



How the Attorney General Blocked Higher Ed Choice in Colorado

A Case Study in How the Colorado AG
Enlisted Lawfare Activist Libby DeBlasio
and National Politician Rohit Chopra to
Galvanize Government, Leftist Groups,
and National Activists to Block Choice in
Higher Education in the State

**The Fifth in an Ongoing Series of
Reports Exposing and Fighting the Left's
Effort to Block Choice in Higher
Education**

How the Attorney General Blocked Higher Ed Choice in Colorado

MEMORANDUM

To: Interested Parties

From: American Accountability Foundation

Date: September 30, 2025

Re: Colorado – The Attorney General, Leftist Groups and the Biden Admin Collude to Reduce Choice in Higher Education

For the better part of the last fifteen years, a triad of leftist groups, their dark money billionaire funders, and their allies in state and federal government have colluded to bring all the resources of government regulation and public and private lawfare to bare against the career college industry. Sadly, they have had great success at both the national and local levels. AAF has detailed this effort in a series of four prior reports that have focused on the coordinated effort with the Biden Administration. Now that federal leadership has changed, we believed it was vital that AAF expose the state and local effort on this fight, to that end this report is our fifth case study highlighting the local effort in Colorado and the specifically the leftists who destroyed the Centers for Excellence in Higher Education (CEHE).

The lawfare against career colleges did not happen spontaneously, rather it was led by a dedicated, well-funded, and energetic cadre of activists inside and outside of government who brought the resources of their organizations to bare against career colleges, and in the Colorado case, specifically against CEHE.

In the case of the lawfare campaign against CEHE, the two individuals whose impact were most consequential were Olivia "Libby" DeBlasio Webster in the Colorado AG's Office and Rohit Chopra, the head of the Consumer Financial Products Bureau (CFPB).

Libby DeBlasio

- Was the lead litigator spending \$721,971 and 7234 hours of her time attacking CEHE directing millions of dollars in Attorney General resources against CEHE
- Like to many others, DeBlasio was able to leverage her work at the AG's office for a plum appointment at the activist group PEER Project leading outside attacks against career colleges.
 - DeBlasio monetized activism by moving to the private sector for a short period and then coming back to the AG's office and taking a 35% pay raise to her government salary.
- Dedicated to destroying CEHE, DeBlasio revolved back through the government/non-profit door to rejoin the AG's office when the AG was forced to appeal its CEHE trial court level loss.
- DeBlasio, now that she has completed her work attacking CEHE for the AG's office has again exited the revolving door at the AG's office.



Rohit Chopra

- Rohit Chopra is a leading national level political figure and a vital part of leftist Elizabeth Warren's coalition. Rohit was brought on to the CEHE case by the Colorado AG's office as an "expert" witness.
- Chopra's presence on the case wasn't due to any expertise in higher education, but rather because he was a national figure who could bring attention and resources to a case in Colorado. In short, his role helped to nationalize the story for DeBlasio and the other activists who were attempting to destroy CEHE.



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Libby DeBlasio Webster – Lobbyist / Government Revolving Door Activist Working to Destroy Career Colleges

Why Olivia DeBlasio Matters

America's traditional college and university system increasingly fails young people. Instead of serving as a mechanism to provide young people with skills to be productive members of the workforce, the traditional American university system – private non-profit and public four-year universities – have substituted a focused education on subject matter with a curriculum and faculty that injects DEI, CRT, and LGBTQ ideology into every part of the learning experience and all sectors of the campus. The chief culprit in the ideological bias of American universities is the faculty – the most forgiving statistics show universities are dominated by liberals – a 2022 survey showing that 71% of faculty reported that the average faculty member is a liberal,¹ and “elite” institutions being even worse, with Harvard reporting 82% of the faculty characterizing themselves as liberal.² Ideological bias of university faculty is nothing new, but the effort to make them the only option for young people is.

In recent years parents and students frustrated by the ideological bias of universities, or just looking for more flexible, affordable, or career focused options, have increasingly looked to alternatives offered by career colleges. A triad of leftists in government – notably the Biden administration and state attorneys general, well-funded dark money groups, and a cadre of wealthy donors – have realized that if for-profit and career colleges displace the traditional four-year system, that their influence pipeline to a new generation of children will close. In response, the left unleashed a well-funded coordinated barrage of lawsuits and investigations designed to knee-cap the career college movement.

While the effort was multi-faceted, one of the most aggressive and consequential fights was the bankrupting of the Centers for Excellence in Higher Education (CEHE) a group of career colleges out of Colorado that were subjected to bankrupting suits from the office of the Colorado Attorney General led largely by one woman, Olivia DeBlasio Webster – an activist who moved in and out of the Attorney General's office to and from a left wing education group leading a years' long attack on CEHE successfully putting the career college out of business.

The outcome of the case – the closing of a college that offered customer focused options for students – is tragic, but the process in which an activist moved in and out of the Attorney General Office and left-wing activist groups to coordinate strategy to attack for profit colleges is more pernicious and should be more troubling for individuals who think the Attorney Generals' office should be used to protect the citizens of Colorado, not as a tool for aggressive partisans to attack private citizens. Unfortunately, in this instance, Libby DeBlasio Webster used the Colorado Attorney General's office as a bludgeon to attack

¹ Found. for Individual Rights & Expression, *Academic Mind 2022: What Faculty Think About Free Expression and Academic Freedom* (2022), <https://www.thefire.org/research-learn/academic-mind-2022-what-faculty-think-about-free-expression-and-academic-freedom>

² Meimei Xu, *More Than 80 Percent of Surveyed Harvard Faculty Identify as Liberal*, *Harvard Crimson* (July 13, 2022), <https://www.thecrimson.com/article/2022/7/13/faculty-survey-political-leaning/>



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job creating non-profits that were providing legitimate alternatives for higher education.

