

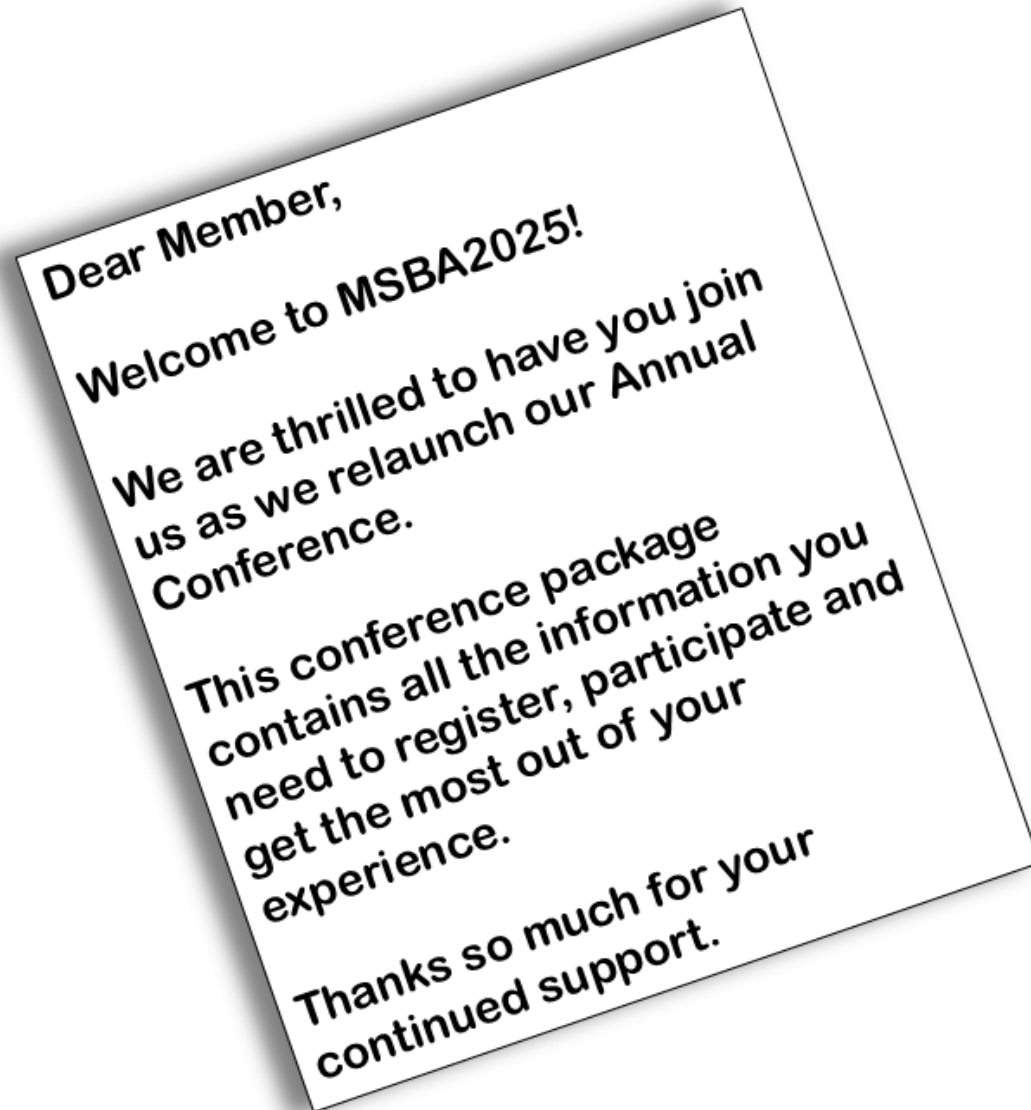


MSBA2025

Conference Package

Please review this document carefully.

A letter from the Executive Committee.



