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Nick is a *magna cum laude* graduate of Boston College and has a Ph.D. in economics from MIT. He heads Perna Associates, a consulting firm specializing in economic analysis, forecasting and strategy. Until 1999, Nick was Chief Economist for Fleet Financial Group, a position he also held with Shawmut and Connecticut National Bank. Before that he was an economist with General Electric, the Federal Reserve Bank of New York and the President's Council of Economic Advisers in Washington. He has taught at Williams College and NYU's Stern School of Business and currently conducts a seminar on the U.S. banking system at Yale. In January 2001, he became Economic Advisor to Webster Financial Corporation.

Within the past several years, Nick has appeared on the *Jim Lehrer Newshour*, CNN, CNBC, the NBC *Nightly News* and National Public Radio's *All Things Considered*. He is also frequently quoted in the national and regional press. The *Wall Street Journal* and *Business Week* have both cited him as one of the top economic forecasters in the United States.