



### **Mark Zandi, Ph.D.**

Mark Zandi is chief economist and cofounder of Moody's Economy.com, where he directs the company's research and consulting activities. Moody's Economy.com, a division of Moody's Analytics, provides economic research and consulting services to businesses, governments and other institutions.

Mark's research interests include macro, financial and regional economics. His recent research has studied the determinants of mortgage foreclosure and personal bankruptcy, analyzed the economic impact of various tax and government spending policies, and assessed the appropriate policy response to bubbles in asset markets. Mark also conducts regular briefings on the economy. He is quoted often in national and global publications, is frequently interviewed by major news media outlets, and is the author of *Financial Shock*, an exposé of the subprime financial crisis.

Mark was an economic advisor to the John McCain campaign for President, has provided advice to the Obama Administration, and regularly testifies in Congress. His most recent testimony has been on the economic impact of fiscal stimulus and the merits of providing government aid to the vehicle industry.

Dr. Zandi received his Ph.D. at the University of Pennsylvania, where he did his research with Gerard Adams and Nobel laureate Lawrence Klein, and received his B.S. from the Wharton School at the University of Pennsylvania.