



## INTERSESSION RESEARCH PROJECTS

Information, Policies, and Instructions  
For Completion of First Year and Second Year  
Projects

July 2007 School Session  
2007 – 2008

Graduate School of Banking at Colorado  
University of Colorado – UCB 411  
1540 30<sup>th</sup> St, Suite 147  
Boulder, CO 80309-0411  
800-272-5138

## INTERSESSION RESEARCH PROJECTS

### Objectives

GSBC intercession research projects are designed to enhance the participant’s CBE and on-campus learning experiences by providing an opportunity to apply concepts from core classes to current problems and/or issues facing the participant’s institution. Individuals who do not work for a specific bank, may select an institution to conduct their analysis. The analysis of data and own-bank practices and culture will provide a better understanding of management principles and the decision-making process. Your efforts will enhance your leadership skills and benefit the bank by emphasizing best practices in community banking.

### Work Effort

Successful completion of the projects will require considerable effort and time. Each project is designed to require approximately 40 hours of effort to collect and analyze the information and prepare the report. Each participant in the First Year Program will complete three projects between the first and second year and between the second and third year of GSBC, respectively. Each participant in the Second Year Direct Program is required to complete three projects before attending the third year of GSBC. The specific projects and due dates are listed below. Projects should be postmarked by the date indicated.

*Due dates vary according to the beginning letter  
of your last name.*

	<u>A – H</u>	<u>I – P</u>	<u>Q - Z</u>
<b>First Year Participants</b>			
<u>Credit Risk Management</u>	10/22/07	2/4/08	4/7/08
<u>Bank Financial Analysis</u>	2/4/08	4/7/08	10/22/07
<u>Marketing Financial Services</u>	4/7/08	10/22/07	2/4/08
	<u>A – H</u>	<u>I – P</u>	<u>Q - Z</u>
<b>Second Year Participants</b>			
<u>Asset &amp; Liability Management</u>	10/22/07	2/4/08	4/7/08
<u>Loan Portfolio Management</u>	2/4/08	4/7/08	10/22/07
<u>Organizational Culture Assessment Instrument (OCAI)</u>	4/7/08	10/22/07	2/4/08

Given the amount of work and tight schedule, you should begin work immediately to ensure timely completion of the projects. If you fall behind schedule, it will be far more difficult to conduct a comprehensive analysis that best reflects your understanding and abilities.

### **Submission Requirements**

Your work is expected to conform to a high standard of grammar and writing style, including organization, clarity of writing, punctuation, and spelling. Graders will incorporate the quality of both the content and writing style when evaluating your project.

#### Format

Each project will include a title page, executive summary, content pages of text, bibliography (reference list), endnotes, and exhibits/tables where appropriate.

**NOTE: Write one executive summary that is broad enough to describe your bank and your background/responsibilities within the bank. In addition, summarize the basic issues in all three projects that are due before the next session. Attach the same executive summary to the front of each project after the title page.**

Title page: include name, institution, mailing address, telephone number, email address

Executive summary: one page limit with a brief autobiographical statement of the author, Description of the bank, key issues, the analysis procedure, and key results and Conclusions

Content pages: text of analysis (12 page limit)

Bibliography: a listing of articles, books, etc. referenced in completing the project

Footnotes/endnotes: indication of sources of key ideas and or statements

Exhibits/tables: identify sequentially in the content pages but attach to the end of project

All submissions should be typed in a Microsoft Word and Microsoft Excel compatible program format and printed on paper with 8 ½ by 11 inches page size. Pages should be numbered sequentially with all Exhibits and Tables numbered sequentially and referenced in the content pages of text. The **maximum number of content pages of text is 12** with double-spaced type. Use traditional margin size and fonts. Binders are not necessary.

#### Submission Procedures

Mail every project to: GSBC, University of Colorado, 1540 30<sup>th</sup> Street, Suite 147, UCB 411, Boulder, CO 80309-0411. The projects must be **postmarked by the due date** indicated on the previous page. You will be notified electronically that the project was received by the GSBC office. The projects will be promptly shipped to the grader. After completion of grading, the grader will return the projects to the GSBC office where the grades will be recorded and the projects returned to each participant via regular mail.

## Extension of Time

Participants may receive an extension of time for completion of a project when there are urgent and extraordinary circumstances. Requests for extensions should be directed to the GSBC office with a written statement indicating the reason(s) why an extension should be granted. Extensions should be requested **only** for extraordinary situations. The due dates will be **strictly** observed. Failure to meet the deadlines will result in a lower grade.

## **Grading**

Projects will be read and graded by banking professionals who have been selected based on their expertise in the area. Every project in a subject area will be read by the same individual to ensure consistency in the grading. Graders will provide feedback in the form of written comments and formal grades. Grades will be assigned according to the following categories:

<b>Excellent plus</b> <b>(95%-100%)</b>	<b>Excellent</b> <b>(90%-94%)</b>	<b>Very Good</b> <b>(80%-89%)</b>	<b>Acceptable</b> <b>(70%-79%)</b>	<b>Needs Improvement/Resubmit</b> <b>(60%-69%)</b>
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A student who receives a grade of ‘Needs Improvement’ must respond to the grader’s comments with a revised written project, which will be re-graded. The highest grade that can be earned from a re-grading is ‘Acceptable.’ There is no targeted distribution for grades.

It is entirely appropriate and expected that students will work with other students and other employees of their institution in identifying key concepts, issues, and information for each project. You are encouraged to visit with key personnel within your institution to better understand the underlying information and incorporate all relevant comments and information in your write-up. Still, the written work of each student is expected to be original and plagiarism will not be accepted. Indicate in a footnote or endnote when you have relied on the work of others. You will also be asked to provide the names of other GSBC students you have worked with on each project and sign a statement indicating that the submitted project is your own work. Failure to comply with these standards will result in dismissal from GSBC.

## **Project Benefits**

Completion of the research projects will be one of the best learning experiences that you will have at GSBC. The projects are designed to help you better understand how your institution conducts business and makes decisions to improve performance. You will have a greater appreciation of different aspects of running a bank and how decisions are interconnected. As such, the projects will help provide you with the expertise and leadership skills to be a better manager.

Enjoy the opportunity and experience!

Timothy W. Koch, President  
Graduate School of Banking at Colorado

## Appendix

### A. Sample Title Page

#### BANK FINANCIAL ANALYSIS

Sara Lightsey  
County Bank  
500 Main Street  
Des Moines, IA 50333

Tel: (515) 577-9359  
Email: [slightsey@aol.com](mailto:slightsey@aol.com)

Instructor: Mike Stevens

Submitted in partial fulfillment of the requirements  
of GSBC, University of Colorado, Boulder, CO

### B. Sample Bibliography (References)

Book: Koch, Timothy and S. Scott MacDonald. Bank Management, Thomson South-Western, 2006.

Article: Klee, Elizabeth and Gretchen Weinbach. "Profits and Balance Sheet Developments at U.S. Commercial Banks in 2005," The Federal Reserve Bulletin, Board of Governors of the Federal Reserve System, June 2006.

### C. Statement of Original Work on Cover Page of Each Project

*The following information will appear on your cover page.*

I certify that the work contained in this project is my original work and that all writings of other persons and organizations, including my own institution, have been fully documented.

Signature \_\_\_\_\_ Date \_\_\_\_\_

I worked with the following GSBC students on this project: \_\_\_\_\_

\_\_\_\_\_