

**BIOGRAPHY FOR**  
**A. NICOLE (“Nikki”) CLOWERS**

Ms. Clowers is currently a Director with GAO. In this role, Ms. Clowers is responsible for developing and leading a portfolio of work on financial markets and community investment programs, including the banking and securities sectors. Most recently, she has led evaluations examining the stand up of the Financial Stability Oversight Council and the Office of Financial Research; the impact of Dodd-Frank regulations; the federal government’s financial assistance to the auto industry; alternative compensation models for credit rating agencies; and federal oversight of the mortgage servicing industry. She was also responsible for co-leading GAO’s most recent report on duplication, fragmentation, and overlap across the government. Ms. Clowers has been with GAO for 15 years.

Ms. Clowers holds a Master of Public Administration from the University of Georgia and a Bachelor of Arts in political science from Virginia Polytechnic Institute and State University. She was the recipient of the Arthur S. Flemming Award for outstanding public service in 2009.