DeBlasio Uses the AG to Prosecute Her Personal Grudge Against College Tuition Rates – Leads The Fight for Free College and Law School

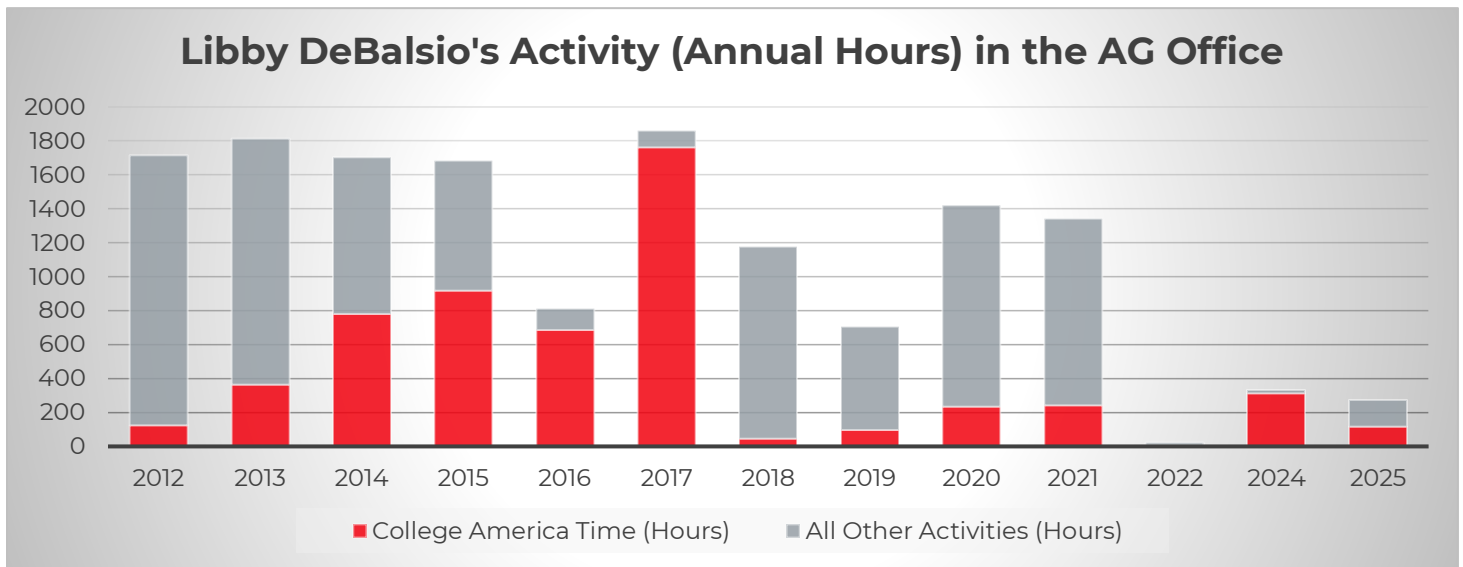
Libby DeBlasio has long resented that students were forced to pay for college and law school, going back to her law school days when she was forced to pay for her law school education and resented that it could cramp her plans to work for a left-wing advocacy group:³

The average law school graduate carries debt of more than \$ 84,000. That doesn't include debt racked up on undergraduate work.

It is a source of frustration, said Libby DeBlasio, a University of Denver law student. **It's kind of a joke among a lot of us who want to do public interest law. We say, 'Yeah, this is what I want to do, but I may have to work in a private firm and be a drone for a while.'**

While DeBlasio was forced to work as a “drone” in private practice for a year, she quickly pivoted into working for the Colorado Attorney General's office in 2006, a year and half after graduating law school.⁴

In 2012 DeBlasio began in earnest her attack on CEHE and its subsidiary College America. Billing records show⁵ how over the better part of the next decade DeBlasio's jihad against career colleges ramped up.



³ Tom McGhee , Denver Post Business Writer, *Law-school grads balking at low-pay jobs Enormous college loans behind legal-aid snub*, The Denver Post, January 8, 2003 Wednesday, available at <https://advance.lexis.com/api/document?collection=news&id=urn:contentItem:47MT-3SD0-010F-P4TV-00000-00&context=1519360>

⁴ Libby Webster, *Experience*, LinkedIn, <https://www.linkedin.com/in/libby-webster-824302/details/experience/> (last visited Sept. 25, 2025).

⁵ American Accountability Foundation, Public Records, Colorado Office of the Attorney General, (Sept. 2025), <https://americanaccountabilityfoundation.com/wp-content/uploads/2025/09/Record-Foundation.pdf>



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- In 2012 DeBlasio spent slightly under ten percent of her time, or 125 hours, involved in the litigation against College America.
- In 2013 that time commitment increased significantly to 362 hours or nearly 20 percent her time.
- By 2014 she was spending near half her time on the attacks on CEHE, 779 hours or 45% of her time.
- The attacks against CEHE increased again in 2015 with her spending 918 hour or 54.5% of her time attacking CEHE.
- In 2016, she spent nearly all her time – 85% - in the office attacking CEHE 685 hours of the 813 she billed that year.
- The volume turned up even higher in 2017 when she returned to work full time, with her employing an extraordinary 1764 hours that year – 95% of all of her time that year in the office attacking CEHE.
- By 2018, 2019 and 2020, her work on College America begins to taper off after they had essentially brought the company to heel, with her only spending 47 hours in 2018, 95 hours in 2019, and 233 hours in 2020 and 243 hours in 2021.

