

# **THE PARTISAN POLITICAL WITCH HUNT AGAINST CAREER COLLEGE ACCESS**

A RESEARCH REPORT ON RICHARD CORDRAY'S WEAPONIZATION OF THE U.S.  
DEPARTMENT OF EDUCATION'S FEDERAL STUDENT AID OFFICE

DEPARTMENT OF  
EDUCATION  
FEDERAL BUILDING 6

## MEMORANDUM

To: Interested Parties  
From: AAF Research Team  
Date: April 19, 2023  
Re: Working Class Students Under Attack by Department of Education

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The following research report details how actions of the Biden Department of Education (DoE) have weaponized the Department and the student aid process for political purposes. The administration's biased focus on forcing students to choose state-run or traditional private colleges and universities, even when those may not be the best fit has driven them to build a biased Federal Student Aid office that appears to exist nearly exclusively to prosecute its director's vendetta against career colleges.

Specifically, the Administration has undertaken several steps that is putting working class students at a disadvantage by unfairly targeting career colleges. The report will show that Richard Cordray, former head of a partisan Consumer Financial Protection Bureau, has taken the Department of Education's Federal Student Aid office from an objective protector of students to a partisan shop pursuing a witch hunt against an industry Cordray personally opposes. This report details the following six principal findings.

### **1) Biden is Going Big on Cordray's Attacks**

President Biden is putting massive new spending next to curtailing access to career colleges. His 2024 budget request for the Student Financial Aid Office of Enforcement released in March is dramatically increasing the enforcement budget. At \$26.5 million, the new 2024 budget request represents a 600 percent increase in taxpayer funds to the office.

### **2) Cordray Bringing the Controversial Obama Era CFPB Model to FSA**

Richard Cordray has grafted into the Office of Enforcement from his tenure at the CFPB a sue and harass model where he uses the heft of the federal government and its allies to bring disfavored industries to heel. Documents obtained by AAF from state attorney general offices show that Cordray explicitly told AGs that as part of his enforcement partnerships with them that "We have instituted a similar process for information requests from the Consumer Financial Protection Bureau (CFPB)." What Cordray is creating is an enforcement office where the aggressive rhetoric of Senators Warren and Sanders is supercharged with the manpower, subpoenas, and lawsuits of a federal agency all toward the goal of shutting down career colleges.

### **3) Personnel is Policy – Richard Cordray Hires Left Wing Ideological Warriors to Lead FSA Office**



Anyone who has been in Washington knows that ultimately personnel is policy – who you hire is just as, if not more, important than – what you hire them to do. The zealotry and conviction of your team will determine whether you can prevail in contentious battles in the public square. Richard Cordray understands this and that is why he is hiring left wing ideological warriors to lead the FSA office. He has staffed up his team with a group of partisans who are implementing his enforcement agenda with a liberal bias that is inappropriate for a federal regulatory agency that should serve all Americans. Cordray is also in the envious position of knowing that he has a cadre of career civil servants – most of whom are sympathetic to his cause - who will execute on the technical details of his fight against career college access, while the cadre of left wing ideologues provide direction, inspiration, and leadership.

Cordray knows this model of staffing works and he is skewing his recruiting so that he gets like-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 in like-minded state AG offices helping him burrow true believers into the agency.

#### **4) Cordray Enlists Democrat State AGs in Partisan Fight Against Career College Access**

Cordray has deputized liberal Attorneys General into his fight in a partisan matter that excludes moderate and conservative AGs and has worked with left-wing AGs to weaponize their offices to help prosecute his fight against career colleges. Cordray understands that a multi-front legal fight against career college access makes it much more likely that he will be able to sue his enemies into submission. In addition to just being able to initiate multiple lawsuits with the help of the liberal Attorneys General, he is also able to call upon the speed of the nimbler state offices and also the flexibility state law. When federal law does not give Cordray an opening or when it just takes too long working within the federal government to spin up a suit, Cordray can turn to his ideological allies in the states to open a new front.

#### **5) The Federal Student Aid Office Partners with Left Wing Groups, Lawyers, and Lobbyists to Push Partisan Agenda**

Any winning team consists of diverse members with differing talents. In his effort to close the door on career colleges, Cordray has enlisted a broad, well-funded, and aggressive alliance of liberal activist groups to aid his efforts in attacking career colleges, creating a coalition that includes only the hardest of left-wing partisans in his fight resulting in biased and unfair enforcement and harassment. Cordray has assembled all the classics of a DC coalition – he has a team of lobbyists to go



to the Hill and push for support for his fight among lawmakers, he's assembled a broad group of interest groups who can rally grass roots liberal supporters to bolster his fight, and he's put together a coalition of left wing lawfare groups who can sue career colleges when the options available in the federal government and the states are too limited.

## **6) Cordray Has Created a Revolving Door of Leftists Moving in and Out of Government**

It would not be a true Washington fight if someone wasn't making a buck off it. This fight is no different. Cordray's partisan fight is fueling a revolving door within the left-wing advocacy community where big-donor funded groups and government regulators move staff in and out of their organizations with increasing compensation and coordination of advocacy efforts. While left wing groups like to portray themselves as champions of the poor, their staff are anything but struggling. Whether it is activists moving into \$170,000 per year government jobs or association executives making more than half a million dollars a year, the people leading the fight against the students who are seeking an education to pursue a middle-class job are being well paid for their efforts.

**Methodology:** The research team at the American Accountability Foundation surveyed the most aggressive public activities, particularly on-going litigation, of the Department of Education's Federal Student Aid Office of Enforcement to develop an understanding of the Office's state-based outreach. After surveying the Office's activities, AAF determined that the Office's engagement was most likely occurring in the following states: California, Iowa, Pennsylvania, New York, Maryland, Colorado, New Mexico, Massachusetts, and Florida. AAF then filed public records with requests with the Attorney General offices in those states focusing on communications with the United States Department of Education requesting emails from correspondents at the ed.gov domain, text messages and other correspondence such as Teams messages.

Owing to the disparities in access permitted under varying state open records laws, results were mixed with some states providing access to documents related to strategic planning and non-litigation communications. Records returned from the states of New Mexico, Maryland, and Colorado in particular provided insights into Richard Cordray and his team's interactions with their allies in the state governments. Unfortunately, in all states the state withheld documents related to their litigation related partnership with the federal government.

Additional information regarding the staff and allies who were working with or for Cordray was gleaned from various open-source publications and sites.



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## **WHY CORDRAY'S WITCH HUNT MATTERS**

Career colleges play a vital role in educational choice in America and Richard Cordray's partisan witch hunt against career colleges threatens to cut off a vital option for many Americans.

Parents, fulltime workers, minorities, veterans, and first-generation college students all tend to choose career colleges in much higher proportions than traditional college students from middle or upper-class families whose children attend college immediately after high school.

Further, because career colleges excel at online learning, more students have been able to access higher education than ever before – from those in rural areas, prison, or ships at sea to those working a long day or caring for children/elderly at home.

Since World War II, the United States has increasingly provided opportunity for underprivileged but ambitious students to pursue a college degree, most recently through Stafford Loans and Pell Grants. If our collective goal is to encourage higher education, why are we shutting down options? Further, High school is a difficult time for many kids, but that doesn't mean that the decisions they make when they are 15-18 should serve as their only opportunity to prove worthy of a college education.

Many policymakers tend to push community colleges, though they often do not offer enough classes, or at the right time, or on the right topics. Consequently, the real consumer – the potential students – frequently choose career colleges over community colleges.

By way of providing an education to many low-performing high school students and nontraditional adult learners, the academic achievement of many career colleges students will fail to match traditional college students, but this is an unfair comparison, given the differing foundation for each of these student types. In contrast, and a better comparison, is that career college students tend to perform as well or better than community college students.

What Richard Cordray and his friends want to do is force students and parents to attend traditional colleges and universities staffed and run by their friends on the left even if it means denying options to students.



## **OVERVIEW AND HISTORY OF THE UNITED STATES DEPARTMENT OF EDUCATION OFFICE OF ENFORCEMENT**

### *HISTORY OF THE OFFICE OF ENFORCEMENT*

In 1933, Will Sutton, the noted bank robber and FBI irritant, gave the classic American quote when he was asked why he robs banks. His blunt response, “because that’s where the money is.”

Unfortunately, the Department of Education, isn’t focusing this type of common-sense approach to regulating higher education institutions. They’re looking to the left’s more recent boogey-man – career colleges – instead of focusing on the serious problems at traditional private and government run colleges and universities.

It’s not a secret that the Student Federal Aid Office of Enforcement was brought back by the Biden administration to target proprietary schools. At every level of the Department of Education structure, anti-for-profit school activists have been hired by the Department of Education to run roughshod over this crucial industry.

By targeting a small sector of schools that enrolls about 7.5%, which is around 1.17million enrolled students, according to the most recent numbers available, the Federal Student Federal Aid is providing virtually no oversight or investigative authority over the schools, of which 92.5% of students attend.<sup>1</sup> The unfortunate reality is that the department is harming students by ignoring complaints and problems at a majority of the nation’s schools.

Experts have said that the FSA Office of Enforcement should broaden the number and type of schools they are targeting. Referring to the head of Student Federal Aid, Trace Urdan, managing director at Tyton Partners, an investment firm stated: “It would go a long way toward Richard Cordray’s credit if he were to actually use this same initiative to hold some nonprofit schools accountable by similar standards.”

“But I’m not holding my breath,” concluded Urdan.<sup>2</sup>

### *HARKIN REPORT*

Senator Tom Harkin (D-Iowa) has played a key role in catalyzing the criticism of career colleges. His 2012 report “*For Profit Higher Education: The Failure to Safeguard the*

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<sup>1</sup> [https://sites.ed.gov/naciqi/files/2019/05/Institutional-Performance-by-Accreditor\\_2018-11-19.xlsx](https://sites.ed.gov/naciqi/files/2019/05/Institutional-Performance-by-Accreditor_2018-11-19.xlsx)

<sup>2</sup> Natalie Schwartz, “The Ed Dept Revived a Financial Aid Investigative Unit. Is It Open Season on for-Profit Colleges?,” Higher Ed Dive, October 21, 2021, <https://www.highereddive.com/news/the-ed-dept-revived-a-financial-aid-investigative-unit-is-it-open-season-o/608648/>.



*Federal Investment and Ensure Student Success*<sup>3</sup> became a key resource for activists trying to stop career colleges. It created a road map for activist groups on which for-profit schools to target. Numerous staffers went to work for activist organizations that target these schools. One notable example is Veterans Education Success Executive Director Carrie Wofford and Board Member Bethany Little both worked for Senator Harkin.

#### *LEGISLATIVE HISTORY OF THE OFFICE OF ENFORCEMENT*

The Federal Student Aid Enforcement Unit was initially started in February 2016 by the Obama Administration to investigate and bring actions against for-profit schools.<sup>4</sup> Supporters of the Enforcement unit claim that the office was set up to conduct oversight on all federal education funds, but the reality is, supporters in Congress have used the Unit almost entirely as a mechanism for targeting for-profit schools.<sup>5</sup>

The Department of Education has said the Unit's official purpose is to respond quicker to "allegations of illegal actions by higher education institutions -- a move that comes as a deluge of complaints about for-profit colleges have poured into the department."<sup>6</sup>

To bolster the effort, President Obama included a healthy Appropriations request in his fiscal 2017 budget for the student financial aid office. While the enforcement office falls under the enforcement and oversight budgets, the 2017 budget was for 84 full-time employees with a budget increase of \$11.7 million, a 25% increase over FY2016.<sup>7</sup>

The 2017 budget bolstered Federal Student Aid Office's (FSA) capacity to conduct enhanced enforcement by adding resources to the new Enforcement Office. Created in early 2016, "the goal of this new office is to take enhanced enforcement action against for-profit school getting federal education funds. The office will work with multiple Federal and State agencies to identify potential misconduct or high-risk conduct of institutions, proactively use enforcement tools to gather information, and fully use available actions to seek remedies."<sup>8</sup> The enforcement unit expanded to 12

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<sup>3</sup> "For Profit Higher Education: The Failure to Safeguard the Federal ...",  
[https://www.help.senate.gov/imo/media/for\\_profit\\_report/Contents.pdf](https://www.help.senate.gov/imo/media/for_profit_report/Contents.pdf).

