

Michael Hutchison, PhD

Associate Consultant

As an associate consultant, Michael brings to GVGroup a twenty-year career as an academic and consultant in international economics, econometrics, and statistical analysis.

Besides Michael's consulting practice, he currently holds the Chair of the Department of Economics at the University of California at Santa Cruz and is co-director of the Santa Cruz Institute for International Economics.

As an associate with the GVGroup, Michael has been responsible for development, testing and implementation of numerous scorecard, credit risk management, credit line assignment and response modeling projects.

Michael has published numerous articles, books and monographs on financial exchange rate policy, monetary policy and banking crises. His most recent book, *Financial Policy and Central Banking in Japan* is co-authored with T. Cargill and T. Ito and published in 2000 by MIT Press.

Michael holds a BA with Honors from the University of California at Santa Cruz and received his PhD from the University of Oregon.