After essentially bringing CEHE to heel, in December of 2021 DeBlasio leaves the Colorado Attorney General's office. In what has become an all-too-common practice in capitals around the country, DeBlasio took her experience gained attacking career colleges in Colorado state government and put it to work for a private special interest group attacking career colleges.

Joins Leftist Group “Student Defense”

In December of 2021, the left-wing advocacy group Student Defense – a group focused on reducing higher education options for students - announced that DeBlasio would be joining their team to continue her fight against career colleges in the private sector after her successful work fighting them in the public sector. When DeBlasio was brought on board, Student Defense gleefully announced that she was brought in to continue her fight, but now from a perch in the private sector: ⁶

“Libby’s deep experience in consumer protection and student loan issues, particularly working to prevent fraud by for-profit colleges, will bolster our continued efforts to protect students and borrowers,” said Student Defense President and Cofounder Aaron Ament. “We’re thrilled to have her on board and look forward to leveraging her knowledge and expertise in our fight to ensure higher education remains a launchpoint for students’ economic mobility.”

Student Defense, whose full name is National Student Legal Defense Network, is funded by leading leftist groups, most notable being the leading opponent of choice in education, the National Education Association, the nation’s largest teachers’ union which provided Student Defense \$150,000 in 2019 to continue the fight against educational choice in higher education. ⁷ Additionally, NSLDN has also

⁶ Student Defense, *Student Defense Announces Hiring of Colorado Assistant AG Libby DeBlasio Webster* (Dec. 20, 2021), <https://www.defendstudents.org/news/student-defense-announces-hiring-of-colorado-assistant-ag-libby-deblasio-webster>

⁷ ProPublica, *Form 990, Schedule I: National Education Association of the United States* (2021), <https://projects.propublica.org/nonprofits/organizations/530115260/202121969349300912/IRS990ScheduleI>



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received significant support from Arnold Ventures. NSLDN was a relatively new organization staffed mainly with former Department of Education and the Consumer Financial Protection Bureau lawyers from the Obama administration. In five years, NSLDN received five grants from Arnold Ventures totaling \$7.7 million. One estimate put the grant total at 90% of the group's operating budget.⁸

DeBlasio understood the assignment and immediately jumped in to attacking career colleges. Within a few weeks of coming onto staff, DeBlasio was coordinating the charge with other left-wing groups against the Kaplan Career Institute, another career college. Working with the Project on Predatory Student Lending, and the National Consumer Law Center, two other leftist, anti-career college groups DeBlasio began working to wipe away college loans for Kaplan's students. DeBlasio led a lawsuit designed to embolden the Biden Administration to act. She claimed:⁹

The Department [of Education] has for six years ignored its responsibility to issue a decision on a group borrower defense application submitted by the Massachusetts Attorney General (AGO) in May 2016 on behalf of eligible former students of the now-defunct Kaplan Career Institute.

...

"The agency's inaction only fuels the financial insecurity of borrowers who have been through enough turmoil," said Student Defense Senior Counsel Libby DeBlasio Webster. "And while these claims didn't originate under this administration, the agency has had ample opportunity under Secretary Cardona's leadership to resolve this glaring issue. We're committed to holding the Department accountable and we look forward to securing long-overdue relief for these defrauded students."

DeBlasio continued her attacks on career colleges a few weeks later stepping up her attacks partnering with the socialist "Debt Collective" group to agitate for the wiping away of more student loans.¹⁰ Praising a decision on the Corinthian College case to wipe away billions in loans taken out by students:

Borrower advocates praised the news, but questioned if the department would cancel debts at other closed for-profit colleges.

"This action is long overdue, but we hope it provides these borrowers with a fresh start and an opportunity to chart a path towards a brighter, more secure financial future," said Libby DeBlasio Webster, senior counsel for the National Student Legal Defense Network, a borrower's advocate group. "We also hope today's news is a sign that other decisions are on the horizon for thousands of similarly situated students who are waiting for this kind of relief."

The Debt Collective, a national group of organizers working toward student debt forgiveness, also praised the announcement. That group had also led a "student debt strike" in 2015 made up of former students

⁸ "Contempt for Nontraditional College Students," *Arnold Project* (Oct. 25, 2023), <https://therealarnolds.org/2023/10/25/contempt-for-nontraditional-college-students/>

⁹ Student Defense, *Students and Consumer Groups Sue Biden Administration for Failing to Rule on State AG-Group Borrower-Defense Claims*, <https://www.defendstudents.org/news/students-and-consumer-groups-sue-biden-administration-for-failing-to-rule-on-state-ag-group-borrower-defense-claims>

¹⁰ Rick Seltzer, *Feds to Discharge \$3.9B in ITT Student Loans, Seek \$24M Repayment from DeVry*, *Higher Ed Dive* (Aug. 16, 2022), <https://www.highereddive.com/news/feds-to-discharge-39b-in-itt-student-loans-seek-24m-repayment-from-devr/629834/>



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from Corinthian College who said their degrees were fraudulent.