President
Carol McCarthy
Assistant Branch Manager
Rockland Trust

Treasurer
Nickolette Cucchiello
Woburn High Branch Supervisor
Rockland Trust

Vice President - Administration
Judy Langill
AVP/Education Coordinator
Reading Cooperative Bank

Secretary
Brittany Haley
Educational Branch Coordinator
All One Credit Union

MSBA2025

Friday, April 4, 2025

**Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, MA 02210**

Check-in: 8:30 a.m.

Competitions Begin at 9:00 a.m.

Please make every attempt to arrive prior to 9:00 a.m.

2025 Theme

Banking Basics

**Financial Literacy
Banking Knowledge
Banking and Financial Terminology**

REGISTRATION OPENS FEBRUARY 3, 2025

Overview

MSBA membership meets to plan and discuss improvements to our events. Based on member feedback, some changes have been made for the 2025 competition. This document contains all the information you need.

Schedule

Prior to the Conference	
Date	Event
February 4, 2025	Registration Opens (Eventbrite.com)
February 11, 2025	Scholarship Application Submission Opens
March 14, 2025	Registration Closes
March 14, 2025	Scholarship Application Deadline

Day of the Conference – April 4, 2025	
Date	Event
8:30 a.m.	Team Arrival & Check-in
9:00 a.m.	Conference Begins – Opening Remarks
9:10 a.m.	Competitions Begin – Locations Vary
11:00 a.m.	Lunch – Locations Vary
11:45 a.m.	Door Prizes
12:00 p.m.	Award Presentations
12:30 p.m.	Closing Remarks – Conference Ends

IMPORTANT SPECIAL UPDATE

We have been notified by the Federal Reserve Bank of Boston of significant price increases for lunch and new fees that have been implemented.

As a result of the increase and additional fees, we are in the unfortunate position of having to limit the number of students and adults from each school to 15 students and 4 adults – 19 people total. That will ensure one team from each school for each competition.

Because we understand that this is a disappointment to many of you, we have an option. If a school would like to have an additional team participate in the Banking Bowl, we must charge \$25 for each additional number in head count over 19.

Please contact Carol McCarthy (Carol.McCarthy@RocklandTrust.com) if you would like to bring more than 19 people to the conference.

We sincerely apologize for this unforeseen budgetary challenge.

Transportation

Please plan your transportation to the Federal Reserve Bank. Be sure to contemplate travel time, potential for traffic delays and other considerations.

The Federal Reserve Bank is located at 600 Atlantic Ave, Boston, across the street from Boston's South Station with **subway and commuter rail service**.

In the past, teams have chosen a variety of transportation options. In addition to **private automobiles** and **school buses**, we suggest you also consider **public transportation options**, which will help avoid traffic delays. For those travelling from more distant locations, please consider a combination of transportation methods to help you get to Boston on time. Commuter rail schedules can be found at <https://www.mbtta.com/schedules/commuter-rail>.

You may find it advantageous to consider a combination of transportation options.

Lunch (Lunch options are subject to change)

Lunch will be served during our conference between 11:00 am and 11:30 am. Lunch locations will be assigned the day of the conference based on the location of each competition. Lunch options are *expected* to be sandwiches or roll-ups of the following choices:

- Roast Turkey
- Smoked Ham
- Tuna Salad
- Vegetarian

IMPORTANT:

Given the size of our group, the caterer at the Federal Reserve is unable to accommodate those with food allergies. Attendees with food allergies should plan to bring their own lunch.

Door Prizes

In keeping with tradition, each **financial institution is asked to provide one door-prize item *per affiliated school*** on competition day.

Institutions with more than one affiliated school should bring door prizes for each school in attendance.

The recommended minimum value of each prize is \$25.00.

Door prizes should NOT be promotional items with a financial institution logo.

It is acceptable for the prize to be enclosed in a small bag, envelope or gift wrap with the financial institution name or logo. Of course, bank or credit union “swag” is welcome in addition to a non-branded door prize.

