

ABOUT THE AUTHOR

SCOTT SMITH began his career on Wall Street, where in 1993 he pioneered the first mixed-property commercial mortgage-backed security (CMBS) by securing a \$1 billion line of credit from Donaldson, Lufkin & Jenrette (DLJ). His groundbreaking structure remains a cornerstone of mortgage-backed securities today. He also played a key role in structuring the first phase of financing for Nelson Mandela's Redevelopment Program in South Africa, delivering housing to over eleven thousand families in Soweto.

Later, Scott founded an educational publication for schools, *Kidz Magazine*, one of the first examples of user-generated content. The magazine was distributed exclusively in the classroom and grew to a readership in the millions in 30 nations. He also co-founded two top Colorado charter schools, Summit Middle School and Peak-to-Peak Charter School (K-12).

Today, Scott is the founder of FinaTech, where he is pioneering the use of patented structured finance solutions in private equity that reduce the cost of capital for fund managers while providing investors with a liquid investment vehicle. He is also a co-founder of Massively Parallel Technologies and Fathym. MPT has developed a patented parallelization technology that reduces the power consumption of data centers, while Fathym's agentic AI automates the development of software solutions for industrial automation.

Scott is the director of The Foundation for a Better Economy and a managing member of C Squared Funds. He is the author of *Fixing America* and the visionary behind the Financial Freedom Plan—a bold legislative proposal designed to upgrade America's financial operating system.