Thomas Gokey, a member of the Debt Collective, said the borrower to defense rule was relatively unknown until members of the group started applying for relief from the Education Department.

Just a month later, DeBlasio stepped up her attacks promoting the need to forgive loans and then recover those costs from career colleges. DeBlasio was leading the charge to push the Department of Education to broaden debt relief efforts.¹¹

Actions announced Tuesday are the latest in a complex set of steps the Biden administration has pursued to shore up the country's troubled student loan system. They include proposed as well as attempts to clear out a backlog of borrowers seeking loan forgiveness under several programs.

Student Defense, a nonprofit that's pushed the Education Department to automatically process borrower defense claims, hailed Tuesday's developments. Its senior counsel, Libby DeBlasio Webster, issued a statement saying the group hopes more claims will soon be approved.

"Nearly 6 years after ITT shut down, many of the students it ripped off are finally getting the relief they're owed," the statement said. "This is a life-changing announcement for thousands of people who only wanted to improve their lives and trusted the wrong people to help them do it."

In addition to targeting career colleges, DeBlasio expanded her work attacking the other threat to the traditional four-year system, online education, which had thrived during and after COVID.¹²

Student Defense today released two new legal and policy briefs in response to a Department of Education request for public comment related to online program management (OPM) regulation and oversight. ... Colleges and universities engage third-party OPM companies to provide bundled services such as recruitment, marketing, curriculum development, and instruction on their behalf.

...

"These new analyses underscore the need for the Department to rescind its 2011 Dear Colleague letter to prevent profiteers from gaming the system," said Student Defense Senior Counsel Libby DeBlasio Webster.

DeBlasio's comments in the release underscore what her real goal is, which is to purge customer centered businesses – which attempt to make a profit from providing customer's the education they desire – and instead have traditional universities focused on indoctrination as the only options.

Even innovations in some four-year university spaces that disrupted the traditional on campus model and instead substituted a model that focused on career skills were in DeBlasio's crosshairs. DeBlasio was one of the lead attorneys on *Lopez v. Caltech* where Student Protection went after the school's online

¹¹ Doug Guthrie, *Student Loan Forgiveness: Debt Erased for Corinthian Colleges Alumni*, USA Today (June 1, 2022), <https://www.usatoday.com/story/news/education/2022/06/01/student-loan-forgiveness-debt-erased-corinthian-colleges-alumni/7470247001/>

¹² Student Def., *New Legal Analysis: Department of Education's Bundled Services Loophole is Illegal, and Contrary to the HEA's Incentive Compensation Ban* (Mar. 13, 2023), *Defend Students*.



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cyber security program.¹³ DeBlasio's chief complaint against Caltech being that they partnered with an online provider and Caltech faculty didn't teach the course. The case employed a similar sue-and-settle strategy sapping adversaries of resources and making even partnerships with career colleges toxic. Caltech ended up having to sever ties with its online partner after DeBlasio's suit.¹⁴

DeBlasio Returns to the AG's Office

In 2024 after attacking career colleges from the outside, DeBlasio returned to the AG office to pick back up the suit against CEHE and CollegeAmerica. This is remarkable when you consider that by this point CEHE had been driven out of business, its doors closed, and the organization financial decimated. Despite all this DeBlasio clearly thought it vital to send a message to everyone in the career college community that the government will expend whatever resources it can attacking them. She rejoined the AG's office to help lead the appeals team that was fighting to overturn the AG's trial court losses. In 2024 of the 336 hours she billed to the AG office, 315 of those hours were working the College America case. In 2025, 42% of her time would be dedicated to fighting College America. All the Colorado Attorney General spent \$61,226 funding Libby DeBlasio attacking CEHE after they had already decimated the company.

Interestingly DeBlasio got a significant pay bump when she returned to the Attorney General's office after working in for the left-wing group Student Defense. Before she worked in the activist community, DeBlasio was billing the state at a rate of \$107 per hour, but when she returned to the AG's office her rate increased 32% to \$142 per hour. Despite only having been out of government for slightly over a year and a half.

DeBlasio Again Departs AG's Office

After her second stint in the Attorney General's office, DeBlasio has again departed the AG office after being with the office for less than a year. She left the office within the last few months, but has not publicly announced her plans, but is still promoting left wing education policy online, promoting a seminar from her previous employer, the Postsecondary Education and Economics Research Center in mid-September.¹⁵

¹³ Nat'l Student Legal Def. Network, Lopez v. Caltech, <https://www.defendstudents.org/cases/lopez-v-caltech> (last visited Sept. 25, 2025).

¹⁴ Caltech Agrees to Settle Lawsuit Accusing It of Misleading Students, N.Y. Times (July 7, 2025), <https://www.nytimes.com/2025/07/07/us/caltech-simplilearn-settlement-bootcamp.html>

¹⁵ Libby Webster, LinkedIn Profile, <https://www.linkedin.com/in/libby-webster-824302/> (last visited Sept. 25, 2025).



Rohit Chopra – Colorado’s Leading Advocate To Nationalize the Fight Against CEHE

Why Rohit Chopra Matters

In what could have been a localized fight about a single career college network in Colorado was successfully nationalized by the Attorney General by bringing in one of the heaviest hitters in the anti-career college fight, Rohit Chopra, to serve as Colorado’s “Expert Witness.”