<sup>4</sup> "Letter to DeVos and Johnson from HELP Members," December 13, 2017  
<https://www.help.senate.gov/imo/media/doc/121317%20ED%20FSA%20Enforcement%20Letter%20Dec%202017.pdf>

<sup>5</sup> "Letter from Sherrod Brown to DeVos and Johnson," 2017.  
<https://www.help.senate.gov/imo/media/doc/Chief%20Enforcement%20Officer%20Letter%208.7.17%20.pdf>

<sup>6</sup> "Department of Education Student Aid Administration Fiscal Year 2017 ...",  
<https://www2.ed.gov/about/overview/budget/budget17/justifications/y-saa.pdf>.

<sup>7</sup> *Ibid.*

<sup>8</sup> *Ibid.*



attorneys and investigator and were focused solely on investigating DeVry university, a for-profit school, and ignoring bad deeds at traditional schools.<sup>9</sup>

The Trump administration took a different tack with the office by basically cancelling the funds and repurposing key staff to higher priority efforts.<sup>10</sup> Led by Sens. Sherrod Brown (D-OH), Elizabeth Warren (D-MA), Richard Durbin (D-IL), Patty Murray (D-WA) and Richard Blumenthal (D-CT), several dozen Senate Democrats criticized the Trump administration on the closing of the Student Financial Aid enforcement office.<sup>11</sup>

Soon after the Biden relaunch of the enforcement office was announced, the Senate Appropriations Committee let the Biden administration know that they were “concerned about the low level of staffing in, and the utilization of, the Student Aid Enforcement Unit, which is critical to fighting fraud and abuse. Accordingly, the Committee strongly supports the Department’s recent announcement to establish an Office of Enforcement within FSA to identify and address major problems across institutions of higher education that pose widespread risks to students and taxpayers.” Both Senators Durbin and Murray sit on the appropriations subcommittee that funds the Department of Education.<sup>12</sup>

The 2023 Administration’s budget increased the Office of Enforcement budget to \$4.4 million. This includes \$400,000 for the “access and continual operations and maintenance of the Department of Justice’s e-Discovery system. e-Discovery provides litigation support services and electronic file processing for ongoing litigation.”<sup>13</sup> Essentially a significant increase in the tools necessary to sue career colleges. As the report details later, the office also increased the staff dedicated to targeting career colleges.

The 2024 budget request for the Student Financial Aid Office of Enforcement released in March is dramatically increased from the previous year. At \$26.5 million, the new 2024 budget request represents a 600 percent increase in taxpayer funds to the office. Despite the dramatic budget increase, a large portion of the four-page budget

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<sup>9</sup> Danielle Ivory, Erica L. Green, and Steve Eder, “Education Department Unwinds Unit Investigating Fraud at for-Profits,” *The New York Times* (The New York Times, May 13, 2018), <https://www.nytimes.com/2018/05/13/business/education-department-for-profit-colleges.html>.

<sup>10</sup> *Ibid.*

<sup>11</sup> *Ibid* Dec. 2017 Letter to Devos & Johnson

<sup>12</sup> “Labor, Health and Human Services, Education, and Related Agencies: United States Senate Committee on Appropriations,” Subcommittee | Subcommittee List | Subcommittees | United States Senate Committee on Appropriations, <https://www.appropriations.senate.gov/subcommittees/labor-health-and-human-services-education-and-related-agencies>.

<sup>13</sup> “President’s FY 2023 Budget Request for the U.S. Department of Education,” Home (US Department of Education (ED), March 13, 2023), <https://www2.ed.gov/about/overview/budget/budget23/index.html>.



description is word for word the same as the 2023 budget request. The 2024 request also includes activities that they mentioned to Congress actions the office would complete in 2023.<sup>14</sup>

It appears they didn't get everything done that they hoped last year.

During fiscal year 2023, the enforcement office “will develop and administer a risk model aimed at identifying schools and service providers potentially engaged in misrepresentations that could impose significant cost on students and taxpayers.” In the 2024 budget justification, they report “that they are in the process of developing a risk model aimed at identifying schools and service providers potentially engaged in misconduct that could impose significant costs on students and taxpayers.” The cost of the office is in fact much larger than the \$26.5 million. Most of the Office of Enforcement salaries are allocated through FSA's overall personnel budget request.

Through reviewing the annual appropriations hearing, it is clear that the Department of Education and the Democratic senators on the appropriations committee clearly work together as one team. It is clear from the questions for the record at the annual FY2022 Department of Education appropriations hearing that the senators are pushing the anti-for-profit schools' policies very aggressively. An example of a question from Senator Richard Durbin to Education Secretary Miquel Cardona shows the coordination:<sup>15</sup>

Question from Senator Durbin. You recently announced an ambitious higher education regulatory agenda which will include topics like gainful employment, for-profit conversions, borrower defense, financial responsibility, administrative capability. While I'm pleased the Department is undertaking this process, it is lengthy and the Department's rules subject to litigation. As it goes through the negotiated rulemaking process, how will the Department—under your leadership—use its extensive existing authorities to engage in aggressive oversight and enforcement activities related to predatory for-profit colleges?

Answer from Secretary Cardona. The Department of Education is working to ensure stronger oversight of predatory institutions through multiple venues. I expect that the rulemaking process will help the Department to design far stronger protections against predatory practices by institutions. ***Additionally, the Office of Federal Student Aid is working to ensure careful oversight of institutions, investigating reports of problematic practices and increasing monitoring of institutions that receive Federal aid under Title IV of the Higher Education Act.***

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<sup>14</sup> “FY 2024 Department of Education Justifications of Appropriation Estimates to the Congress,” Home (US Department of Education (ED), March 13, 2023), <https://www2.ed.gov/about/overview/budget/budget24/justifications/index.html>.

<sup>15</sup> “DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, AND EDUCATION, AND RELATED AGENCIES APPROPRIATIONS FOR FISCAL YEAR 2022 ,” 2021. <https://www.congress.gov/117/chrg/CHRG-117shrg29104943/CHRG-117shrg29104943.pdf>



***The new Chief Operating Officer of FSA, Richard Cordray, is committed to ensuring consumer protection is embedded in how FSA serves students and borrowers.***

The dozen or so questions by Senator Durbin at this June 16, 2021, hearing focused entirely on positioning the Department's oversight and enforcement bullseye squarely onto career colleges. Coincidentally, 10 months later, Brad Middleton, Senator Durbin's Education staffer who likely wrote these questions, joined the Department of Education as a senior advisor to the Student Financial Aid Enforcement Office.<sup>16</sup> When he left Durbin's office, the Senator had described Middleton, as his "invaluable right hand in efforts to hold predatory for-profit colleges accountable," in a lengthy tribute published in the *Congressional Record*.<sup>17</sup>

#### *OVERSIGHT OF THE DEPARTMENT OF EDUCATION STUDENT FINANCIAL AID ENFORCEMENT OFFICE*

Between 2016-2021, staffed by burrowed Obama staffers during the Trump Administration, the Department of Education offices have made referrals to impose penalties on 13 colleges at least partly for substantial according to an analysis by the Government Accountability Office (GAO) of Department of Education data. Ten of the 13 colleges were for-profit institutions, two were private nonprofit, and one was public, according to the data. The most common penalty imposed was ending a college's participation in federal student aid programs, an action the Department of Education took in eight of the 13 cases, according to the analysis. Seven of the schools targeted by the Department ended up shuttered.<sup>18</sup> This data demonstrates clear a targeting of career colleges.

After restarting the enforcement office in October 2021, public statements by supporters indicated that the unit would target for-profit schools. Since October 2021, the Enforcement unit has opened six new investigations that appear to all be against for-profit schools. All investigations are officially opened with a signed memo from the Chief Enforcement Officer. Once the Chief Enforcement Officer signs this memo, the investigators notify the college of the investigation.

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<sup>16</sup> "Education Department Approves \$415 Million in Borrower Defense Claims Including for Former DeVry University Students," Education Department Approves \$415 Million in Borrower Defense Claims Including for Former DeVry University Students | U.S. Department of Education, February 16, 2022, <https://www.ed.gov/news/press-releases/education-department-approves-415-million-borrower-defense-claims-including-former-devry-university-students>.

<sup>17</sup> "May 19, 2022 Congressional Record—Senate S2599," May 19, 2022, <https://www.congress.gov/117/crec/2022/05/19/168/86/CREC-2022-05-19-pt1-PgS2599-5.pdf> .

<sup>18</sup> "Government Accountability Office - December 2022 Higher Education," <https://www.gaotest.org/assets/820/813957.pdf>.



A January 2023 GAO report was critical of the enforcement office for not having “completed work vital to improving oversight of colleges.” The enforcement office “has not completed and updated procedures for selecting colleges for investigations, conducting investigations, and imposing penalties on colleges that are found to be engaging in substantial misrepresentation. Education has lacked these complete and updated procedures **for at least 6 years.**”<sup>19</sup>

Combined with the fact that the Enforcement office hired anti-career college activists and that they have ignored internal efforts and procedures to justify the investigations they pick, it appears that the fix has been in for some time.

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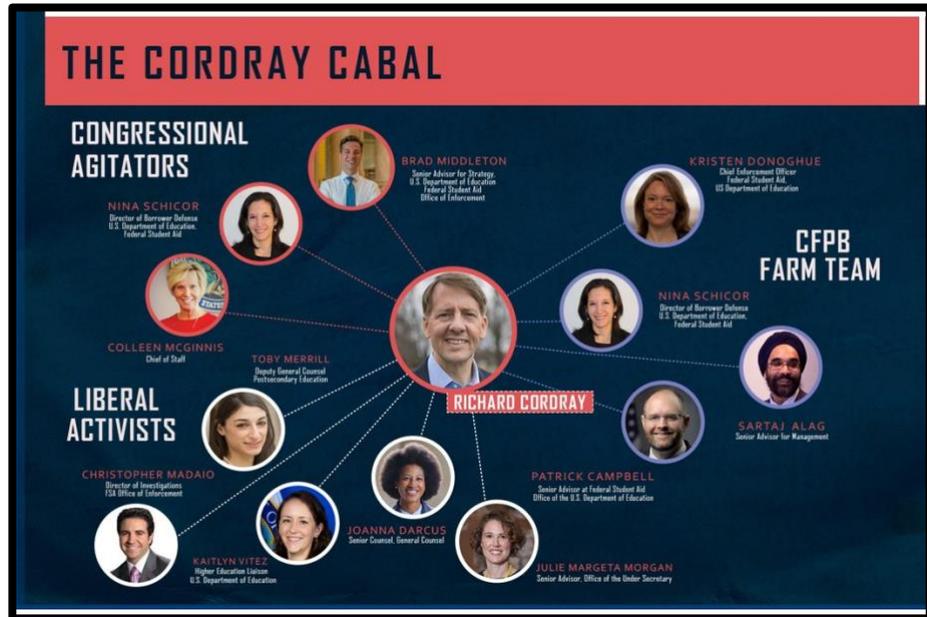
<sup>19</sup> *Ibid.*



## PERSONNEL IS POLICY – RICHARD CORDRAY HIRES LEFT WING IDEOLOGICAL WARRIORS TO LEAD FSA OFFICE

Richard Cordray is well known, having served as Attorney General of Ohio, Director of the Consumer Financial Protection Bureau (CFPB), and then as an unsuccessful candidate for the Governor of Ohio. While Cordray presents a mild-mannered good

government persona, he weaponized the Obama-era CFPB through a sue and harassment strategy to bring private companies to heel and is assembling a cadre of staff at the Department of Education to bring that same model to bare against career colleges.



