



## Karen Kedem

Director

PFM Financial Advisors LLC

Karen Kedem is a Director in PFM's Higher Education Group. She has two decades of capital markets experience including investment banking, rating strategy, and credit analysis. Karen comes to PFM from J.P. Morgan, where she served as a Vice President on the Higher Education and Not-for-Profit Investment Banking Team. Prior to J.P. Morgan, Karen was a senior credit officer at Moody's Investors Service in New York, where she led bond and credit ratings for higher education and not-for-profit organizations.

Karen is a recognized industry expert frequently called upon by senior leadership, media, and conference organizers. During her career, she was regularly interviewed by premier media outlets such as The New York Times, Bloomberg News, The Wall Street Journal, Chronicle of Higher Education, and National Public Radio. She authored industry leading research and rating methodologies. Karen presented at numerous industry conferences such as the Treasury Symposium, National Association of College and University Business Officers, National Council of Independent Colleges and Universities, as well as the P3 Higher Education Summit.



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### Contact

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### Specialties

Financial Advisory

Higher Education

### Education

B.A. in Political Science  
Brown University

M.A. in Public Affairs  
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**Started with PFM:** 2022

**Started in the Field:** 2005