatures considering efforts to increase state-level oversight of the student loan market.

In 2014, CFPB Director Richard Cordray asked Seth to support an effort by the Senate Committee on Health, Education, Labor & Pensions to develop new consumer protections for student loan borrowers, assigning Seth to advise Chairman Tom Harkin during his 2014 push to reauthorize the Higher Education Act.



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Prior to his work as Student Loan Ombudsman, Seth served as senior advisor to Holly Petraeus, Assistant Director for Servicemember Affairs at the CFPB, where he helped lead the Bureau's work to protect servicemembers, veterans, and military families. For his work to protect servicemembers from predatory lending practices, Seth received the Office of the Secretary of Defense Award for Excellence.

Seth also worked on Capitol Hill, serving as Deputy Chief of Staff and Legislative director for Rep. Patrick Murphy, where he led major legislative efforts, including the repeal of "Don't Ask, Don't Tell," and the creation of the federal Office of Financial Protection for Older Adults. Before coming to Washington, he served as an assistant staff counsel for the New Jersey State Senate, where he worked on state-level consumer protection legislation.

Seth holds a bachelor's degree in business administration from the University of Michigan, and a JD from the School of Law at Indiana University, where he graduated summa cum laude and was a member of the Indiana Law Review. Seth clerked in the U.S. Court of Appeals for the Third Circuit and is licensed to practice law in New Jersey.