**Term Project Guideline: Analyzing Bank Failure in 2023**

**Introduction:**

The term project will provide students with a deeper understanding of the complexities surrounding bank failures in the modern financial system. By analyzing the selected bank failure in 2023, students will gain insights into the multifaceted factors that contribute to such incidents and the potential strategies to prevent them.

**Steps:**

1. Bank Selection:

Select a prominent bank failure that occurred in the year 2023. Choose a bank that has substantial information available for research and analysis.

2. Background Research:

Gather relevant information about the selected bank, including its history, financial performance, market position, and any preceding events that might have contributed to its failure.

3. Causes and Factors:

Identify and analyze the primary causes and contributing factors that led to the bank's failure. Consider both internal and external factors, such as mismanagement, economic conditions, regulatory changes, and market dynamics.

4. Regulatory Domain:

Examine the regulatory environment in which the bank operated. Investigate whether regulatory oversight played a role in preventing or exacerbating the failure. Explore any changes in regulations that might have impacted the bank's operations.

5. Financial Analysis （optional）

Analyze the financial statements and data available for the bank. Evaluate key financial indicators such as capital adequacy, asset quality, management quality, earnings, and liquidity. Compare these metrics to industry standards and identify deviations.

6. Impact and Consequences:

Assess the broader impact of the bank failure on the financial system, its customers, stakeholders, and the economy as a whole.

7. Preventive Measures:

Explore potential preventive measures that could have been taken to avert the bank's failure.

8. Recommendations:

Based on your analysis, propose recommendations for regulators, policymakers, and banking institutions to mitigate the risks associated with future bank failures.

9. Presentation (optional)

Prepare a presentation summarizing your project findings. Highlight the main points, causes, consequences, and recommendations.

**Project Requirements:**

**Word Count**

The report should be between 800 to 2000 words, excluding references and appendices.

**Font Size and Formatting**

* Times New Roman or Arial font
* Font size: 12 pt
* 1.5 line spacing
* inch margins on all sides

**Citation Guidelines**

* Use APA style for in-text citations and references.
* Cite all sources properly to avoid plagiarism.
* Include a references section at the end of the report.

**FIN310 Term Project Rubric – Fall 2023**

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| **Criteria** | **Excellent (4)** | **Good (3)** | **Satisfactory (2)** | **Needs Improvement (1)** |
| **Content and Analysis** | Demonstrates thorough understanding of the bank failure, causes, consequences, and regulatory factors. In-depth analysis is provided. | Shows a solid understanding of the bank failure, with comprehensive analysis of key aspects. | Covers the main points of the bank failure, but lacks depth in analysis. | Provides limited analysis and lacks understanding of key aspects of the bank failure. |
| **Regulatory Domain Exploration** | Thoroughly examines the regulatory environment and its impact on the bank failure. | Provides a comprehensive overview of the regulatory factors influencing the bank failure. | Touches on regulatory aspects, but lacks depth or clarity. | Mentions regulatory factors superficially, without in-depth exploration. |
| **Recommendations and Critical Thinking** | Offers well-founded recommendations based on analysis. Demonstrates insightful critical thinking and proposes practical solutions. | Provides thoughtful recommendations grounded in analysis. Demonstrates critical thinking skills. | Offers reasonable recommendations, but they may lack depth or practicality. | Provides recommendations without strong ties to analysis or critical thinking. |
| **Organization** | Exceptionally well-organized report, with a clear structure and logical flow of ideas. | Well-organized report, with a clear structure and coherent flow of ideas. | Generally organized report, but some sections might lack clarity or cohesion. | Somewhat disorganized report, lacking clear structure. t. |
| **Citations and References** | All sources are cited accurately using proper APA format. Comprehensive list of references provided. | Most sources are cited properly, with minor errors. References list is mostly accurate. | Some sources are not properly cited. References list may have significant errors. | Several sources are missing citations or inaccurately cited. References list is incomplete. |
| **Overall Quality** | Exceptional quality of work that goes above and beyond expectations. | Good quality work that meets expectations. | Satisfactory quality work, but with room for improvement. | Below-average quality work that needs improvement. |