Please bring your door prize(s) with you on competition day. You may leave your prize(s) with the MSBA representative at the front of the main auditorium. If the item is not easily identifiable, please clearly label the item and indicate the financial institution that contributed the item(s).

REMINDER: Financial institutions should furnish a door prize for EACH affiliated school in attendance.

Prize Winners

Prize winners (1 from each school in attendance) are randomly drawn prior to the Conference from the list of registered students from each participating school. Winners are revealed following lunch.

Prizes may only be claimed if a winner is present at the competition. Alternate winners for any unclaimed prizes will be selected by a random draw prior to the end of the competition.

In the past, some financial institutions have generously provided “special” door prizes of greater value in addition to the prizes of nominal value. If additional “special” prizes are provided, winners for these prizes will be selected by random draw on the day of the competition.

ATTIRE AND GROOMING GUIDELINES

MSBA2025 is held at the Federal Reserve Bank of Boston. As representatives of your school, its affiliated financial institution and the Massachusetts School Bank Association, our appearance, grooming and personal hygiene are important. All participants attending **MSBA2025** are expected to dress in a manner consistent with a professional business or “business casual” office environment.

Clothing should be clean and free from wrinkles. Extremes in attire, hairstyle, jewelry, or makeup should be avoided. Fragrances from perfume, cologne and strongly scented personal care products should be minimized.

Professional attire fits appropriately, is not too tight, too loose or too revealing.

PLEASE AVOID

- | | | |
|---------------------------------------|--|------------------------------------|
| • Casual capri-style pants | • T-shirts | be covered by a sweater or jacket) |
| • Cargo pants | • Tank tops | |
| • Denim or jeans of any color | • Sweatshirts | • casual boots (such as Uggs) |
| • Stretch pants, leggings or jeggings | • Low-cut apparel | • work boots |
| • Shorts | • Thin/narrow straps or strapless apparel (narrow straps or strapless tops may | • flip-flops |
| • Mini-skirts | | • sandals |

Team Attire: Teams have the option to wear team attire. Team attire usually consists of shirts in school or financial institution colors with school mascot or financial institution logo.

While these guidelines have been agreed to by the MSBA membership, it is understood that individual circumstances may require some flexibility. In all cases, it is expected that those in attendance be neatly dressed.

The Executive Board of MSBA thanks you for your cooperation.

Supervision

Sufficient adult supervision is expected from each school. It is mandatory to have at least **one chaperone for each team in each competition.**

Volunteer judges are not counted as chaperones. While extra adult help is always appreciated, we encourage group leaders to coordinate with the MSBA Board to determine the need and available assignments before registering additional adult volunteers. Please keep this in mind when planning.

Please contact any member of the MSBA Executive Board with any questions, comments or concerns.

DEADLINES

**DEADLINE FOR ALL CONFERENCE REGISTRATIONS IS
3:00 p.m. on FRIDAY, MARCH 14, 2025**

(REGISTRATION OPENS FEBRUARY 3, 2025)

The web address to register for MSBA2025 is

<https://MSBA2025.eventbrite.com>

Or, link from the Member Information page on the MSBA website, www.maschoolbanks.org. The password to access the member information page is **MSBA2025**.

**DEADLINE FOR SCHOLARSHIP APPLICATIONS IS
FRIDAY, MARCH 14, 2025**

Please follow the submission instructions on page 20

DUE TO THE SHORT WINDOW BETWEEN THE DEADLINE AND CONFERENCE DATE, THERE
CAN BE NO EXCEPTIONS TO THE DEADLINE.

VOLUNTEER INFORMATIONAL E-MAIL

Prior to the Conference, an email will be sent to all volunteers and judges with information on:

- Logistics for the day
- What volunteers can expect from the day
- Duties of volunteers
- Review of responsibilities for judges

PLEASE PROVIDE E-MAIL ADDRESSES FOR ALL VOLUNTEERS WHO WILL NOT GET A COPY OF THIS PACKAGE.

