

Seth Frotman
Former General Counsel and Senior Advisor to the Director, CFPB

From 2021 to 2025, Seth Frotman served as General Counsel and Senior Advisor to the Director at the Consumer Financial Protection Bureau. As General Counsel, Frotman oversaw all aspects of the CFPB's legal work, including litigation, administrative law, ethics, labor and employment, and Congressional oversight. Under Seth's leadership, the CFPB successfully defended the constitutionality of the CFPB at the Supreme Court, resulting in a 7-2 decision in favor of the agency, and also achieved other difficult litigation victories, including in the Fifth and Seventh Circuits. As a member of the Bureau's senior leadership team, Seth also had a key role in steering the CFPB's strong pro-consumer agenda, including combating junk fees and regulating the stampede of Big Tech into consumer finance.

Before returning to the CFPB in 2021, Frotman co-founded and served as the Executive Director of the Student Borrower Protection Center (SBPC), a leading nationwide consumer advocacy organization working to end America's student debt crisis. At SBPC, Seth testified before Congress twice as well as before more than a dozen state legislatures. Prior to co-founding SBPC, Frotman spent seven years at the CFPB in a series of leadership positions, including overseeing the agency's student loan portfolio as Assistant Director and Student Loan Ombudsman and serving as Senior Advisor to Holly Petraeus, Assistant Director for Servicemember Affairs. In recognition of his efforts to protect military families from predatory lending, Seth received the *Office of the Secretary of Defense Award for Excellence*. Frotman also previously served as Deputy Chief of Staff and Legislative Director for Congressman Patrick Murphy, where his accomplishments included the repeal of "Don't Ask, Don't Tell;" worked in the New Jersey State Senate on consumer protection legislation; and clerked on the U.S. Court of Appeals for the Third Circuit.

Frotman holds a bachelor's degree in business administration with high distinction from the University of Michigan, and graduated summa cum laude from Indiana University Maurer School of Law.