AAF’s research shows that Richard Cordray has aggressively staffed his office with partisan ideologues. His hires – while all ideological leftists – tend to split into two camps, first, a reconstitution of his team from the CFPB and a cadre of activists from state Attorneys General offices and outside activist groups.

When brought together into the office, Cordray has assembled an experienced team of political appointees, advocates with ties to left wing groups, and liberal attorneys who know how to use the tools of government and its allies on the left to punish businesses they disfavor.

### *PUTTING THE TEAM BACK TOGETHER – BRING THE CONTROVERSIAL OBAMA ERA CFPB STAFF MODEL TO FSA*

Richard Cordray hiring as Chief Operations Officer at the Federal Student Aid office was announced May 2, 2021; within just a few weeks he made it clear that he was replicating the model he had used at the CFPB during his last stint in Washington. In an email obtained by AAF from the Colorado Attorney General’s Office<sup>20</sup>, Cordray

<sup>20</sup> See Appendix A



explicitly outlines that he wants to bring his experience from CFPB to FSA commenting:

Dear Attorney General/State Regulator,  
In my experience as Ohio Attorney General and later as the Director of the Consumer Financial Protection Bureau, I saw the importance of state regulation and oversight to identify problems and deliver relief when companies take advantage of people.

...

**We have instituted a similar process for information requests from the Consumer Financial Protection Bureau (CFPB)**, and since then we have successfully completed several joint supervisory and oversight exams of our loan servicers and debt collectors.. (*emphasis added*)

To that end, Cordray built out a team that had all the hallmarks of the highly controversial team at the CFPB.<sup>21</sup>

#### *STAFFING UP WITH IDEOLOGICAL ZEALOTS*

In addition to bringing in numerous old CFPB staffers to build out his team, Cordray and others also made a conscious effort to recruit at least six different individuals from the ranks of his external allies including recruiting from outside allied activist groups and agencies such as the Project for Predatory Student Lending, National Consumer Law Center, the Maryland Attorney General's Office and US PIRG. Full details of the staff brought in from outside groups and agencies is included in the appendix to this report.

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<sup>21</sup> See Appendix B



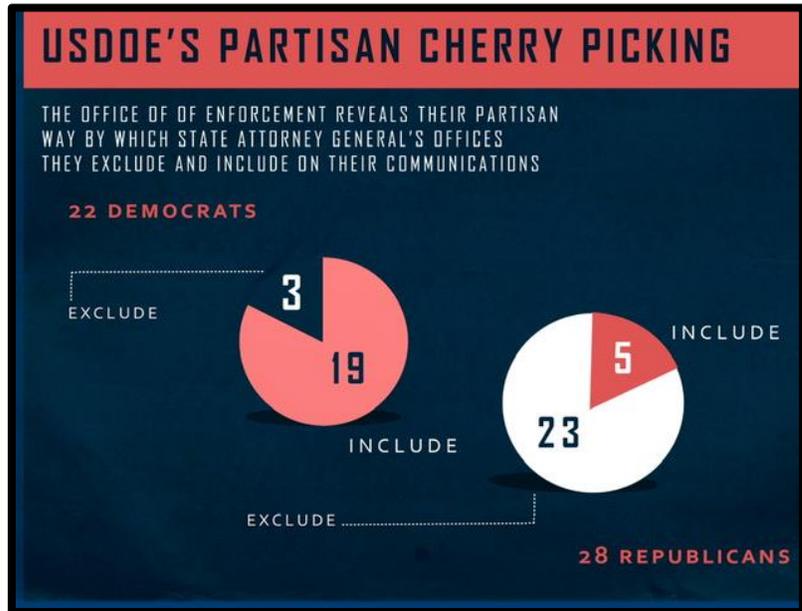
## CORDRAY ENLISTS DEMOCRAT STATE AGS IN PARTISAN FIGHT AGAINST CAREER COLLEGE ACCESS

Documents obtained by AAF from the Maryland Attorney General's office show that there is a dual track approach for controversial issues in the Department of Education Federal Student Aid Office of Enforcement.

For non-controversial student loan issues, such as the Public Service Loan Forgiveness (PSLF) program there is a broad group of Attorney General Offices included, representing all political parties. For example, as the emails in Appendix C

show, Democrat and Republican Attorneys General from Florida and Arizona to DC and New York are included on the Department's regularly check in call with AGs.

As the more controversial email regarding loan amnesty shows owing to Cordray's partisan agenda, there was a dramatic partisan divide with 19 of the offices being Democrat and only 5 of the offices being Republican.



STATE	AG IN AUG 2022	PARTY	STATE	AG IN AUG 2022	PARTY	STATE	AG IN AUG 2022	PARTY
Colorado	Phil Weiser	D	Maryland	Brian Frosh	D	New York	Letitia James	D
DC	Karl Racine	D	Maine	Aaron Frey	D	Oregon	Ellen Rosenblum	D
Hawaii	Clare Connors	D	Minnesota	Keith Ellison	D	Pennsylvania	Josh Shapiro	D
Iowa	Tom Miller	D	North Carolina	Josh Stein	D	Tennessee	Herbert Slatery	R
Idaho	Lawrence Wasden	R	Nebraska	Doug Peterson	R	Virginia	Jason Miyares	D
Illinois	Kwame Raoul	D	New Jersey	Matt Platkin	D	Vermont	Susan Young	R
Kansas	Derek Schmidt	R	New Mexico	Hector Balderas	D	Washington	Bob Ferguson	D
Mass.	Maura Healey	D	Nevada	Aaron Ford	D	Wisconsin	Josh Kaul	D



At the time, including the District of Columbia, there were 28 Republican attorneys general, and 23 Democrat,<sup>22</sup> a clear indication of how lopsided Cordray's outreach to the states was. Cordray's explicit exclusion of Republican Attorneys General, raises very serious questions whether the investigations at the Federal Student Aid Office are legitimate federal investigative activities looking to partner with the states, or a partisan witch hunt run by an overzealous director who refuses to partner with most Republicans because he knows they won't aid his partisan efforts.

*UNDERMINES OFFICE OBJECTIVITY BY RECRUITING OVERWHELMING AMONG DEMOCRAT AGS*

In addition to employing the litigation and regulatory support of only like-minded AGs, Cordray has also taken a partisan approach to recruiting for his office. Despite Republicans holding the majority of the Attorney General Offices in the United States when Cordray was recruiting for an enforcement position, his office reached out to 21 Democrat offices while only reaching out to 11 Republican offices. A particularly problematic bias when the position was listed as "fully remote" and could have been in a state like Texas, whose office was not on the email.<sup>23</sup>

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<sup>22</sup> Contributors to Wikimedia projects, "State Attorney General," Wikipedia (Wikimedia Foundation, Inc., July 5, 2022), [https://web.archive.org/web/20220709100622/https://en.wikipedia.org/wiki/State\\_attorney\\_general](https://web.archive.org/web/20220709100622/https://en.wikipedia.org/wiki/State_attorney_general).

<sup>23</sup> See email in Appendix D



## **THE FEDERAL STUDENT AID OFFICE PARTNERS WITH LEFT WING GROUPS, LAWYERS, AND LOBBYISTS TO PUSH PARTISAN AGENDA**

Cordray has brought together a dream team of left-wing groups to help him push student loan amnesty for career college students. Records obtained by AAF show that Cordray’s outreach extends to some of the most radical left-wing groups, advocates, and lobbyists.

Cordray’s partnership with these left-wing groups is clear evidence of bias from the department. Unfortunately, while the American people are expecting an FSA office that is focused on the interests of all Americans, Cordray’s outreach to these groups shows that he is not only willing to work with the most left-wing of D.C. based groups, but his team actively seeks their support.<sup>24</sup>

### *“STAKEHOLDERS” AKA LOBBYISTS, ADVOCATES, AND FOOT SOLDIERS*

Those inside the Washington DC bubble know that “Stakeholder” is DC code for allied advocacy groups and lobbyists organized to push an agenda. Detailed below is a list of the lobbyists and advocates who have been put to work by Cordray to push his anti-career college agenda.

As the research shows, Cordray has enlisted a well-funded well-heeled, and broad group of activists to work on his behalf. Simply put the career college industry is being overwhelmed by a federal, state, and local group of government agencies and outside groups who are aggressive in pushing a radical agenda, in this case student loan amnesty, with many groups calling for cancellation of all \$1.7 Trillion in student loans.

The groups deputized into Cordray’s fight reads like a rouge’s gallery of leftist activist groups.

The Project on Predatory Student Lending (PPSL)	Veterans Education Success
The Education Trust	The Century Foundation
Center for American Progress	Third Way
Student Borrower Protection Center	UnidosUS
Student Debt Crisis Center	Republic Report
Student Veterans of America	The Leadership Conference on Civil and Human Rights
Consumer Federation of America	Debt Collective
Consumer Union	Center for Responsible Lending
Education Reform Now	New America
Hope Center for College, Community and Justice (Temple University)	Pew Charitable Trusts
	The Institute for College Access & Success

<sup>24</sup> See Email Appendix E



## Cordray’s Outside Legal Team

In addition to bringing a cadre of well-funded and well-heeled advocacy groups to the fight against career colleges, Cordray and his team at the FSA have deputized an army of non-profit liberal legal groups to assist in their sue and harass effort to bankrupt career colleges and force students into Democrat allied government and non-profit colleges and universities. The team at FSA also clearly appreciated that the fight against student access to career colleges cannot be limited to federal action in Washington DC and went forth and developed a broad coalition of state and local groups that could open multiple fronts against career college access.

Cordray and his team understand that the assets of the local legal aid bureaus can be a significant asset in his harass and sue strategy to prevent students from choosing career colleges. To that end, Cordray’s team has brought together an array of legal aid offices around the country to litigate on his behalf. Below is a listing of the various regional legal aid offices that have joined the fight and the attorney leading the work on this issue.

The table below details the known groups who are aggressively deploying lawfare against career colleges.

Lawyers Committee for Civil Rights Under the Law	Empire Justice Center
EducationCounsel, LLC	Virginia Poverty Law Center
National Student Legal Defense Network	Legal Aid Foundation of Los Angeles
National Consumer Law Center	Bay Area Legal Aid
Legal Aid of Western Michigan	New York Legal Assistance Group
	Housing and Economic Rights Advocates

Fuller background on each group is included in the Appendix.



## **CORDRAY HAS CREATED A REVOLVING DOOR OF LEFTISTS MOVING IN AND OUT OF GOVERNMENT**

Americans are understandably frustrated with the revolving door of government / lobbying / advocacy where individuals move interchangeably between government and the advocacy world, at one time using government to regulate an industry and then moving to an organization that is funded to undermine the same industry they were attacking with regulation. Polling commissioned by the liberal group Demand Progress, highlighted this concern, they noted: <sup>25</sup>

The most popular plank tested would ban lobbyists from taking government posts for two years after lobbying, which enjoyed 68 percent support of voters overall. Sixty-five percent of voters supported the proposal to ban current lobbyists from taking government posts for six years after lobbying.

Sadly though, we have seen that the revolving door between government offices and the advocacy world that coordinates with those government offices is in full swing. The presence of this symbiotic relationship allows advocates to monetize their advocacy in government and outside to ever more lucrative positions.

