



## Zainab Bilal

Senior Analyst

PFM Financial Advisors LLC

Zainab joined PFM in 2021. She provides analytical and quantitative support to the Higher Education and alternative delivery/public private partnerships (P3) practices out of PFM's Boston office. Her current responsibilities include structuring and executing debt securities, assessing refunding opportunities, complex financial modeling, cash flow forecasting as well as debt capacity and credit analyses.

Prior to joining PFM, Zainab graduated magna cum laude from Bryn Mawr College with a Bachelor's Degree in Mathematics and a minor in Economics.



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### Contact

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### Specialties

Healthcare

Financial Advisory

### Education

Bryn Mawr College  
Bachelor's Degree in  
Mathematics, Minor in  
Economics

### Professional Designations or Licenses

Municipal Advisor  
Representative (Series 50)

**Started with PFM:** 2021

**Started in the Field:** 2021