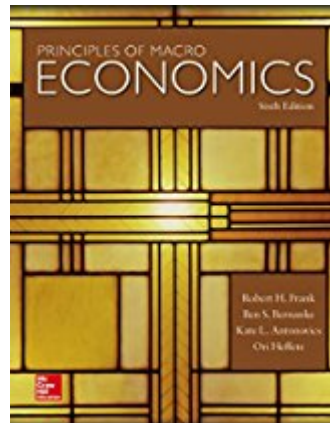


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About the Author Professor Bernanke received his B.A. in Economics from Harvard University in 1975 and his Ph.D. in economics from MIT in 1979. He taught at the Stanford Graduate School of Business from 1979 to 1985 and moved to Princeton University in 1985, where he was named the Howard Harrison and Gabrielle Snyder Beck Professor of Economics and Public Affairs, where he served as Chairman of the Economics Department. He is a fellow of the American Academy of Arts and Sciences and the Econometrics Society. He was named a member of the Board of Governors of the Federal Reserve in 2002 and became the chairman of the President's council of Economic Advisers in 2005. In 2006 Ben Bernanke was selected to be the Chairman of the Federal Reserve

Board. Professor Bernanke's intermediate textbook, with Andrew Abel, *Macroeconomics*, Fifth Edition (Addison-Wesley, 2004) is a best seller in its field. He has authored more than 50 scholarly publications in macroeconomics, macroeconomic history, and finance. He has done significant research on the causes of the Great Depression, the role of financial markets and institutions in the business cycle, and measuring the effects of monetary policy on the economy. His two most recent books, both published by Princeton University Press, include *Inflation Targeting: Lessons from the International Experience* (with coauthors) and *Essays on the Great Depression*. He has served as editor of the *American Economic Review* and was the founding editor of the *International Journal of Central Banking*. Professor Bernanke has taught principles of economics at both Stanford and Princeton. Robert H. Frank received his M.A. in statistics from the University of California at Berkeley in 1971, and his Ph.D. in economics in 1972, also from U.C. Berkeley. He is the Goldwin Smith Professor of Economics at Cornell University, where he has taught since 1972 and where he currently holds a joint appointment in the department of economics and the Johnson Graduate School of Management. He has published on a variety of subjects, including price and wage discrimination, public utility pricing, the measurement of unemployment spell lengths, and the distributional consequences of direct foreign investment. For the past several years, his research has focused on rivalry and cooperation in economic and social behaviour. Professor Heffetz received his B.A. in physics and philosophy from Tel Aviv University in 1999 and his Ph.D. in economics from Princeton University in 2005. He is an Associate Professor of Economics at the Samuel Curtis Johnson Graduate School of Management at Cornell University, where he has taught since 2005. Bringing the real world into the classroom, Professor Heffetz has created a unique macroeconomics course that introduces basic concepts and tools from economic theory and applies them to current news and global events. His popular classes are taken by hundreds of students every year, on the Cornell Ithaca campus and, via live videoconferencing, in dozens of cities across the U.S., Canada, and beyond. Professor Heffetz's research studies the social and cultural aspects of economic behavior, focusing on the mechanisms that drive consumers' choices and on the links between economic choices, individual well-being, and policymaking. He has published scholarly work on household consumption patterns, individual economic decision making, and survey methodology and measurement. He was a visiting researcher at the Bank of Israel during 2011, is currently a Faculty Research Fellow at the National Bureau of Economic Research (NBER), and serves on the editorial board of *Social Choice and Welfare*. Professor Antonovics received her B.A. from Brown University in 1993 and her Ph.D. in economics from the University of Wisconsin in 2000. Shortly thereafter, she joined the faculty in the Economics Department at the University of California, San Diego, where she has been ever since. Professor Antonovics is known for her superb teaching and her innovative use of technology in the classroom. Her highly popular introductory-level microeconomics course regularly enrolls over 450 students each fall. She also teaches labor economics at both the undergraduate and graduate level. In 2012, she received the UCSD Department of Economics award for best undergraduate teaching. Professor Antonovics's research has focused on racial discrimination, gender discrimination, affirmative action, intergenerational income mobility, learning, and wage dynamics. Her papers have appeared in the *American Economic Review*, the *Review of Economics and Statistics*, the *Journal of Labor Economics*, and the *Journal of Human Resources*. She is a member of both the American Economic Association and the Society of Labor Economists.

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