- Toby Merrill who is now with the Department of Education making \$177,000 per year,<sup>26</sup> just a short time ago was with the Project on Predator Student Lending working the same issues and actively suing the Department.
- The Department of Education has brought in attorney Joanna Darcus who was previously with the NCLC attacking the groups she is now working to sue.
- Chris Madaio has been moving back and forth between government and its outside allies every few years bolstering his resume and making himself more valuable each time he takes a government stint. In the last few years, he's moved between the Maryland Attorney General's Office, the non-profit Veteran Education Success (VES), and then over to the Department of Education. Madaio worked at VES during the time the Veteran Affairs Inspector General was actively investigating whether VES had attempted to curry favor with a senior official at Veterans Affairs by hiring her husband. VES declined to be interviewed for the investigation and you can infer that as the lead lawyer for VES, Madaio would have counseled VES to take that approach. This is stunning when you consider the fact that he leads all investigations for the enforcement office.

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<sup>25</sup> "Progressive Cabinet Polling - Filesforprogress.org,"  
<https://www.filesforprogress.org/memos/progressive-cabinet-polling.pdf>.

<sup>26</sup> <https://www.fedsdatacenter.com/federal-pay-rates/index.php?y=2022&n=merrill%2C+toby&l=&a=&o=>



- Kaitlyn Vitez who toiled away with non-profit groups like USPIRG and was only a few years out of college was able to transition her work in the non-profit world into a \$126,233 a year salary<sup>27</sup> organizing the same non-profits she used to work with and for.
- Denise Forte who was formerly an Obama Administration Education official was recently named the President of Education Trust – a leading anti-career college group - a job that pays over \$500,000 per year.
- The Senate Health Education Labor and Pensions (HELP) Committee formerly led by Senators Kennedy and Harkin has been one of the primary recruiting groups for outside government groups looking to bring in firepower. Staffers coming from HELP include:
  - Bryce McKibben
  - Reid Setzer
  - Nina Schichor
  - Carrie Wofford
  - Bethany Little

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<sup>27</sup> <https://www.fedsdatacenter.com/federal-pay-rates/index.php?v=all&n=vitez&l=&a=&o=>



## APPENDIX A – CFPB MODEL AT FSA

<Wayne.Sullivan@ed.gov>

**Subject:** FW: ACTION // Draft Email - Guidance to State AGs/Regulators

Dear Attorney General/State Regulator,

In my experience as Ohio Attorney General and later as the Director of the Consumer Financial Protection Bureau, I saw the importance of state regulation and oversight to identify problems and deliver relief when companies take advantage of people. I have also seen how essential it is in our system of federalism that officials from different parts of our government can collaborate effectively together. Most particularly here, we intend to ensure that the private companies that do work on behalf of the federal government are delivering quality service to the same people that you and we both have the responsibility to serve. We are aware that to do your work effectively and efficiently, you often need information from Federal Student Aid or its vendors. We intend to be a partner in that work, not a roadblock. That is why today we are announcing a new expedited process for you to get necessary information from FSA or its servicers. This process is memorialized in the attached memo and replaces the prior guidance contained in a 2017 document often referred to as the "Bradfield Memo."

Here's how the new process works. When your office sends one of our vendors a request for information, it will be forwarded to FSA's newly established Vendor Oversight Group to coordinate approval and provide a prompt response. This step provides an expedited review of your requests and the opportunity to collaborate with us to ensure you are getting the right information. We have instituted a similar process for information requests from the Consumer Financial Protection Bureau (CFPB), and since then we have successfully completed several joint supervisory and oversight exams of our loan servicers and debt collectors.

We know this is only a start, and FSA has more work to do to establish strong relationships with you and your peers across the country. I will continue to look for ways to work more closely with Federal, State, Local, Tribal, and Territorial governments, including looking at how federal laws interact with state efforts to ensure student loan borrowers get high-quality servicing. We value your input on these matters and recognize that by working together productively we can build a stronger regulatory framework for student loan servicing and debt collection to serve people well throughout the country.

Perhaps needless to say, I am glad to have the chance to work with many of you again. And I am grateful to President Biden and Secretary Cardona for the opportunity to serve as the chief operating officer at Federal Student Aid. Together we will seek to ensure that our students, borrowers, and their families are well served in their efforts to pursue the American dream.

Sincerely,  
Richard Cordray  
Chief Operating Officer  
Federal Student Aid

*Email from the United States Department of Education to State Attorney Generals  
Obtained from the New Mexico Attorney General's Office*



## **APPENDIX B – CORDRAY’S TEAM**

### **Kristen Donoghue - Chief Enforcement Officer at Federal Student Aid, US Department of Education**

Most notably, Cordray brought over Kristen Donoghue<sup>28</sup> from the CFPB to lead his enforcement efforts at ED. Donoghue was one of the top enforcement officers for Cordray during his tenure at the CFPB, leading his efforts against various businesses. Donoghue described her job under Cordray at CFPB as:

Manage a team of attorneys responsible for (1) the creation, management and execution of the CFPB’s overall Enforcement strategy; (2) strategic counseling on enforcement investigations across the range of consumer financial products and services regulated by the Bureau; (3) coordination with other Bureau offices and divisions on Bureau strategy and policy; (4) serving as Enforcement’s liaison with federal and state partners including the Federal Trade Commission, the Securities and Exchange Commission, Federal Banking Regulators, and State Attorneys General; and (5) outreach to consumer advocates and industry to inform Enforcement’s ongoing matters and priorities.

Unsurprisingly the description of her responsibilities is nearly identical to the tactics that are being employed to target career colleges by the Department of Education.

### **Nina Schichor - Director of Borrower Defense at U.S. Department of Education, Federal Student Aid**

Schichor, the lead staffer pushing loan amnesty is another transplant from Cordray’s time over at the CFPB. Working at the CFPB from 2015 – 2022, Schichor was one of the leading attorneys in the enforcement division at the bureau.<sup>29</sup> Cordray’s hiring of her to run the Borrower Defense division at FSA is further evidence of his desire to turn ED into a mini-CFPB attacking career colleges. In addition to having worked with Cordray at the CFPB, Schichor also spent time working at the Senate Health, Education, Labor, and Pensions committee which is a nexus of anti-career college staff.

### **Julie Margetta Morgan, Senior Advisor, Office of the Under Secretary**

Julie Margetta Morgan most recently served on the Biden-Harris Transition as a member of the COVID-19 response team. Prior to joining the transition, she served in a variety of economic and domestic policy roles, including Vice President of Research

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<sup>28</sup> “Kristen Donoghue - Chief Enforcement Officer - LinkedIn,” <https://www.linkedin.com/in/kristen-donoghue-94984831>.

<sup>29</sup> “Nina Schichor - Director of Borrower Defense - LinkedIn,” <https://www.linkedin.com/in/nina-schichor-ba5a51a>.



at the Roosevelt Institute, senior domestic policy advisor for Warren for President, and co-founder and executive director of the Great Democracy Initiative. She has more than a decade of experience in student loan oversight, regulation, and policy development, including serving as senior education counsel to Sen. Elizabeth Warren. Further reinforcing the revolving door between Cordray's office and the team at FSA, Morgan has recently returned to the CFPB.

### **C. Hunter Wiggins - Senior Advisor to the COO, Office of Federal Student Aid**

As one of his senior advisors in his office, Cordray again drew from the ranks of outside allies and former CFPB employees.<sup>30</sup> Before becoming a senior advisor to Cordray, Wiggins formerly served as a Cordray staffer at the CFPB and after that in an allied office, the Illinois Department of Financial and Professional Regulation. Again, instead of drawing from objective professionals, Cordray pulled from cronies and ideologically aligned individuals to staff his front office.

### **Sartaj Alag, Senior Advisor for Management**

Alag's hire as a senior advisor at FSA reinforces the revolving door between the CFPD and the FSA. During Cordray's tenure at CFPD Alag served as his COO.<sup>31</sup> After a short sojourn to the private sector, Cordray brought him back as part of the team to lead and organize his fight against career colleges.<sup>32</sup>

### **Patrick Campbell - Senior Advisor at Federal Student Aid an Office of the U.S. Department of Education**

Patrick Campbell is another in the cadre of staff who are bringing their CFPB experience to the FSA. Campbell worked both at the CFPB and the VA serving as a focal point for efforts to criticize career colleges and promote student loan amnesty.<sup>33</sup>

### **Toby Merrill - Deputy General Counsel for Postsecondary Education**

Toby Merrill is the embodiment of the revolving door swamp between outside activist groups and government that many Americans hate. Merrill built her career at Harvard

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<sup>30</sup> "C. Hunter Wiggins - Senior Advisor to the COO, Office of ... - LinkedIn," <https://www.linkedin.com/in/c-hunter-wiggins-38515611>.

<sup>31</sup> "Sartaj Singh Alag - Washington, District of Columbia, United ... - LinkedIn," <https://www.linkedin.com/in/sartaj-singh-alag-081204>.

<sup>32</sup> "Education Department's Student Aid Office Adds Experienced Leaders," Education Department's Student Aid Office Adds Experienced Leaders | U.S. Department of Education, July 12, 2021, <https://www.ed.gov/news/press-releases/education-departments-student-aid-office-adds-experienced-leaders>.

<sup>33</sup> "Patrick Campbell, Senior Advisor at Federal Student Aid an Office of the U.S. Department of Education," n.d. <https://www.linkedin.com/in/patrick-campbell-0a42109b/>



University's Legal Services Center Project on Predatory Student Lending (PPSL)<sup>34</sup> PPSL is one of the leading outside groups that Cordray has enlisted in his attacks on career colleges. Before coming to ED Merrill suing the Department of Education and creating litigation against career colleges and using ED's settlement process to force them to settle.

### *Swampy Conflict of Interest*

As Merrill's financial disclosure<sup>35</sup> form shows she is married to an attorney at the Massachusetts Attorney General's Office. Specifically, she is married to Max Weinstein.<sup>36</sup> Most importantly Weinstein is the Massachusetts Attorney General Maura Healey's top deputy handling student loan and career college issues.<sup>37</sup>

Merrill's close personal and professional relationship creates an irresolvable conflict of interest where the family's finance and influence depend on them using each other's professional connections to enhance their career. Merrill and Weinstein are incentivized to cooperate on an aggressive regulatory approach since it contributes strongly to their personal financial gain and status in the liberal regulatory community.

### **Joanna K. Darcus, Senior Counsel, General Counsel**

Darcus is another example of the revolving door between the left-wing groups on the outside and the Department of Education. Currently Darcus serves as one of the lead attorneys prosecuting Cordray's case for student loan amnesty<sup>38</sup>

Darcus comes from the left-wing group National Consumer Law Center where she served in the racially divisive position of MLAC Racial Justice Fellow.<sup>39</sup> Darcus is

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<sup>34</sup> "Office of the General Counsel Deputy General Counsel for Postsecondary Education," Home, June 14, 2022, <https://www2.ed.gov/about/offices/list/ogc/merrill.html>.

<sup>35</sup> [Merrill Personal Financial Disclosure](#)

<sup>36</sup> "Give to Your Heart's Campaign Update - Images.shulcloud.com," [https://images.shulcloud.com/13657/uploads/uploaded\\_documents/tbk\\_bulletin\\_july\\_august\\_2019.pdf](https://images.shulcloud.com/13657/uploads/uploaded_documents/tbk_bulletin_july_august_2019.pdf).

<sup>37</sup> "New York Legal Assistance Group, Plaintiff-Appellant, v. Miguel A. Cardona, in His Official Capacity as Secretary of Education, and United States Department of Education, Defendants-Appellees," n.d. [https://www.michigan.gov/-/media/Project/Websites/AG/multi-states/CONFORMED\\_Multistate\\_Amicus\\_Brief\\_NYLAG\\_v\\_Cardona\\_2d\\_Cir.pdf?rev=73e2135039fc4fb682c524c30a6b5d0a](https://www.michigan.gov/-/media/Project/Websites/AG/multi-states/CONFORMED_Multistate_Amicus_Brief_NYLAG_v_Cardona_2d_Cir.pdf?rev=73e2135039fc4fb682c524c30a6b5d0a)

<sup>38</sup> "Office of the General Counsel Senior Counsel," Home, June 10, 2022, <https://www2.ed.gov/about/offices/list/ogc/darcus.html>.

