

Richard Christopher Whalen



Richard Christopher Whalen is an investment banker and author who lives in Florida. He is Chairman of [Whalen Global Advisors LLC](#) and focuses primarily on the banking, mortgage finance and fintech sectors. Christopher is contributing editor at *National Mortgage News*.

From 2014 through 2017, Christopher was Senior Managing Director and Head of Research at [Kroll Bond Rating Agency](#), where he was responsible for ratings by the Financial Institutions and Corporate Ratings Groups. He was a principal of Institutional Risk Analytics from 2003 through 2013.

Over the past three decades, Chris worked as an author, financial professional and journalist in Washington, New York and London. After college, he worked as a writer at *Legislative Digest* for the House Republican Conference Committee under Rep. Jack Kemp (R-NY). In 1993, Chris was the first journalist [to report on the then-secret FOMC minutes](#) concealed by Fed Chairman Alan Greenspan. Chris worked at the Federal Reserve Bank of New York, Bear, Stearns & Co., Prudential Securities, Tangent Capital, and Carrington Mortgage Holdings.

Christopher holds a B.A. in History from Villanova University. He is the author of four books, including "[Ford Men: From Inspiration to Enterprise](#)" (2017), published by Laissez Faire Books; co-author of "Financial Stability: Fraud, Confidence & the Wealth of Nations," published by John Wiley & Sons, "[Seeing Around Corners: Achieving Success in Business and Life](#)," (2024) a biography of Stanley Middleman published by Forbes Books, and author of "[Inflated: Money, Debt and the American Dream](#)" (2025) published by John Wiley & Sons.

Christopher served on the Economic Advisory Committee of FINRA from 2011 through 2023. He was an advisor on Season 5 of the SHOWTIME series "[Billions](#)." He served as a fellow at Indiana State University (2008-2014), a member of the Finance Department Advisory Council at Villanova School of Business (2013-2016) and board member of the Global Interdependence Center (2017-2019).

Christopher edits [The Institutional Risk Analyst](#) and contributes to Zero Hedge and other publications and forums. He has testified before Congress, the Securities and Exchange Commission and Federal Deposit Insurance Corporation. Chris appears regularly in the financial media and is active on social media such as [Twitter](#) and [LinkedIn](#) under "[rcwhalen](#)". Chris is a member of [The Mortgage Bankers Association](#) and [The Lotos Club of New York](#).