Rohit Chopra’s selection as an expert witness in the CEHE case was perplexing to many because he had built a career as an advocate against for profit career colleges and was in many circles considered “biased” and had credible allegations of manipulating facts on purpose. While the hiring was widely viewed as a strategic blunder by the Colorado Attorney General’s office by placing a known ideological zealot on the witness stand, it proved to be a significant strategic political move by Olivia DeBlasio and the Office of the Attorney General team she led. By spending \$75,000 for his expert witness fee, the Colorado AG team was able to recruit to their campaign a nationally renowned figure who had recently shutdown two career colleges much bigger in size than CEHE. Chopra has been very active running departments of staff at the CFPB but to call him an expert on student loans is a major stretch. Chopra has an MBA but had never independently published on student loan policy. Nonetheless, he for a modest expenditure by the AG’s office they were able to nationalize the case.

The use of Chopra was a double-edged sword, Chopra is an activist and had there been more focus on the case, his involvement would have underscored the political nature of the state’s case. But the decision to pay him for his help virtually nationalized the fight to close CEHE, putting this story on the top of anti-career college activist priority list.

Rohit’s Leadership in the Anti-Career College Fight

Rohit Chopra has been one of the left’s leading advocates for increased government regulation of the market, whether it be in traditional financial services or in choice in higher education all of which has resulted in less choice for consumers, whether they’re borrowers or college students. Over a series of years, Chopra emerged as a the leading voice of the Eliabeth Warren wing of the progressive movement whether it was in Washington D.C. or in state capitals across the country, such as Denver.

Initial Stint at the Consumer Financial Protection Bureau (2011-2015)

After the 2008 financial crisis, Chopra joined the team that established the Consumer Financial Protection Bureau (CFPB). Working with Richard Cordray (who was a key voice attacking career colleges), Rohit served as the agency’s first Student Loan Ombudsman and later as Assistant Director. In this role, Chopra became a vocal critic of career colleges, learning everything from Cordray, releasing



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an analysis that revealed that outstanding student debt had exceeded \$1 trillion.¹⁶

Rohit is a policy disciple of Richard Cordray and worked for Cordray for almost all the formative years of the development of CFPB.¹⁷ Chopra and Cordray remain close today. They supposedly rekindled the working relationship when Cordray ran Student Financial Aid at the Department of Education and when Chopra was the CFPB director under President Biden. At the time Cordray described the relationship in glowing terms, “I think this is a perfect opportunity for us to make very good progress forward on thinking about how we finance and make available higher education in the United States to people for whom it’s more and more a critical step forward in their lives.”¹⁸

Through our investigative work, AAF has learned how Cordray likes to hire.¹⁹

“Cordray knows this model of staffing works and he is skewing his recruiting so that he gets liked minded partisans, not objective regulators. Emails obtained by AAF shows that when he is needing to staff up his office, he’s not casting a wide net that might inadvertently sweep up a highly qualified conservative who federal civil service rules might require him to hire, but is rather recruiting among his friends.”

Rohit has led some of the most significant battles CFPB waged against career colleges ever before uttering the words Center for Excellence in Higher Education (CEHE.) Chopra was Cordray’s go to on student loans when the CFPB decided to start legal proceedings against some of the biggest career colleges in the business including ITT and Corinthian Colleges. On February 26, 2014, the CFPB filed a lawsuit against ITT Educational Services, Inc. (ITT) in the U.S. District Court for the Southern District of Indiana.²⁰ The Corinthian College case filed by CFPB was ruled on in late October 2015.²¹

On October 2, 2015, Kevin Modany, the CEO of ITT Educational Services, Inc., then one of the biggest for-profit college operations in the United States, sent an email to company lawyers about Rohit Chopra, then the assistant director at the U.S. Consumer Financial Protection Bureau. Modany told his legal team that Chopra’s “purposeful manipulation of the facts, abuse of power and attempt to defraud the Treasury out of taxpayer funds should be viewed as economic terrorist activity and he should be treated accordingly!”

“This guy,” Modany wrote, “should be sent to Guantanamo Bay.””

¹⁶ Consumer Fin. Prot. Bureau, *Student Debt Swells, Federal Loans Now Top a Trillion* (July 17, 2013), <https://www.consumerfinance.gov/about-us/newsroom/student-debt-swells-federal-loans-now-top-a-trillion/>

¹⁷ Jenner & Block LLP, *What to Expect from Director Rohit Chopra’s CFPB* (Oct. 13, 2021), <https://www.jenner.com/print/v2/content/31212/what-to-expect-from-director-rohit-chopra-s-cfpb.pdf>

¹⁸ Michael Stratford, *Biden Picks Richard Cordray to Oversee Federal Student Loans*, Politico (May 3, 2021), <https://www.politico.com/news/2021/05/03/biden-picks-richard-cordray-student-loans-485231>

¹⁹ Office of Enf’t, U.S. Dep’t of Educ., *Report on the Office of Enforcement* (Apr. 2023), <https://doedwitchhunt.com/wp-content/uploads/sites/3/2023/04/Office-of-Enforcement-Department-of-Education-Report-Final-for-pub.pdf>

²⁰ Consumer Fin. Prot. Bureau, *CFPB’s Complaint against ITT Educational Services, Inc.* (Feb. 26, 2014), https://files.consumerfinance.gov/f/201402_cfpb_complaint_ITT.pdf