<sup>39</sup> Mlac, "NCLC Attorney and Former MLAC Racial Justice Fellow Joanna Darcus Testifies before Congress," Massachusetts Legal Assistance Corporation (mlac <https://mlac.org/wp->



another example of outside group advocates who manufacture suits while working outside the government and then take a position with the federal government working on essentially the same suits. Emails obtained by AAF show that Darcus is part of the team working with state Attorneys General to prosecute Cordray's fight in the states.

### **Brad Middleton - Senior Advisor for Strategy, U.S. Department of Education Federal Student Aid Office of Enforcement**

Middleton serves as one of the leading ideological forces within Cordray's office and a direct conduit to support on Capitol Hill for Cordray's efforts. Middleton came to CFPB from Senator Dick Durbin's office where he was the Senator's lead education staffer's crafting the guidance underpinning many of the initiatives in the office. As we describe earlier, Senator Durbin describes Middleton "as his right hand," in his campaign against career colleges <sup>40</sup>

### **Christopher Madaio – Director of Investigations FSA Office of Enforcement**

Madaio is one of the leading advocates in the FSA pushing for student loan amnesty for career college students. He comes to the FSA office after working for Veterans Education Success a loan amnesty advocacy group and after working for the Democrat Attorney General of Maryland, then one of the leading advocates for student loan amnesty. <sup>41</sup>

Madaio also brings significant ethical concerns to the office. As AAF has reported in previous reports, there are serious concerns about his obstruction of an investigation by the VA Inspector General's office. As we noted, "Madaio formerly served as the Vice President for Legal Affairs at Veterans Education Success (VES), a far-left education group currently mired in controversy following an explosive report from the Department of Veterans Affairs Office of the Inspector General. The report found that VES refused to cooperate with a Veterans Affairs Inspector General inquiry into unethical behavior." At the crux of the investigation were improper payments by VES while Madaio was their counsel.

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content/uploads/2022/04/MLAC.svg, June 11, 2019), <https://mlac.org/nclc-attorney-and-former-mlac-racial-justice-fellow-joanna-darcus-testifies-before-congress/>.

<sup>40</sup> "Brad Middleton - Senior Advisor for Strategy - LinkedIn.com," <https://www.linkedin.com/in/bradmittleton/>.

<sup>41</sup> "Christopher Madaio - Director of Investigations Group - LinkedIn," <https://www.linkedin.com/in/christopher-madaio-182b036>.



### **Colleen McGinnis - Chief of Staff**

Cordray hired McGinnis as his Chief of Staff a longtime Department of Education bureaucrat who has worked at the Department for nearly thirty years, after working on Capitol Hill for Democratic staff of the House Education and Labor committee.<sup>42</sup>

### **Kaitlyn Vitez - Higher Education Liaison at U.S. Department of Education**

Vitez comes into Cordray's team as his point of contact with outside left-wing groups.<sup>43</sup> She brings a pedigree of left-wing advocacy work including being on the staff of the liberal American Association of University Professors and the left-wing grassroots organizing group US PIRG.

### **Brian Siegel – Assistant General Counsel - Postsecondary Education Division (DPE)**

Siegel is one of the lead career attorneys at the Department who is running point for many of the Department's student loan amnesty initiatives.<sup>44</sup> Notably, Siegel is the point of contact on Education's broad student loan cancellation,<sup>45</sup> but emails obtained by AAF show that he has been brought in as part of the legal team on Cordray's attacks on career colleges. Other attorneys working the loan amnesty issue include:

- Karen Karas - General Attorney at United States Department of Education.<sup>46</sup>
- John Bailey - Senior Counsel, General Counsel Office<sup>47</sup>
- John Stephenson, Supervisory Attorney Advisor at U.S. Department of Education<sup>48</sup>

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<sup>42</sup> "Colleen McGinnis - Chief of Staff - LinkedIn," <https://www.linkedin.com/in/colleen-mcginnis-1201469>.

<sup>43</sup> "Kaitlyn Vitez - Higher Education Liaison - LinkedIn," <https://www.linkedin.com/in/kaitlyn-vitez-b8576280>.

<sup>44</sup> "Meet OGC Staff," Home, July 5, 2022, <https://www2.ed.gov/about/offices/list/ogc/meet-ogc-staff.html>.

<sup>45</sup> "The Federal Register," Federal Register :: Request Access, <https://www.federalregister.gov/documents/2022/08/30/2022-18731/notice-of-debt-cancellation-legal-memorandum>.

<sup>46</sup> "Karen Karas - General Attorney - Washington, D.C. | LinkedIn," <https://www.linkedin.com/in/karen-karas-1018899>.

<sup>47</sup> "Office of the General Counsel Senior Counsel," Home, June 10, 2022, <https://www2.ed.gov/about/offices/list/ogc/bailey.html>.

"John Patrick Bailey - Senior Counsel, Office of the General ... - LinkedIn," <https://www.linkedin.com/in/john-patrick-bailey-98b07633>.

<sup>48</sup> "John Stephenson - Supervisory Attorney Advisor at U.S. Department of Education," n.d. <https://www.linkedin.com/in/john-stephenson-50a39427/>





## FSA/AG Announcement

Richard.Cordray@ed.gov Cordray, Richard

Friday, August 12, 2022 at 10:03:10AM Mountain Daylight  
Time

To: [pjweiser@coag.gov](mailto:pjweiser@coag.gov) Phil Weiser, [Anna.Noschese@coag.gov](mailto:Anna.Noschese@coag.gov) Anna Noschese, [Libby.webster@coag.gov](mailto:Libby.webster@coag.gov) Libby Webster, [Hanah.harris@coag.gov](mailto:Hanah.harris@coag.gov) Hanah Harris, [martha.fulford@coag.gov](mailto:martha.fulford@coag.gov) Martha Fulford, [philip.sparr@coag.gov](mailto:philip.sparr@coag.gov) Philip Sparr, [Ellen.F.Rosenblum@doj.state.or.us](mailto:Ellen.F.Rosenblum@doj.state.or.us) Ellen F. Rosenblum, [katherine.campbell@doj.state.or.us](mailto:katherine.campbell@doj.state.or.us) Katherine Campbell, [kelly.harpster@doj.state.or.us](mailto:kelly.harpster@doj.state.or.us) Kelly Harpster, [adam.welle@ag.state.mn.us](mailto:adam.welle@ag.state.mn.us) Adam Welle, [julie.doyle@atg.wa.gov](mailto:julie.doyle@atg.wa.gov) Julie Doyle, [ana.atta-alla@law.njoag.gov](mailto:ana.atta-alla@law.njoag.gov) Ana Atta-Alla, [isabella.pitt@law.njoag.gov](mailto:isabella.pitt@law.njoag.gov) Isabella Pitt, [merideth.chaudoir@vermont.gov](mailto:merideth.chaudoir@vermont.gov) Merideth Chaudoir, [loretta.kaeo@hawaii.gov](mailto:loretta.kaeo@hawaii.gov) Loretta Kaeo, [cscheiber@oag.state.md.us](mailto:cscheiber@oag.state.md.us) Cscheiber, [alan.williams@ilag.gov](mailto:alan.williams@ilag.gov) Alan Williams, [daniel.edelstein@ilag.gov](mailto:daniel.edelstein@ilag.gov) Daniel Edelstein, [gregory.jones@ilago.gov](mailto:gregory.jones@ilago.gov) Gregory Jones, [joseph.sanders@ilag.gov](mailto:joseph.sanders@ilag.gov) Joseph Sanders, [michele.casey@ilag.gov](mailto:michele.casey@ilag.gov) Michele Casey, [nsmlyth@attorneygeneral.gov](mailto:nsmlyth@attorneygeneral.gov) Nsmlyth, [jharvey@attorneygeneral.gov](mailto:jharvey@attorneygeneral.gov) Jharvey, [dbower@attorneygeneral.gov](mailto:dbower@attorneygeneral.gov) Dbower, [jessica.whitney@ag.iowa.gov](mailto:jessica.whitney@ag.iowa.gov) Jessica Whitney, [patrick.madigan@ag.iowa.gov](mailto:patrick.madigan@ag.iowa.gov) Patrick Madigan, [ateixeira@oag.state.va.us](mailto:ateixeira@oag.state.va.us) Ateixeira, [nicole.sacre@maine.gov](mailto:nicole.sacre@maine.gov) Nicole Sacre, [christina.moylan@maine.gov](mailto:christina.moylan@maine.gov) Christina Moylan, [ckhoury@nmag.gov](mailto:ckhoury@nmag.gov) Ckhoury, [jmares@nmag.gov](mailto:jmares@nmag.gov) Jmares, [denise.coatney@ag.ks.gov](mailto:denise.coatney@ag.ks.gov) Denise Coatney, [bmcmath@nmag.gov](mailto:bmcmath@nmag.gov) Bmath, [kdaruda@ncdoj.gov](mailto:kdaruda@ncdoj.gov) Kdaruda, [kdetar@nc.doj.gov](mailto:kdetar@nc.doj.gov) Kdetar, [smoore@ncdoj.gov](mailto:smoore@ncdoj.gov) Smoore, [carolyn.fast@ag.ny.gov](mailto:carolyn.fast@ag.ny.gov) Carolyn Fast, [christopher.filburn@ag.ny.gov](mailto:christopher.filburn@ag.ny.gov) Christopher Filburn, [hailey.dekraker@ag.ny.gov](mailto:hailey.dekraker@ag.ny.gov) Hailey Dekraker, [awen.thoman@state.ma.us](mailto:awen.thoman@state.ma.us) Awen Thoman, [katharine.thibodeau2@state.ma.us](mailto:katharine.thibodeau2@state.ma.us) Katharine Thibodeau, [yael.shavit@state.ma.us](mailto:yael.shavit@state.ma.us) Yael Shavit, [jocelyn.brasher@nebraska.gov](mailto:jocelyn.brasher@nebraska.gov) Jocelyn Brasher, [thomas.allen@ct.gov](mailto:thomas.allen@ct.gov) Thomas Allen, [Lori.femand@ct.gov](mailto:Lori.femand@ct.gov) Lori Femand, [LMTucker@ag.nv.gov](mailto:LMTucker@ag.nv.gov) LMTucker, [rfulghum@ag.nv.gov](mailto:rfulghum@ag.nv.gov) Rfulghum, [tnattygen@ag.tn.gov](mailto:tnattygen@ag.tn.gov) Tnattygen, [jillian.sully@ag.state.mn.us](mailto:jillian.sully@ag.state.mn.us) Jillian Sully, [todd.bowers@atg.wa.gov](mailto:todd.bowers@atg.wa.gov) Todd Bowers, [george.choe@hawaii.gov](mailto:george.choe@hawaii.gov) George Choe, [Lisa.Wittmus@ag.iowa.gov](mailto:Lisa.Wittmus@ag.iowa.gov) Lisa Wittmus, [scheduler@doj.state.wi.us](mailto:scheduler@doj.state.wi.us) Scheduler, [siobhan.kennedy@ag.ny.gov](mailto:siobhan.kennedy@ag.ny.gov) Siobhan Kennedy, [benjamin.wiseman@dc.gov](mailto:benjamin.wiseman@dc.gov) Benjamin Wiseman, [laura.beckerman@dc.gov](mailto:laura.beckerman@dc.gov) Laura Beckerman, [ashita.greenwood@dc.gov](mailto:ashita.greenwood@dc.gov) Ashita Greenwood, [davion.zeno@dc.gov](mailto:davion.zeno@dc.gov) Davion Zeno, [mcfarlane@doj.state.wi.us](mailto:mcfarlane@doj.state.wi.us) Mcfarlane, [gabrielle.viator@state.ma.us](mailto:gabrielle.viator@state.ma.us) Gabrielle Viator, [Lisa.udland@doj.state.or.us](mailto:Lisa.udland@doj.state.or.us) Lisa Udland, [kelley.canning@doj.state.or.us](mailto:kelley.canning@doj.state.or.us) Kelley Canning, [ben.brysacz@atg.wa.gov](mailto:ben.brysacz@atg.wa.gov) Ben Brysacz, [ellen.austinhall@atg.wa.gov](mailto:ellen.austinhall@atg.wa.gov) Ellen Austinhall, [heidi.anderson@ath.wa.gov](mailto:heidi.anderson@ath.wa.gov) Heidi Anderson, [slevins@dcca.hawaii.gov](mailto:slevins@dcca.hawaii.gov) Slevins, [mana.moriarty@hawaii.gov](mailto:mana.moriarty@hawaii.gov) Mana Moriarty, [pziperman@oag.state.md.us](mailto:pziperman@oag.state.md.us) Pziperman, [jscott@oag.state.va.us](mailto:jscott@oag.state.va.us) Jscott, [stephanie.roux@maine.gov](mailto:stephanie.roux@maine.gov) Stephanie Roux, [janet.carter@ag.idaho.gov](mailto:janet.carter@ag.idaho.gov) Janet Carter, [Nina.Schichor@ed.gov](mailto:Nina.Schichor@ed.gov) Nina Schichor, [Colleen.Nevin@ed.gov](mailto:Colleen.Nevin@ed.gov) Colleen Nevin, [Kristen.Donoghue@ed.gov](mailto:Kristen.Donoghue@ed.gov) Kristen Donoghue, [John.Stephenson@ed.gov](mailto:John.Stephenson@ed.gov) John Stephenson, [connor.collins@ed.gov](mailto:connor.collins@ed.gov) Connor Collins, [Shana.Metzger@ed.gov](mailto:Shana.Metzger@ed.gov) Shana Metzger, [John.Bailey@ed.gov](mailto:John.Bailey@ed.gov) John Bailey, [Karen.Karas@ed.gov](mailto:Karen.Karas@ed.gov) Karen Karas, [Brian.Siegel@ed.gov](mailto:Brian.Siegel@ed.gov) Brian Siegel