E-MAIL ADDRESSES FOR VOLUNTEERS MUST BE SENT TO BRITTANY HALEY

bshaley@all-onecu.com

When e-mailing those addresses to Brittany, please have the subject line of your e-mail state:

“Volunteer for MSBA2025”

(THIS SPACE IS INTENTIONALLY BLANK)

REGISTRATION AND REQUIRED INFORMATION

The Federal Reserve Bank of Boston maintains strict security protocols. All attendees are required to provide identification for entry to the Federal Reserve Bank. Students without a valid driver's license should have a school ID at a minimum. Please contact a member of the MSBA Executive Committee with any questions.

Additionally, MSBA must submit a complete list of all attendees to the Federal Reserve Bank *in advance* of **MSBA2025**. Financial institution representatives **must** be included in this list.

MSBA also requires certain information to ensure that **MSBA2025** runs smoothly.

Your group's registration, through Eventbrite, must be complete, so that we can provide the necessary information to the Federal Reserve Bank prior to **MSBA2025**. Check the member information page on the MSBA website. <http://maschoolbanks.org/>. The member password is **MSBA2025**.

The deadline for registration is Friday, March 14, 2025 at 3:00 p.m.

Please have the following information before beginning your group's registration.

Group Contact Info

- Group Leader Name
- Group Leader e-mail
- Group Leader phone number

Adult Attendee Info

- Adult's name
- School or financial institution
- Best telephone number (required only for group leader and alternate)
- E-mail address (required only for group leader and alternate)
- Lunch choice
- Food allergy notification – we are not able to make accommodations for those with food allergies. Those with food allergies should plan to bring their own lunches.
- Role (judge, volunteer, chaperone, teacher, FI representative)
 - Please remember that any adult, regardless of desired role, may be asked to participate as a judge, volunteer or chaperone)

Student Attendee Info

- Student's name
- School
- Lunch choice
- Food allergy notification – we are not able to make accommodations for those with food allergies. Those with food allergies should plan to bring their own lunches.
- Competition (Banking Bowl, Marketing, Product Development)

Contact an MSBA Executive Committee member if you need assistance.



BANKING B O W L

Banking Bowl Competition

The Banking Bowl is a banking and financial literacy knowledge competition. The competition follows a question and answer format.

Each school may enter **one** team with up to 5 students. One additional team *may* be added as long as there is full representation in the other competitions (Marketing and Product Development).

Conference Day Instructions

The Banking Bowl will begin immediately following introductions.

All teams participating in the banking bowl will remain in the auditorium. Team seating will be assigned to minimize the chance of overhearing other teams' discussions and to facilitate the scoring process.

Reminder: The use of phones and other electronic devices are not permitted during the competition. Use of any devices will subject the team to disqualification.

Questions and Judging

The Banking Bowl is facilitated by MSBA volunteers and judged by experienced bank, credit union and/or education professionals. Any uncertainty regarding a team's answer will be considered by the judges. All rulings by the judges are final and to be respected.

PLEASE NOTE: All school groups wishing to submit questions for use in the Banking Bowl are encouraged to do so. Please provide those submissions no later than the registration deadline.

Fair Play

In the interest of fair play, we ask that observers NOT transcribe, photograph or record audio and/or video of the competition. Please do not use smartphones or tablets, cameras or even pen and paper to make a record of the questions and answers. These activities will be viewed as an effort to gain an unfair advantage in future contests and doing so puts your team at risk of being disqualified from next year's competition.

Rules – THERE ARE CHANGES FOR 2025

Cell phones and other electronic devices must be silenced.

Audience members are asked to remain quiet during the entirety of the competition.

Teams are asked to remain silent unless discussing an answer.

Each team will have an adult proctor. The proctor will be from a school or financial institution that is not affiliated with the team. Proctors will ensure that teams determine their answers independently, without consulting, phones, notes or other means of assistance. Proctors may not participate in the team's discussion or assist in answering the questions.

Rules (continued)

There will be two rounds of play.