²¹ Consumer Fin. Prot. Bureau, *CFPB Wins Default Judgment Against Corinthian Colleges for Engaging in a Predatory Lending Scheme* (Oct. 28, 2015), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-wins-default-judgment-against-corinthian-colleges-for-engaging-in-a-predatory-lending-scheme/>



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During this period, Chopra co-authored a report that revealed student loan overcharging schemes impacting military members. Chopra also led the CFPB's initial efforts against CEHE and other for-profit colleges, including actions against Corinthian Colleges and ITT Educational Services, both of which were unable to survive government legal intervention.²² His work in this area established his reputation as a fierce critic against career college and supporter for student borrowers.²³

Later, CFPB would be one of the first federal agencies to intercede on the CEHE case. In April 2019 CFPB would subpoena CEHE for records.²⁴

Why the Relationship Between Richard Cordray and Rohit Chopra Matters

Rohit Chopra and Richard Cordray share a longstanding relationship rooted in their tenures at the Consumer Financial Protection Bureau (CFPB) and their aligned vision for aggressive litigation, particularly against career colleges.²⁵ Mutual respect, aggressive legal actions against career colleges, and a shared philosophy of regulation by litigation characterize their relationship.²⁶ They have a long and enduring relationship that resulted in multiple joint initiatives.

Collaboration at the CFPB

Chopra served as the CFPB's first Student Loan Ombudsman (2011–2015) (a similar position DeBlasio would fill in the Colorado AG's Office),²⁷ while Cordray was the agency's inaugural Director (2012–2017).²⁸ During this period, Chopra reported to Cordray and played a vital role in shaping the bureau's approach to career colleges. They collaborated on high-profile litigation against for-profit colleges (e.g., ITT Educational Services and Corinthian Colleges),²⁹ which led to these institutions filing for bankruptcy and liquidating due to crushing government lawfare. This established their reputation as aggressive

²² Ken Meyer, ITT Stock Loses 70% of Its Value in Wake of Federal Sanctions, Indianapolis Star (Aug. 26, 2016), <https://www.indystar.com/story/money/2016/08/26/itt-stock-loses-70-its-value-wake-federal-sanctions/89399034/>

²³ Letter from Nat'l Consumer L. Ctr. et al. to Rohit Chopra, Dir., Consumer Fin. Prot. Bureau (Feb. 2, 2021), https://www.consumeradvocates.org/wp-content/uploads/2022/01/Ltr_StudentAdvocates_ChopraSupport022021.pdf

²⁴ On April 12, 2019, the Bureau issued a CID to CEHE seeking information about whether it is extending credit to college students, and whether in connection with any such credit, it has misrepresented the nature of the credit it is offering, or has enrolled students in financing programs without their consent or knowledge. See: Consumer Fin. Prot. Bureau, Petition to Modify or Set Aside Civil Investigative Demand, In re Center for Excellence in Higher Education (Apr. 12, 2019), https://files.consumerfinance.gov/f/documents/cfpb_petition-to-modify_center-for-excellence-in-higher-education_decision-and-order.pdf

²⁵ Catherine Morris, The Higher Education Act's Ban on Incentive Compensation, Hudson Cook LLP (2022), https://www.hudsoncook.com/insights/morris_aba_article.pdf

²⁶ Richard Cordray, Dir., Consumer Fin. Prot. Bureau, Prepared Remarks at the Consumer Bankers Association (Mar. 9, 2016), <https://www.consumerfinance.gov/about-us/newsroom/prepared-remarks-of-cfpb-director-richard-cordray-at-the-consumer-bankers-association/>

²⁷ Rohit Chopra, Profile, Money, <https://money.com/author/rohit-chopra/> (last visited Sept. 25, 2025)

²⁸ Katie Lobosco, CFPB Director Richard Cordray Steps Down, CNN (Nov. 24, 2017, 12:22 PM), <https://www.cnn.com/2017/11/24/news/cfpb-richard-cordray-resignation>

²⁹ When Chopra left public service for the first time, one of his first action as a senior fellow at the Center for American Progress (CAP) was to send a threatening letter to ITT investors saying that they were being ripped off by the corporate leadership of ITT. See: Troutman Pepper, Rohit Chopra Confirmed as New CFPB Director, Regulatory Oversight (Oct. 2021), <https://www.regulatoryoversight.com/2021/10/rohit-chopra-confirmed-as-new-cfpb-director/>



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regulators willing to put good businesses out of business just to make a political point.³⁰

Shared Focus on Career Colleges

Both officials prioritized protecting borrowers from supposed deceptive practices in the student loan industry. Chopra's work as Ombudsman informed Cordray's strategic litigation, resulting in lawsuits against servicers and colleges that had supposedly violated the law.

Their efforts emphasized bankrupting institutions through the weaponization of the law and crushing "restitution" for borrowers, an approach Cordray later carried into his role at the Department of Education's Federal Student Aid (FSA) office and through the setup of the Office of Enforcement at the Department of Education, a new legal team that had been weaponized against career colleges over the Biden administration.

Reunification Under the Biden Administration

In 2021, Cordray was appointed Chief Operating Officer of the Office of Federal Student Aid (FSA), overseeing the then \$1.6 trillion federal student loan portfolio. Simultaneously, Chopra was confirmed as CFPB Director after serving as an FTC Commissioner.

