Chief of the Month: Alissa Gardenswartz, Colorado

Each month, the Center for Consumer Protection will provide an article about an Attorney General’s Office Consumer Protection Chief.

I’ve been in the Colorado Attorney General’s Office for eleven years, and became Deputy Attorney General for Consumer Protection in 2015.

I started my legal career in Washington, D.C. at the Federal Trade Commission in the Bureau of Competition, reviewing proposed mergers for possible anticompetitive effects. About four years in I decided to shift gears, and went to a large international law firm to do antitrust regulatory counseling and litigation. While in D.C., I met my future husband, Craig, who is a Colorado native and convinced me to leave the east coast. Since I had grown up in Arizona and California, it did not take much to convince me to move out west. My first opportunity in Denver in 2004 was with a boutique litigation firm, but I jumped at the chance to return to public service after a job opened up in the Consumer Protection Section in the Colorado Attorney General’s office.

When I started in the attorney general’s office I worked a variety of cases in our Consumer Fraud Unit, including mortgage broker frauds, rebate scams, as well as some antitrust matters. However, my primary focus became charity fraud, as the assistant attorney general I had replaced had just started ramping up enforcement of our Charitable Solicitations Act. My first big charity fraud investigation was of the Colorado Humane Society (CHS), one of the oldest nonprofit organizations in Colorado. CHS had been taken over by a husband and wife team that operated the charity like a poorly-run family business. Our investigation revealed that they had used charitable assets for personal benefit, including shopping for themselves at Costco on the charity’s accounts, appropriating a donated Mercedes as their personal car, and using charity funds to board their horses. We were successful in wresting control from the husband and wife and put the organization into receivership because they had run it into the ground. In the end, the CHS name was sold to another animal shelter here, who conducts animal welfare investigations throughout the state under the CHS name. A new shelter opened up to serve the community CHS had served. That case taught me a great deal about the incredibly important role the attorney general’s office has in protecting charitable assets, as well as the necessity in taking the long view in thinking about the best resolution of a case.
I continued to do mostly charity fraud cases, and became involved in the National Association of State Charity Officials, serving on the board and then as its President in 2013-2014. I kept a hand in other cases as well, including a debt management and credit repair scam (Real Talk Network), and participating on the team investigating Colorado foreclosure law firms, which led to five settlements and two lawsuits. Importantly, those investigations resulted in foreclosure firms reforming how they charge for foreclosure-related services, saving homeowners, purchasers and taxpayers thousands of dollars.

I was promoted to the First Assistant Attorney General of our Antitrust, Tobacco, and Consumer Protection Unit in 2014, and was appointed Consumer Protection Deputy in August 2015. As the Deputy, I oversee a section of approximately 65 people, including lawyers, paralegals, investigators, financial credit examiners, and administrative staff. I have thoroughly enjoyed being involved in all of the work of the section, which is very diverse and includes licensing of non-bank lenders, debt collectors and debt management companies, as well as representing consumer, small business and agricultural interests before our Public Utilities Commission. I’ve also become more immersed in our consumer education and outreach initiatives. Not only do we have incredibly talented, dedicated lawyers and staff that work our cases, we have some outstanding folks that orchestrate our outreach, including overseeing our website, stopfraudcolorado.gov, manning our social media accounts, and always looking for new opportunities to reach consumers. Over the past couple of years they have organized extremely successful TeleTown Halls in conjunction with ElderWatch, our longstanding partnership with the AARP Foundation. These educational calls frequently attract seniors from all over the state, including more remote rural counties, and allow consumers to ask questions and engage with our staff. We’re also in the process of developing statewide financial literacy programs for both K-12 students and seniors, the idea being that consumers who are better educated about how to manage and protect their money will be less susceptible to the scams we see that prey upon folks in difficult circumstances. Finally, we had our first ever Colorado Consumer Protection Month in November 2017, partnering with other governmental agencies and nonprofits throughout the state to raise awareness of consumer protection issues just in time for the holiday shopping and giving season.

I’m very grateful to Attorney General Coffman, who wholeheartedly supports expanded and effective outreach along with rigorous enforcement of our consumer protection laws. I’m additionally thankful for the partnerships that we have with other states, federal agencies and nonprofit organizations that allow us to leverage our complimentary resources to better protect consumers everywhere.

On a personal note, I have a wonderful husband who does not practice law and likes to joke that res judicata was his favorite character on The Sopranos. We have two children, Sam (9) and Ava (6), who surprise, delight and challenge us every day, sometimes all within the same moment. I don’t ski or snowboard, but if any of you come visit, I will happily join you for après ski!