



# Second Year Projects



# 2024 Maryland Banking School Second Year Projects

## Project #1

Capstone Project  
Due: March 28, 2025

## Project #2

Course: Advocacy & Leadership  
Instructor: Evan Richards  
Due: June 6, 2025

## Project #3

Reminder: Three financial education presentations must be made and reported by June 6, 2025 in order to be eligible for graduation.

\*\*\*For all projects – please retain a copy of all projects. Projects do occasionally get lost in the mail, spam filters, etc. Students are responsible for re-submitting their projects if necessary.\*\*\*

*Save the Date!*  
**August 4-8, 2025**

# Maryland Banking School

## Policy on Preparation of Bank Study Projects

### I. GENERAL INFORMATION

#### A. Working together:

Since this is an educational process, students are encouraged to work together and consult others in the preparation of their bank study projects. Help may be in the form of information and statistics, suggestions regarding the interpretation of what is required, ideas as to the proper approach to the project, and such other matters as will be of benefit to the students in submitting a high quality product.

Joint efforts among the students, however, should not be carried too far. Cooperative effort should stop at the time the student begins to actually write his paper for submission. In other words, the submitted paper project study must be the student's own work, expressed in his/her own words, not the work of others.

There may be situations, particularly with students from the same institution, when a joint project makes sense. In those cases, a plan for a joint project must be approved by the instructor prior to submission of the paper. Factors such as length of paper and delineation of work will be considered by the instructor in approving such requests.

### II. PREPARATION AND MAILING INSTRUCTIONS

- A. All papers must be typewritten, double-spaced. (Handwritten charts or tables will be accepted, if neat.)
- B. Prepare your papers in appropriate form, giving attention to such details as margins, headings and neatness, as well as spelling.
- C. Keep a copy. We have had papers lost in the mail. You will need the information from previous papers as you move through the school's curriculum. Students are responsible for the retention of their own papers.
- E. Please mail your completed projects to:

Registrar  
Maryland Bankers Association  
186 Duke of Gloucester Street  
Annapolis, MD 21401

Or email Andrea DeVilbiss at [adevilbiss@mdbankers.com](mailto:adevilbiss@mdbankers.com).

Overnight Delivery is not necessary!

### III. DUE DATES AND DEADLINES

#### **ALL PROJECTS SHOULD BE MAILED SO AS TO REACH THE DIRECTOR'S OFFICE BY THE DUE DATE.**

Failure to submit a bank study project by the scheduled date works a hardship on the Director's office as well as the instructor who grades the paper, and is unfair to those students who get their projects in on time. Accordingly, we must insist on strict observance of the requirement that all projects be submitted by the due date.

No student will be permitted to enroll for the next subsequent class year unless all prior year's projects have been submitted and have received a passing grade.

Extensions are granted only under dire circumstances and only for an additional two weeks. Extension requests will be made on an individual basis and must be made in writing to the Registrar prior to the due date. Only those who request an extension may mail in a project after the due date. Two weeks following the due date, a late notification letter will be sent to the student **with a copy to the bank's President/CEO.**

### IV. PROCEDURE ON HANDLING AND GRADING OF THE BANK STUDY PROJECTS

- A. Students should email or mail their bank study projects to the Director's office. These will be acknowledged by email or in writing upon request.
- B. The registrar records receipt of the projects and forwards them to the instructor for grading.
- C. When graded (we allow the instructor four-six weeks) all papers are returned to the Director's office where the grades are recorded and the projects or any comments returned to the students. Projects will be graded: A, B, C, D or F (plus or minus may be added when applicable).
- D. Failing or incomplete projects graded are returned to the student with an indication of the nature of the deficiencies. The student is permitted to rework the project and return it to the Director within two weeks. The reworked paper is then forwarded to the instructor for grading. The maximum grade for a resubmitted project is a "B". The submission of bank study projects is required to return to the next resident session.
- E. The registrar maintains a permanent record of the student's grades and instructors assign a numerical value to the grades on the projects as follows:

- A ... 100-91
- B ... 90-81
- C ... 80-71
- D ... 70-61
- F ... 60 and below

Project grades are weighted based on the amount of time and detail the students devote to the various projects using the following formula:

**Capstone Project** = 30% of GPA

\*Note the presentation portion of the Capstone project is currently pass/fail.

**Fundamentals Curriculum Project** = 20% of GPA

**Bank Credit and Human Resources Management Projects** = 15% of GPA each

**Advocacy Projects** = 10% of GPA each

F. Currently the Maryland Banking School Board of Trustees selects the top academic student to receive the Lilian T. Moffat Award. Criteria for selection include scholastic achievement, participation in class and overall personal contribution to the school. Students achieving a grade point average of 3.75 or above will be identified both on their diplomas and at graduation as an honor student.

G. Each student must also complete three Financial Education Program presentations prior to June 1 of the year he or she expects to graduate.

If you have questions, please feel free to contact:

Andrea DeVilbiss

(443) 837-1606

[adevilbiss@mdbankers.com](mailto:adevilbiss@mdbankers.com)