This dual appointment facilitated close coordination between the CFPB and the FSA. Cordray noted their existing "close working relationship" and emphasized their alignment on goals like streamlining loan repayment and combating fraud.

Regulatory through Enforcement philosophy

Both are strong allies of Senator Elizabeth Warren and advocate for aggressive oversight of financial institutions. Cordray's leadership at the CFPB was marked by high fines against banks, while Chopra's FTC dissents criticized inadequate penalties for corporations.

They share an ideological focus on DEI and protecting minority communities, particularly through fair lending enforcement and addressing disparities in financial services.

Impact on Career Colleges

Their partnership aims to enhance interagency cooperation on oversight of for-profit colleges. To put it bluntly, their collective strategy is to destroy the career colleges industry. Both believe that no private enterprise should be involved in education.

FTC Ethics Agreement raises conflict of interest issues

In May 2017 Rohit was nominated to a commissioner position at the FTC. Two weeks later he submitted expert witness testimony on behalf of the Colorado Attorney General's office. Chopra was paid close to \$75,000 after he was nominated to the FTC to act as an expert witness in the CEHE case. Chopra was

³⁰ Alan S. Kaplinsky et al., What to Expect from Director Rohit Chopra's CFPB, Jenner & Block LLP (Feb. 10, 2021), <https://www.jenner.com/en/news-insights/publications/what-to-expect-from-director-rohit-chopra-s-cfpb>



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paid in late June for his initial work and then was paid again in late December another \$21,937. There is a strong argument to be made that Chopra's work in this case was more an effort to subsidize a national activist and less to provide "expert" testimony.³¹ This is particularly noteworthy when the AG's office spent \$233,091.50 with Harvey Economics Company to consult on this case.

When Rohit joined the FTC a year later, he had to recuse himself, according to an Ethics Agreement made with the FTC,³² from what he described as a consulting arrangement he had with Colorado Office of the Attorney General, Ford Foundation and Gerson Lehrman Group. All three entities raise conflict of interest issues that needed to be addressed but were ignored.³³

Federal Trade Commission (2018-2021)

In 2018, Chopra was unanimously confirmed by the U.S. Senate as a Commissioner of the Federal Trade Commission (FTC), nominated by President Donald Trump to fill the open Democratic seat.³⁴

During his tenure at the FTC, Chopra is well known for turning the FTC into a more advocacy-oriented rather than a sound regulatory agency. He:

- Opposed government settlements with major Silicon Valley tech firms, arguing against the FTC's \$170 million child privacy settlement with Google³⁵ and \$5 billion Facebook settlement as insufficient.
- Co-authored significant policy papers with legal advisor Lina Khan (now FTC Chair) on competition rulemaking.³⁶
- Chopra's tenure at the FTC was marked by his willingness to challenge established norms and push for more aggressive enforcement of what Rohit considers bad behavior by Corporations.

Directorship at the Consumer Financial Protection Bureau (2021-2025)

In 2021, President Joe Biden nominated Chopra to serve as Director of the CFPB.³⁷ His nomination was quite controversial; while praised by Senator Elizabeth Warren, who gushed over Twitter/X that Warren

³¹ American Accountability Foundation, Public Records, Colorado Office of the Attorney General, (Sept. 2025), <https://americanaccountabilityfoundation.com/wp-content/uploads/2025/09/Record-Foundation.pdf>

³² Rohit Chopra, Executive Branch Personnel Public Financial Disclosure Report (Form OGE-278e, May 15, 2018), [https://extapps2.oge.gov/201/Presiden.nsf/PAS+Index/D020FC9C23EA8F9885258228002D6FC8/\\$FILE/Chopra%2C%20Rohit%20%20final%20EA.pdf](https://extapps2.oge.gov/201/Presiden.nsf/PAS+Index/D020FC9C23EA8F9885258228002D6FC8/$FILE/Chopra%2C%20Rohit%20%20final%20EA.pdf)

³³ *Ibid*

³⁴ Press Release, Fed. Trade Comm'n, Phillips, Slaughter, Chopra Sworn in as FTC Commissioners (May 2, 2018), <https://www.ftc.gov/news-events/news/press-releases/2018/05/phillips-slaughter-chopra-sworn-ftc-commissioners>

³⁵ Press Release, Fed. Trade Comm'n, Google and YouTube Will Pay Record \$170 Million for Alleged Violations of Children's Privacy Law (Sept. 4, 2019), <https://www.ftc.gov/news-events/news/press-releases/2019/09/google-youtube-will-pay-record-170-million-alleged-violations-childrens-privacy-law>

³⁶ Rohit Chopra & Lina M. Khan, The Case for Unfair Methods of Competition Rulemaking, Fed. Trade Comm'n (Jan. 2021), https://www.ftc.gov/system/files/documents/public_statements/1568663/rohit_chopra_and_lina_m_khan_the_case_for_unfair_methods_of_competition_rulemaking.pdf

³⁷ Venable LLP, President Biden Selects Rohit Chopra to Lead CFPB, Insights (Jan. 19, 2021), <https://www.venable.com/insights/publications/2021/01/president-biden-selects-rohit-chopra-to-lead>



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and Rohit: "worked closely with Rohit to set up the CFPB and fight for America's students. It's terrific that President-elect Biden picked Rohit to run the CFPB."³⁸ After a contentious confirmation process, Chopra was confirmed in a highly partisan vote a 50-48 vote in the Senate on September 30, 2021, with Vice President Kamala Harris casting a tie-breaking vote on the motion to invoke cloture.

