**Tammy Gamerman** is a Director in Fitch Ratings’ U.S. Public Finance department. She is based in New York and is a member of the Tax-Supported Ratings Group, focusing on state government credits in the U.S.

Tammy joined Fitch in August 2022. Prior to joining Fitch, Tammy monitored and analyzed New York City finances as the Director of Budget Research for the Office of the New York City (NYC) Comptroller. She also worked as a senior analyst at the Citizens Budget Commission, producing wide-ranging research and analysis on New York City and State finances and fiscal policy. Tammy earned a BA from Brandeis University and an MA in Economics from The New School.