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Mark Zandi is chief economist of Moody's Analytics, where he directs research and consulting. Moody's Analytics, a subsidiary of Moody's Corporation, is a leading provider of economic research, data and analytical tools.

Mark's research interests include macroeconomics, financial markets and public policy. His recent research has focused on 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 often quoted in national and global publications and interviewed by major news media outlets and is the author of *Financial Shock*, an exposé of the financial crisis. His forthcoming book, *Paying the Price*, provides a roadmap for meeting the nation's daunting fiscal challenges.

A trusted adviser to policymakers and an influential source of economic analysis for businesses, journalists and the public, Mark has frequently testified before Congress on topics including the economic outlook, the merits of fiscal stimulus, financial regulatory reform, and foreclosure mitigation.

Dr. Zandi received his PhD 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.