The first round will consist of general banking and personal finance questions. Questions will be read aloud and displayed on the screen. Due to space constraints, abbreviations, such as “FI” for financial institution, may be used on the screen. Questions are designed so that answers should be short and concise.

Teams will have 20 seconds to quietly discuss the answer and write it down on the whiteboard provided. When time is up, teams must immediately stop writing and hold up their whiteboards. The answer, and acceptable variations of the answer, will be announced and displayed on the screen.

For scoring purposes, each team’s proctor will be asked, one at a time, to answer “YES” if the answer is correct, or “NO” if the team’s answer is incorrect. If a team requests a judges’ ruling, the proctor should answer “JUDGES”. The judges will evaluate the answer and render a decision. Judges’ rulings are final.

The auditorium is large, so proctors are asked to call out your answers loudly and clearly. Audience members and teams are asked to remain silent during scoring.

At the end of Round 1, no fewer than 5 teams, with the highest scores, will advance to Round 2. More than 5 teams will advance only in the event of a tie score.

Based on feedback from Association members, the rules for Round 2 have changed.

During Round 2, questions of a more challenging nature will be asked in the same manner as in Round 1. At the end of questioning, 1st, 2nd and 3rd place will be determined based on the number of questions answered correctly by each team. If there is a tie for 1st, 2nd or 3rd place at the end of questioning, tie-breaker questions will be asked to determine winners.

Answers to tie-breaking questions will be numbers. The team with the number closest to the answer will break the tie.

Prior to beginning, each team will be asked to confirm that it has a proctor, a whiteboard, a marker and an eraser.

Please Note:

- Questions asking for the meaning of acronyms must be exact.
- If a question asks for a name or names, a last name will generally be considered acceptable, except in situations where a last name alone could be ambiguous. For example, judges would expect a clear and unambiguous answer to a question where the answer refers to either George H.W. Bush or George W. Bush.
- Spelling errors will not result in an incorrect answer, as long as the intended answer is clear and unambiguous. For example, misspelling the name “Janet Yellen” as “Janet Yellan” would not be considered incorrect, where “Janet Jellen” would be considered incorrect.



MARKETING COMPETITION

INSTRUCTIONS

Overview

An individual or team of up to five students will develop a marketing piece or marketing campaign for a financial product or service.

Teams may use as many forms of media and presentation technology as desired. Each team's project will be presented to a team of judges. The 2025 theme is *Banking Basics: Financial Literacy, Banking Knowledge, Banking and Financial Terminology*. The Marketing piece or campaign must be related to the theme in some way. Interpretation of the theme is left to the team.

The top scoring teams from each judging room will advance to the final. The number of teams advancing from each room will depend on the number of teams participating and the number of judging rooms.

When presenting to the judges, your team should be able to articulate and justify your choices for the best media channels for the promotion AND how your campaign fits with the "Banking Basics" competition theme.

Time:

Teams prepare presentations and materials prior to the conference date. Teams may begin developing marketing campaigns or marketing pieces any time prior to the conference date and are encouraged to begin as soon as feasible based on school expectations. All projects are judged on the date of the conference. Teams will have 10 minutes on the conference day to set-up, present the product or service to the judges, and answer questions. To be clear, the 10-minute time allowance includes set-up and Q&A.

Materials

Materials and technologies used to design and create the campaign are up to the team. **The use of artificial intelligence to create any element of the campaign is NOT allowed.**

All materials that are used must be provided by the contestants and must be within the guidelines of the Federal Reserve. **There is NO INTERNET ACCESS available at the Fed.** Teams must bring any technology required for presentations to the competition. Examples of such technology include laptops, projectors, extension cords, etc. The Fed does not provide technology equipment.

Restricted Items:

Fed restrictions prohibit items or props that may be considered or may appear to be dangerous. Do not bring any such items to the Fed.