Dear Attorneys General:

We invite you to join a call with Federal Student Aid's Chief Operating Officer, Richard Cordray. He would like to meet with you in advance of an exciting forthcoming announcement from the Department regarding borrower defense.

If you are unable to attend, we encourage you to contact Amanda Yates at [amanda.yates@ed.gov](mailto:amanda.yates@ed.gov) to designate a principal to attend on your behalf.

Thank you, and we look forward to speaking with you.

Email obtained by AAF from the Office of the Attorney General of New Mexico  
[color added to highlight disparity]



## APPENDIX D – CORDRAY RECRUITING EMAIL

<p>Date : 8/9/2022 12:19:31 PM From : "Schichor, Nina" Nina.Schichor@ed.gov To : "Adam.Welle@ag.state.ma.us" Adam.Welle@ag.state.ma.us, "Alan.Williams@ilag.gov" Alan.Williams@ilag.gov, "Alan.Williams@ilinois.gov" Alan.Williams@ilinois.gov, "Ana.Atta- Alla@law.nj.oag.gov" Ana.Atta-Alla@law.nj.oag.gov, "arwen.thoman@state.ma.us" arwen.thoman@state.ma.us, "ben.bryszcz@atg.wa.gov" ben.bryszcz@atg.wa.gov, "benjamin.wiseman@dc.gov" benjamin.wiseman@dc.gov, "Bernard.Eskandar@doj.ca.gov" Bernard.Eskandar@doj.ca.gov, "Brandon.Duck@OhioAGO.gov" Brandon.Duck@OhioAGO.gov, "caleb.smith@oag.ok.gov" caleb.smith@oag.ok.gov, "carolyn.fast@ag.ny.gov" carolyn.fast@ag.ny.gov, "Christina.Blackburn@myfloridalegal.com" Christina.Blackburn@myfloridalegal.com, "Christopher.Filburn@ag.ny.gov" Christopher.Filburn@ag.ny.gov, "Corinne.Gilchrist@atg.in.gov" Corinne.Gilchrist@atg.in.gov, "craig.rader@atg.wa.gov" craig.rader@atg.wa.gov, "Daniel.Edelstein@ilag.gov" Daniel.Edelstein@ilag.gov, "Daniel.Edelstein@illinois.gov" Daniel.Edelstein@illinois.gov, "Detar, Kindl" kdetar@NCDOJ.GOV, "Eleanor.Blume@doj.ca.gov" Eleanor.Blume@doj.ca.gov, "Ellen.AustinHall@atg.wa.gov" Ellen.AustinHall@atg.wa.gov, "eschaub@riag.r1.gov" eschaub@riag.r1.gov, "Gina.Schoenberg@delaware.gov" Gina.Schoenberg@delaware.gov, "GreenB@michigan.gov" GreenB@michigan.gov, "Greg.Jones@ilag.gov" Greg.Jones@ilag.gov, "Gregory.Jones@ilag.gov" Gregory.Jones@ilag.gov, "Halley.DeKraker@ag.ny.gov" Halley.DeKraker@ag.ny.gov, "Hannah.Harris@coag.gov" Hannah.Harris@coag.gov, "heid.anderson@atg.wa.gov" heid.anderson@atg.wa.gov, "Isabella.Pitt@law.nj.oag.gov" Isabella.Pitt@law.nj.oag.gov, "Whitney.Jessica [AG]" Jessica.Whitney@ag.lowa.gov, "jharvey@attorneygeneral.gov" jharvey@attorneygeneral.gov, "jocelyn.brasher@nebraska.gov" jocelyn.brasher@nebraska.gov, "Jordan.Braunsherg@delaware.gov" Jordan.Braunsherg@delaware.gov, "Joseph.Chambers@ct.gov" Joseph.Chambers@ct.gov, "Joseph.Sanders@ilag.gov" Joseph.Sanders@ilag.gov, "Joseph.sanders@illinois.gov" joseph.sanders@illinois.gov, "JScott@oag.state.va.us" JScott@oag.state.va.us, "Julie.doyle@atg.wa.gov" julie.doyle@atg.wa.gov, "Campbell.Katherine" katherine.campbell@doj.state.or.us, "kboyer@scconsumer.gov" kboyer@scconsumer.gov, "Kdarruda@ncdoj.gov" Kdarruda@ncdoj.gov, "kelly.harpster@doj.state.or.us" kelly.harpster@doj.state.or.us, "Kelly.Suk@dipi.ca.gov" Kelly.Suk@dipi.ca.gov, "kmclean@agutah.gov" kmclean@agutah.gov, "kmclean@agutah.gov" kmclean@agutah.gov, "kvolsen@agutah.gov" kvolsen@agutah.gov, "laura.beckerman@dc.gov" laura.beckerman@dc.gov, "Laurel.K.Lackey@wvago.gov" Laurel.K.Lackey@wvago.gov, "leslie.cooper@azag.gov" leslie.cooper@azag.gov, "Libby.webster@coag.gov" Libby.webster@coag.gov, "LMTucker@ag.ny.gov" LMTucker@ag.ny.gov, "mana.moriarty@hawaii.gov" mana.moriarty@hawaii.gov, "martha.fulford@coag.gov" martha.fulford@coag.gov, "mcfarlane@doj.state.wi.us" mcfarlane@doj.state.wi.us, "Merideth.Chaudoir@vermont.gov" Merideth.Chaudoir@vermont.gov,</p>	<p>"Michele.casey@ilag.gov" Michele.casey@ilag.gov, "Michele.Casey@illinois.gov" Michele.Casey@illinois.gov, "mliles@ncdoj.gov" mliles@ncdoj.gov, "mwinegar@utah.gov" mwinegar@utah.gov, "NachabeA@ag.louisiana.gov" NachabeA@ag.louisiana.gov, "Nicklas.Akers@doj.ca.gov" Nicklas.Akers@doj.ca.gov, "Norman.A.Goegel@wvago.gov" Norman.A.Goegel@wvago.gov, "nsmyth@attorneygeneral.gov" nsmyth@attorneygeneral.gov, "Madigan, Patrick [AG]" Patrick.Madigan@ag.iowa.gov, "Philip.sparr@coag.gov" Philip.sparr@coag.gov, "Ziperman, Philip" ziperman@oag.state.md.us, "rlfghnm@ag.ny.gov" rlfghnm@ag.ny.gov, "scottkemp@schev.edu" scottkemp@schev.edu, "stevins@dca.hawaii.gov" stevins@dca.hawaii.gov, "smoore@ncdoj.gov" smoore@ncdoj.gov, "Stephanie.Roux@maine.gov" Stephanie.Roux@maine.gov, "steven.vong@dipi.ca.gov" steven.vong@dipi.ca.gov, "Summer.Pitt@ag.state.ma.us" Summer.Pitt@ag.state.ma.us, "Weaver, Tamara" tamara.weaver@atg.in.gov, "Tanya.L.Godfrey@wvago.gov" Tanya.L.Godfrey@wvago.gov, "Teresa.Heffernan@OhioAGO.gov" Teresa.Heffernan@OhioAGO.gov, "tiffanyt.williams@delaware.gov" tiffanyt.williams@delaware.gov, "tfeatherman@mag.org" tfeatherman@mag.org, "yaclshavil@state.ma.us" yaclshavil@state.ma.us Cc : "Madaio, Christopher" Christopher.Madaio@ed.gov, "Campbell, Patrick" Patrick.Campbell@ed.gov Subject : FSA BD/INV Assistant Director Posting</p> <p>You don't often get email from nina.schichor@ed.gov <a href="#">Learn why this is important</a></p> <p>AG Colleagues,</p> <p>FSA Enforcement is hiring! Please share the attached posting for a GS-15 level Assistant Director with those in your network who might be interested.</p> <p><a href="#">USAJOBS - Job Announcement</a></p> <p>Location is negotiable and there is currently the option to be fully remote. These postings tend to hit the application limit and close very quickly, sometimes within days.</p> <p>Thanks, Nina</p> <p>—Original Appointment— From: Campbell, Patrick &lt;Patrick.Campbell@ed.gov&gt; Sent: Sunday, May 29, 2022 8:34 AM Subject: FSA / State AGs Monthly Calls When: Friday, August 5, 2022 2:00 PM-3:00 PM (UTC-05:00) Eastern Time (US &amp; Canada). Where: Microsoft Teams Meeting</p> <p>Adding this meeting back on to everyone's schedule (we had so many meetings that the recurrences ran out).</p>
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Email Obtained by AAF from the Office of the Maryland Attorney General



