## Michael Clements, Biography

**Director of Financial Markets & Community Investment Team, GAO** 

**Michael Clements is a Director in the Financial Markets and Community Investment team at the Government Accountability Office (GAO).** In this position, Mr. Clements leads a body of work examining the regulation of financial institutions and markets, with oversight of the Federal Reserve System, Federal Deposit Insurance Corporation, and Securities and Exchange Commission (SEC), among others. Mr. Clements has led teams producing a range of products on issues such as regulatory burdens at community banks and credit unions, internal supervisory controls and personnel management at SEC, corporate governance issues, and Treasury operations. Mr. Clements' prior GAO experience includes 15 years examining the regulation of the broadband, communications, and telecommunications industries. In addition to his GAO experience, Mr. Clements has 4 years accounting and financial planning and analysis experience in the private sector, and 7-years experience as an adjunct professor, with experience teaching both graduate and undergraduate economics. Mr. Clements holds a B.B.A. from the University of Cincinnati and a M.P.A. and Ph.D. from Ohio State University.