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Amy has been involved in a wide range of rating assignments (including auto loans, auto leases and student loans), has published numerous articles and criteria publications on the auto sector of the asset-backed securities market, and is a frequent speaker at ABS and auto finance conferences.

Prior to joining Standard & Poor's in 1993, she was a lending officer in Barclays Bank PLC's debt underwriting group and a credit analyst at JPMorgan Chase & Co. (formerly Chemical Bank) where she completed the bank's Credit Training Program.

Amy holds a B.A. in economics and English from Manhattanville College (Purchase, NY) and an M.B.A. from the Stern School of Business, New York University.