## APPENDIX E – CORDRAY EMAIL TO ACTIVISTS

<p>Date : 8/16/2022 9:43:00 AM          From : "Vitez, Kaitlyn" Kaitlyn.Vitez@ed.gov          To : "Vitez, Kaitlyn" Kaitlyn.Vitez@ed.gov, "Collins, Connor" connor.collins@ed.gov, "Miller, Benjamin" Benjamin.Miller@ed.gov, "Schichor, Nina" Nina.Schichor@ed.gov, "Rodriguez, Fabiola" Fabiola.Rodriguez@ed.gov, "Nevin, Colleen" Colleen.Nevin@ed.gov, "Bailey, John" John.Bailey@ed.gov, "Matthews, Andrea (CFPB)" Andrea.Matthews@cfpb.gov, "Donoghue, Kristen" Kristen.Donoghue@ed.gov, "Barry, Allison" Allison.Barry@ed.gov          Cc : "econnor@ppsl.org" econnor@ppsl.org, "dloonin@ppsl.org" dloonin@ppsl.org, "kkenedy@ppsl.org" kkenedy@ppsl.org, "mike@protectborrowers.org" mike@protectborrowers.org, "persis@protectborrowers.org" persis@protectborrowers.org, "chris@protectborrowers.org" chris@protectborrowers.org, "natalia@studentdebtcrisis.org" natalia@studentdebtcrisis.org, "cody@studentdebtcrisis.org" cody@studentdebtcrisis.org, "jkamin@legion.org" jkamin@legion.org, "jared.lyon@studentveterans.org" jared.lyon@studentveterans.org, "justin.hauschild@studentveterans.org" justin.hauschild@studentveterans.org, "rweintraub@consumerfed.org" rweintraub@consumerfed.org, "chuck.bell@consumer.org" chuck.bell@consumer.org, "michael.dannenbergedreformnow.org" michael.dannenbergedreformnow.org, "bryce.mckibben@temple.edu" bryce.mckibben@temple.edu, "mark.huelsman@temple.edu" mark.huelsman@temple.edu, "rsetzer@edtrust.org" rsetzer@edtrust.org, "dforte@edtrust.org" dforte@edtrust.org, "wdelpilar@edtrust.org" wdelpilar@edtrust.org, "across@edtrust.org" across@edtrust.org, "cjones@lawyerscommittee.org" cjones@lawyerscommittee.org, "dhinojosa@lawyerscommittee.org" dhinojosa@lawyerscommittee.org, "nsiegel@thirdway.org" nsiegel@thirdway.org, "lerickson@thirdway.org" lerickson@thirdway.org, "Amartinez@unidosus.org" Amartinez@unidosus.org, "davidhalperindc@gmail.com" davidhalperindc@gmail.com, "bethany.little@educationcounsel.com" bethany.little@educationcounsel.com, "king@civilrights.org" king@civilrights.org, "lferrin@publiclawcenter.org" lferrin@publiclawcenter.org, "jtyler@lsnyc.org" jtyler@lsnyc.org, "jjaramillo@heraca.org" jjaramillo@heraca.org, "jranucci@nylag.org" jranucci@nylag.org, "nzinner@baylegal.org" nzinner@baylegal.org, "cmcgraw@lafa.org" cmcgraw@lafa.org, "jay@vplc.org" jay@vplc.org, "kkeefe@empirejustice.org" kkeefe@empirejustice.org, "Ktjapkes@lawestmi.org" Ktjapkes@lawestmi.org, "ksouthern@ticas.org" ksouthern@ticas.org, "mstreater@ticas.org" mstreater@ticas.org, "bstein@ticas.org" bstein@ticas.org, "ashafroth@nclc.org" ashafroth@nclc.org, "ataylor@nclc.org" ataylor@nclc.org, "ktaylor@nclc.org" ktaylor@nclc.org, "rsmith@nclc.org" rsmith@nclc.org, "alex@defendstudents.org" alex@defendstudents.org, "aaron@defendstudents.org" aaron@defendstudents.org, "dan@defendstudents.org" dan@defendstudents.org, "carey@newamerica.org" carey@newamerica.org, "burd@newamerica.org" burd@newamerica.org, "laitinen@newamerica.org" laitinen@newamerica.org, "sattelmeyer@newamerica.org" sattelmeyer@newamerica.org, "rfitzgerald@pewtrusts.org" rfitzgerald@pewtrusts.org</p>	<p>rfitzgerald@pewtrusts.org, "tplunkett@pewtrusts.org" tplunkett@pewtrusts.org, "carrie@vetsedsuccess.org" carrie@vetsedsuccess.org, "barmak@vetsedsuccess.org" barmak@vetsedsuccess.org, "will@vetsedsuccess.org" will@vetsedsuccess.org, "james@vetsedsuccess.org" james@vetsedsuccess.org, "della@vetsedsuccess.org" della@vetsedsuccess.org, "emily@ourfinancialsecurity.org" emily@ourfinancialsecurity.org, "elyse@ourfinancialsecurity.org" elyse@ourfinancialsecurity.org, "jbass@americanprogress.org" jbass@americanprogress.org, "bcuster@americanprogress.org" bcuster@americanprogress.org, "eazoulay@americanprogress.org" eazoulay@americanprogress.org, "joconnell@americanprogress.org" joconnell@americanprogress.org, "Jaylon.Herbin@responsiblelending.org" Jaylon.Herbin@responsiblelending.org, "whitney.barkley@responsiblelending.org" whitney.barkley@responsiblelending.org, "whitney.barkley@responsiblelending.org" whitney.barkley@responsiblelending.org, "fast@tcf.org" fast@tcf.org, "moultrie@tcf.org" moultrie@tcf.org, "shireman@tcf.org" shireman@tcf.org, "thomas@debtcollective.org" thomas@debtcollective.org, "sparky@debtcollective.org" sparky@debtcollective.org, "fleatherman@naag.org" fleatherman@naag.org, "Jessica.Whitney@ag.iowa.gov" Jessica.Whitney@ag.iowa.gov, "Igiandomenico@nmag.gov" Igiandomenico@nmag.gov, "mswanson@nmag.gov" mswanson@nmag.gov, "Rebecca.Price@ky.gov" Rebecca.Price@ky.gov, "martha.fulford@coag.gov" martha.fulford@coag.gov, "bmcmath@nmag.gov" bmcmath@nmag.gov, "Madison Weiss" mweiss@americanprogress.org, "anna@vetsedsuccess.org" anna@vetsedsuccess.org, "Beth Antunez, Legislation" bantunez@aft.org, "RLau@nea.org" RLau@nea.org          Subject : stakeholder briefing</p> <hr/> <p style="text-align: center;">Microsoft Teams meeting</p> <p>Join on your computer or mobile app  <a href="#">Click here to join the meeting</a></p> <p>Meeting ID: [REDACTED]          Passcode: [REDACTED]  <a href="#">Download Teams</a>   <a href="#">Join on the web</a></p> <p>Or call in (audio only)          [REDACTED]</p>
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*Email from the United States Department of Education to Left Wing Groups Obtained from the Maryland Attorney General's Office Regarding Loan Amnesty Message Coordination.*

### The Project on Predatory Student Lending (PPSL)

*Eileen Connor – President*  
*Deanne Loonin – Attorney*  
*Kate Manning Kennedy – Communications Director*

PPSL is arguably one of the leading groups advocating for student loan amnesty. Toby Merrill who is now a senior staffer at the Department of Education is a former PPSL employee, and Max Weinstein, a leading student loan amnesty attorney in the Massachusetts Attorney General's Office worked closely with PPSL when he was at Harvard Law School. They bring the Harvard name and an aggressive media posture to the fight.



## The Education Trust

*Denise Forte - President and CEO*

*Wil Del Pilar - Vice President of Higher Education Policy and Practice*

*Ameshia Cross - Assistant Director, Higher Education Communications*

*Reid Setzer - Director of Government Affairs*

Education Trust brings a cadre of seasoned and connected Democrat advocates to the fight for student loan amnesty. Their President and CEO is an Obama Administration Principal Deputy Assistant Secretary and Acting Assistant Secretary in the Office of Planning, Evaluation and Policy Development in the Department of Education. Their VP was Democrat Pennsylvania Governor Tom Wolf's Deputy Secretary of Postsecondary and Higher Education. Their assistant director handled communications for former Vice President Al Gore, former President Barack Obama, and former Chicago Mayor Rahm Emanuel. Their Director of Government Relations is a former Senate Health Education Labor and Pensions committee staffer.

## Center for American Progress

*Jesse O'Connell - Senior Vice President, Education*

*Jared C. Bass - Senior Director for Higher Education*

*Bradley Custer - Senior Policy Analyst for Higher Education*

CAP is arguably the most influential and connected think tank on the left. CAP was founded by John Podesta, former White House Chief of Staff for President Bill Clinton, Counselor to the President in the Obama White House, and chair of former U.S. Secretary of State Hillary Clinton's 2016 Presidential campaign. It is one of the most well-funded think tanks on the left with an estimated revenue of over \$40M of which \$310,000 of which they spent on lobbyists in 2022.<sup>49</sup>

Being such a significant institution on the left, it is unsurprising that they also bring former government staffers to the coalition, including the Sr. Director of Higher Education who is a former House Appropriations committee staffer, a Senior Policy Advisor at the Department of Education, and who worked for House Democratic Whip.

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<sup>49</sup> Lobbying [Database Query](#)



## **Student Borrower Protection Center**

*Mike Pierce, Executive Director*  
*Persis Yu, Deputy Executive Director & Managing Counsel*  
*Chris Hicks, Senior Policy Advisor*

Led by Pierce a former CFPB senior staffer, and former Democrat Congressional staffer, SBPC is closely allied with the socialist left wing of the Democratic party, including Senators Warren and Sanders. It is created and funded by the left-wing dark money group Shared Ascent Fund<sup>50</sup>, a \$8M per year<sup>51</sup> group that serves as a tool for wealthy liberals to donate to a tax-deductible charity that then funnels their money to advocacy groups like SBPC.

## **Student Debt Crisis Center**

*Natalia Abrams - President & Founder*  
*Cody Hounanian - Executive Director*

Led by Abram's a former Obama staffer, SDCC is one of the more radical groups in Cordray's army. As it has been noted, "Student Debt Crisis Center (SDCC) advocates for the cancellation of all federal student loan debt in the United States. SDCC opposes means-testing for debt forgiveness, seeks an immediate overhaul of income-based repayment systems, and wants student debt repayment postponed until that overhaul is completed."<sup>52</sup>

## **Student Veterans of America**

*Jared Lyon – President*  
*Justin Hauschild – Policy Counsel*

SVA is a \$6M per year grassroots advocacy group supporting Cordray's student loan amnesty efforts.<sup>53</sup> Their considerable presence on college campuses brings a significant grassroots presence to Cordray's efforts.

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<sup>50</sup> <https://protectborrowers.org/privacy-policy/>

<sup>51</sup> Shared Ascent Fund [990](#)

<sup>52</sup> <https://www.influencewatch.org/non-profit/student-debt-crisis-center-sdcc/>

<sup>53</sup> SVA IRS [990](#)



## Consumer Federation of America

*Rachel Weintraub - Legislative Director and & Senior Counsel*

The CFA is one of the largest and most active left-wing lobbying groups in the nation, spending \$110,000 on federal lobbying in 2021 alone with their Legislative Director Weintraub leading that charge.<sup>54</sup>

## Consumer Union

*Chuck Bell – Programs Director*

Consumer Union is the publisher of Consumer Reports, the popular product review magazine. They're also one of the leading left-wing lobby groups in Washington, bring the imprimatur of their popular magazine to their lobby efforts.

## Education Reform Now

*Michael Dannenberg - Vice President of Strategic Initiatives & Higher Education*

ERN is a \$8M non-profit that transfers over half of that money into their advocacy arm, Education Reform Now Advocacy.<sup>55</sup> As their tax filings noted the firm was essentially run by a well-connected New Jersey law firm, "the organization pays Lowenstein Sandler LLP for the services of the organization's president, Shavar Jeffries. The president provides oversight over program activities and fundraises for the organization. During the tax year covered by this return, the organization paid \$270,000 to Lowenstein Sandler LLP for the president's services."<sup>56</sup>

After Jeffries left, they group hired, Shakira Petit who is the COO of "Democrats for Education Reform."<sup>57</sup>

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<sup>54</sup> <https://lda.senate.gov/filings/public/filing/de3bd5fe-4e60-44fc-8de2-82281196ea88/print/>

<sup>55</sup> Andrea Suozzo et al., "Education Reform Now Inc, Full Filing - Nonprofit Explorer," ProPublica, May 9, 2013, <https://projects.propublica.org/nonprofits/organizations/203687838/202142859349301909/full>

<sup>56</sup> *Ibid.*

<sup>57</sup> "Shakira Petit, M.Ed, MBA - Co - Democrats for Education Reform - LinkedIn," <https://www.linkedin.com/in/shakira-petit-m-ed-mba-418181133>.



