Mark Zandi is chief economist of Moody's, where he directs economic research. Moody's is a leading provider of economic research, data and analytical tools. Zandi was a co-founder of Economy.com, which Moody's purchased in 2005. He is on the board of directors of MGIC, the nation's largest private mortgage insurance company; is the lead director of Policy Map, a data visualization company; and is on the board of the Coleridge Institute, a non-profit that facilitates the use of data across federal, state and local governments. An influential source of economic analysis for businesses, journalists and the public, Zandi frequently testifies before Congress. He is the author of Paying the Price: Ending the Great Recession and Beginning a New American Century, which provides an assessment of the monetary and fiscal policy response to the Great Recession. His other book, Financial Shock: A 360° Look at the Subprime Mortgage Implosion, and How to Avoid the Next Financial crisis, has been described by the New York Times as the "clearest guide" to the financial crisis. Zandi earned his BS from the Wharton School at the University of Pennsylvania and his PhD from the University of Pennsylvania, both in economics.