As CFPB Director, Chopra articulated a vision centered on attacking "corporate financial harm, promoting financial fairness, and holding financial institutions accountable." Chopra launched investigations into various financial institutions and is working to educate consumers with clear information about financial products. Many lawmakers were critical of his approach calling it under Chopra's leadership "Richard Cordray 2.0" characterized by:

- The abuse of existing authorities to go after companies the administration disliked.
- Focus on structural reforms rather than case-by-case enforcement. However, they still filed xxx against companies.
- Collaboration with other agencies to amplify the CFPB's impact. This would regularly result in troubled/targeted companies getting sued by multiple agencies on the same issue.

Enforcement Actions at CFPB under Rohit Chopra's Leadership

Chopra's aggressive and persistent fight against market participants has been a feature of his career regardless of where he has worked and has not been confined to only the attacks on career colleges.

- Wells Fargo: Was ordered to pay \$2 billion to consumers plus a \$1.7 billion civil penalty for "widespread mismanagement" including car repossessions, wrongful foreclosures, and flawed automated account freezes.³⁹
- Bank of America: Fined \$100 million to consumers and \$150 million in penalties for multiple violations including charging overdraft fees, preventing reward redemptions, and opening fake accounts⁴⁰
- Apple and Goldman Sachs: Ordered to pay \$89 million for failures in the Apple Card dispute system⁴¹
- Credit Repair Companies: Reached a \$2.7 billion settlement with companies illegally charging

³⁸ Elizabeth Warren (@SenWarren), I worked closely with Rohit @ChopraFTC to set up the CFPB and fight for America's students. It's terrific that President-elect Biden picked Rohit to run the @CFPB. He's been a fearless champion for consumers at the FTC and will be a fearless champion leading the consumer agency., X (Jan. 18, 2021, 14:03 UTC), <https://x.com/SenWarren/status/1351168329071915008>

³⁹ Press Release, Consumer Fin. Prot. Bureau, CFPB Orders Wells Fargo to Pay \$3.7 Billion for Widespread Mismanagement of Auto Loans, Mortgages, and Deposit Accounts (Dec. 20, 2022), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-orders-wells-fargo-to-pay-37-billion-for-widespread-mismanagement-of-auto-loans-mortgages-and-deposit-accounts/>

⁴⁰ Press Release, Consumer Fin. Prot. Bureau, CFPB Orders Bank of America for Illegally Charging Junk Fees, Withholding Credit Card Rewards, Opening Fake Accounts (July 11, 2024), <https://www.consumerfinance.gov/about-us/newsroom/bank-of-america-for-illegally-charging-junk-fees-withholding-credit-card-rewards-opening-fake-accounts/>

⁴¹ Press Release, Consumer Fin. Prot. Bureau, CFPB Orders Apple and Goldman Sachs to Pay Over \$89 Million for Apple Card Failures (Sept. 22, 2025), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-orders-apple-and-goldman-sachs-to-pay-over-89-million-for-apple-card-failures/>



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upfront fees through telemarketing.⁴²

Legacy and Impact

Rohit Chopra was fired from his position as CFPB Director on February 1, 2025, as part of the change in administration following President Donald Trump's election.⁴³ His removal ended a tenure that consumer advocates praised, while critics viewed it as overreaching.⁴⁴

- Chopra mentored and promoted numerous officials who now hold key positions at the FTC and other agencies
- He established new approaches to financial regulation that emphasized structural reform over case-by-case enforcement

Conclusion

Rohit Chopra's career represents a toxic blend of progressive politics and the use of litigation to legislate. From his early days as a student advocate at Harvard through his service at the CFPB and FTC, Chopra consistently showed a commitment to harming business for so-called public benefit. His tenure as CFPB Director was marked by significant lack of support from a broad audience for the reforms he proposed. Regardless of political perspective, Chopra's impact on financial regulation in the United States has been profound and will likely influence policy debates for some time.

Rohit went on to run the CFPB till he was fired by President Donald Trump. Despite not being a lawyer, Chopra became infamous for legislating through litigation, similarly to what he did and advocated for much earlier in his career against for-profit career colleges.⁴⁵

⁴² Press Release, Consumer Fin. Prot. Bureau, CFPB Reaches Multibillion Dollar Settlement with Credit Repair Conglomerate (Mar. 27, 2024), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-reaches-multibillion-dollar-settlement-with-credit-repair-conglomerate/>

⁴³ Stacy Cowley, Rohit Chopra's Aggressive Tenure at the C.F.P.B. Draws Scrutiny, N.Y. Times (Feb. 1, 2025), <https://www.nytimes.com/2025/02/01/business/cfpb-rohit-chopra.html>

⁴⁴ Christopher Cadelago, Chopra Removed from Consumer Bureau Amid Controversy, Politico (Feb. 1, 2025, 6:15 AM EST), <https://www.politico.com/news/2025/02/01/chopra-removed-from-consumer-bureau-00201926>

⁴⁵ Rohit Chopra & Seth Frotman, State Enforcement as a Federal Legislative Tool, 62 Harv. J. on Legis. 1 (2025), https://journals.law.harvard.edu/jol/wp-content/uploads/sites/86/2025/05/Chopra-Frotman_to-post.pdf