## Veterans Education Success

*Carrie Wofford – President*

*Barmak Nassirian - Vice President for Higher Education Policy*

*Will Hubbard - Vice President for Veterans & Military Policy*

*James Haynes - Federal Policy Director*

*Della Justice - Vice President for Legal Affairs*

VES is a leading voice in Cordray's coalition bring the respect that Americans hold for veterans to the debate. Despite that VES has been a source of significant ethical lapses being the subject of a scathing Inspector General Report which found that VES essentially attempted to bribe a senior VA official to support certain policies that would benefit VES advocacy. ethical violations with the Department of Veterans Affairs by not fully disclosing and severing relationships that violated government conflict of interest laws.<sup>58</sup>

This is particularly concerning because the leadership at VES in Cordray's coalition are active participants in DC's government/consulting/advocacy revolving door. Most notably, the President of the organization is a former Senate HELP Staffer and former Senate Democrat Policy Council Staffer and the VP for Legal Affairs previously worked in the Kentucky Governor's Office.

## The Century Foundation

*Robert Shireman - Director of Higher Education Excellence and Senior Fellow*

*Carolyn Fast - Senior Fellow*

*Tiara Moultrie – Fellow*

The Century Foundation is one of the oldest advocacy groups on the left and certainly the oldest in this coalition, being founded in 1919. Spending about \$5m per year, they bring a number of liberal heavy weights to Cordray's fight. Shireman is a former Clinton White House appointee and was Deputy Undersecretary of Education. Prior to his job at Education, Shireman had led the education policy group, The Institute for College Access and Success (TICAS).<sup>59</sup>

Shireman was under a federal investigation for his relationship with TICAS and whether he "violated federal ethics laws by engaging" in activities with his former

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<sup>58</sup> "VETERANS BENEFITS ADMINISTRATION, EDUCATION SERVICE Former Education Service Executive Violated Ethics Rules and Her Duty to Cooperate Fully with the OIG," <https://www.va.gov/oig/pubs/VAOIG-21-02076-119.pdf>.

<sup>59</sup> Wideeyecreative, "Interview with Robert Shireman," The Institute for College Access & Success, July 9, 2019, <https://ticas.org/media/interview-robert-shireman/>.



employer.<sup>60</sup> Shireman was actively communicating with at least one short-seller, Steve Eisman, who was actively shortening the stocks of career colleges.<sup>61</sup>

Before Robert Shireman had started to work at the Century Foundation doesn't appear to be active in the anti-career college activities.

### **Third Way**

*Nicole Siegel - Director of Advocacy for Social Policy, Education & Politics*

*Lanae Erickson - Senior Vice President for Social Policy, Education & Politics*

The Third Way is another liberal think tank, this time attempting to provide a home for moderate Democrats in an increasingly progressive party. As seen throughout this coalition, the revolving door is present again with Erickson having been a former Obama appointee.

### **UnidosUS**

*Amanda Martinez - Policy Analyst, Education Policy Project (higher education)*

Any coalition of the left must ensure that it brings all identity groups to the table. Latinos represent a significant member of the left's coalition, and this fight is no different. UnidosUS, formerly known as the National Council of La Raza, brings a \$36M annual budget and a significant lobbying force, spending \$965,000 on lobbying in 2022.<sup>62</sup>

### **Republic Report**

*David Halperin - Founder*

Ensuring favorable media coverage is an essential component of a successful campaign and enlisting journalist David Halperin serves that end. Halperin has been involved deeply in the campaign against career colleges. He readily admits that TICAS and other anti-career college funders support his blog.<sup>63</sup>

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<sup>60</sup> "Federal Judge Orders Ticas to Supply Emails in Probe of Former Education Department Official," Federal judge orders TICAS to supply emails in probe of former Education Department official, <https://www.insidehighered.com/news/2014/03/20/federal-judge-orders-ticas-supply-emails-probe-former-education-department-official>.

<sup>61</sup> "Education Official Who Left under Ethical Cloud Returns to Washington: Commentary," Roll Call, December 13, 2019, <https://rollcall.com/2014/07/14/education-official-who-left-under-ethical-cloud-returns-to-washington-commentary/>.

<sup>62</sup> Lobbying [Database Query](#)

<sup>63</sup> <https://www.republicreport.org/about/>



Robert Shireman is a close friend who Halperin represented in a lawsuit against the Republican National Committee in the 1990s.<sup>64</sup>

## **The Leadership Conference on Civil and Human Rights**

*Liz King - Senior Program Director, Education*

*Elyse Hicks, J.D., MBA – Consumer Policy Counsel, AFR*

*Emily Hirtle – Policy Associate, AFR*

The Leadership Conference on Civil and Human Rights is a well-connected advocacy group in the left having deep ties in the African American Community.

Additionally, Leadership Conference has set up a sub-project, Americans for Financial Reform which focuses on debt forgiveness issues and organizes a broad coalition of over 200 liberal groups.

## **Debt Collective**

*Thomas Gokey - Co-founder and Organizer*

*Sparky Abraham - Legal Strategist*

The Debt Collective is one of the leading radical groups in the coalition with a hodge-podge of problematic policy positions that they're going to be able to elevate as part of Cordray's coalition. They brag that, "Our movement has abolished more than \$100 Billion in student debt, medical debt, payday loans, probation debt and credit card debt,"<sup>65</sup> fueling the increasing expensive cost of lending by allowing borrowers to walk away for legitimate debts.

## **Center for Responsible Lending**

*Whitney Barkley-Denney - Deputy Director*

*Jaylon Herbin - Director of Federal Campaigns*

The CRL worked in the past with the notorious ACORN group that was involved in voter fraud and was caught condoning illegal behavior. CRL is widely funded by left-wing foundations including, "Friedman Family Foundation, Gay & Lesbian Fund for Colorado, Norflet Progress Fund, Oak Foundation, Open Society Foundations,

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<sup>64</sup> "Hardly a 'Frivolous' Suit," The Washington Post (WP Company, February 5, 1997), <https://www.washingtonpost.com/archive/opinions/1997/02/05/hardly-a-frivolous-suit/d98e8b9f-edd5-4320-b6c6-f6ee4f1ea042/>.

<sup>65</sup> <https://debtcollective.org/>



Prudential Foundation, Silicon Valley Community Foundation, Triangle Community Foundation, W.K. Kellogg Foundation, and Z. Smith Reynolds Foundation.”<sup>66</sup>

## **New America**

*Kevin Carey - Vice President, Education Policy and Knowledge Management*

*Stephen Burd - Senior Writer & Editor, Higher Education*

*Amy Laitinen - Senior Director, Higher Education*

*Sarah Sattelmeyer - Project Director, Education, Opportunity, and Mobility*

New America is a well-funded left-wing think tank with annual revenues of \$39M per year. They have close ties with the Obama Administration alumni and by extension the Biden Administration. Laitinen for example was a former Obama Administration staffer.

## **Pew Charitable Trusts**

*Regan Fitzgerald - Manager Project on Student Borrower Success*

*Travis Plunkett - Senior Director Family Economic Stability*

Pew Charitable Trusts is one of the largest non-profits in the United States with over \$1.2 B in assets and over \$300M in expenses each year. It consistently funds and aggressively supports liberal advocacy activities. Owing to its deep connection on the left it is no surprise that the staffer leading the fight on student loan issues is a former Democrat Senator Sheldon Whitehouse staffer.

## **The Institute for College Access & Success**

*Kyle Southern – Associate Vice President Education Quality*

*Michele Shepard - Senior Director of College Affordability*

*Beth Stein – Vice President*

TICAS fills the research roles of the coalition providing data and research that allied journalists can cite to reinforce the advocacy positions promoted by Cordray and his team.

During the Obama Administration, TICAS was embroiled in an ethics investigation into whether its former director, Robert Shireman, inappropriately shared information on active rulemaking with the group.

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<sup>66</sup> “Center for Responsible Lending (CRL),” InfluenceWatch, January 27, 2023, <https://www.influencewatch.org/non-profit/center-for-responsible-lending/>.



James Kvall, the Undersecretary of the Department of Education, who technically Richard Cordray reports to was the TICAS president for more than three years.<sup>67</sup>

*Lawyers Committee for Civil Rights Under the Law*

[Chavis Jones - Associate Counsel](#)

[David Hinojosa - Director, Education Opportunities Project](#)

The Lawyer's Committee is another group that brings strong ties to the African American community, a vital constituency for the left. Additionally, they have strong ties in the Administration with its most immediate past president, Kristen Clarke, currently serving as the Assistant Attorney General for Civil Rights at the Department of Justice. They bring an extensive \$9.8 million budget to support litigation activities in this and other areas.

*EducationCounsel, LLC*

[Bethany Little - Managing Principal](#)

EducationCounsel brings staff with connections on Capitol Hill, connections with activists' groups and a focus on education litigation to the coalition. Little formerly served as a staffer on the Senate HELP committee and has worked for the liberal Children's Defense Fund.

*National Student Legal Defense Network*

[Aaron Ament - President & Cofounder](#)

[Daniel Zibel - Vice President, Chief Counsel & Cofounder](#)

[Alex Elson - Vice President for Policy & Cofounder](#)

While their funding is relatively modest with a just over \$1.5 m annual budget, NSLDN bring an aggressive agenda and some high-profile experienced attorneys to Cordray's effort. Their president was Chief of Staff in the Department of Education GC office during the Obama Administration and led the fight against Corinthians College. Their VP was deputy in the GC office at the same time. They've taken that background and expertise and put it to work trying to limit options for students to attend career colleges by financially hobbling career colleges. As has been noted, NSLDN, "seeks to limit private-sector options to finance higher education, to limit higher education

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<sup>67</sup> "James Kvaal - under Secretary - U.S. Department of Education - LinkedIn," <https://www.linkedin.com/in/james-kvaal>.



choice, and to expand student loan forgiveness programs through litigation and lobbying.”<sup>68</sup>

*National Consumer Law Center*

[Abby Shafroth – Staff Attorney](#)

[Alpha Taylor – Staff Attorney](#)

[Kyra Taylor – Staff Attorney](#)

[Robyn Smith – Of Counsel](#)

NCLC has long been a Cordray ally. They were instrumental in organizing the Americans for Fairness in Lending one of the leading groups that fought for the creation of the CFPB in the late ‘00s. <sup>69</sup> They bring a significant \$12 m budget and a cadre of staff who have moved through the government/non-profit/academia revolving door, including Kyra Taylor who was previously with PPSL one of the leading advocates in the non-profit space and a pipeline for Department of Education Staffers who are leading Cordray’s fight.

*Legal Aid of Western Michigan*

[Karen Merrill Tjapkes – Chair](#)

*Empire Justice Center*

[Kirsten E. Keefe - Senior Staff Attorney, Consumer Finance and Housing Unit](#)

*Virginia Poverty Law Center*

[James W. \(Jay\) Speer, Esq. Executive Director](#)

*Legal Aid Foundation of Los Angeles*

[Cara McGraw – Legal Fellow](#)

*Bay Area Legal Aid*

[Noah Zinner, Regional Managing Attorney, Bay Area](#)

*New York Legal Assistance Group*

[Jessica Ranucci](#)

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<sup>68</sup> “National Student Legal Defense Network,” InfluenceWatch, September 16, 2022, <https://www.influencewatch.org/non-profit/national-student-legal-defense-network/>.

<sup>69</sup> “Press Release: Affil to Wind Down,” Americans for Fairness in Lending, September 29, 2010, <https://americansforfairnessinlending.wordpress.com/2010/09/15/press-release-affil-is-winding-down/>.



*Housing and Economic Rights Advocates*

Joseph Jaramillo - Consumer Protection Attorney