Cellphones:

Use of cell phones, except as a prop or technology device directly related to the presentation of the product or service, is not permitted. A student using a cell phone during the presentation for any other purpose may result in the disqualification of his/her team.

Judging

Participation of the entire team is expected when presenting to the judges and will be reflected in the scoring.

An MSBA Representative will meet with the judges on the day of the event to review the guidelines and criteria for judging. During the first round of judging, financial institution judges will not judge their schools involved in the competition.

In Round 1, judges may ask one question and will be permitted to ask one follow up or clarification question. In the interest of time, no additional questions will be permitted. The top scoring teams from each judging group will advance to a 2nd round.

In Round 2, the high scoring teams from each judging group will re-present to the full group of judges. Time permitting, the team of judges may ask up to 3 questions total. (3 questions total, not 3 per judge.)

Judging will include an evaluation of:

Goals and Objectives

- Were goals identified?
- Was the target audience reached?
- Are goals and objectives realistic and achievable
- Use of materials and technology to illustrate the product, service or idea
- Effectiveness of the methods used to reach the target audience

Presentation

- Team participation
- Clear explanation of the product, service or campaign
- Organization
- How easily can the presentation be followed or understood?

Creativity

- Degree of innovative thinking
- Use of color (or lack of color)
- Use of "white space"
- Use of materials

Teams should think creatively, making sure that all goals for the presentations are clearly defined. Presentations may not exceed 5 minutes. Judges' questions and team answers are limited to no more than 3 minutes.

Prompt

The marketing prompt for this year's competition is:

Create a marketing campaign or marketing piece about a new financial product or service that targets the youth market. Your campaign should include key messaging and slogans.

MARKETING COMPETITION JUDGING SHEET

SCHOOL NAME: _____

Please score the following categories on a scale of 0 (low) to 25 (high). The maximum overall score for a team is 100.

Goals and Objectives

- How clearly were goals identified?
- How well was target audience reached?
- How realistic and achievable were the team's goals and objectives?
- How well did the team use materials and/or technology to illustrate product, service, idea?
- How effective are the methods used to reach target audience:
 - media, direct mail, signage, etc.

0-25 Points

Presentation

- Did all students participate in the presentation?
- How clearly was the campaign or piece explained in the verbal content?
- How well was the presentation organized?
- Was the presentation logical and easy to follow?

0-25 Points

Creativity

- How innovative was the marketing campaign or piece? (unique product or service, the team thought "outside the box")
- How well was color, or the lack of color used?
- How well was "white space" used?
- How well were materials and/or media used?
- How well were materials and/or media used to illustrate the product or service?

0-25 Points

Applicability

- How well did the marketing campaign or piece reflect at least one element of the competition theme:
"Banking Basics (Includes Financial Literacy - Banking Knowledge - Banking and Financial Terminology)"

0-25 Points

Total

- Maximum of 100 points

Total Pts.

Please list up to 3 strengths

Please list up to 3 areas for improvement

Judge's Notes: Thank you for providing comments and constructive feedback below. Your comments are critical to the students' development and success.

PRODUCT



DEVELOPMENT

Product Development Competition

Overview

An individual or team of up to five students will develop a financial services product or service. Teams may use as many forms of media as desired. Each team's project will be presented to a team of judges. The 2025 theme is *Banking Basics: Financial Literacy, Banking Knowledge, Banking and Financial Terminology*. The product or service must reflect the theme of the conference. Interpretation of the theme is left up to the team.

The top scoring teams from each judging room will advance to the final round. The number of teams advancing from each room will depend on the number of teams participating and the number of judging rooms.

Materials:

All materials that are used must be provided by the contestants and must be within the guidelines of the Federal Reserve. **There is NO INTERNET ACCESS available at the Fed.** Teams must bring any technology required for presentations to the competition. Examples of such technology include laptops, projectors, extension cords, etc. The Fed does not provide technology equipment.

Time:

Teams prepare presentations and materials prior to the conference date. Teams may begin developing products or services any time prior to the conference date and are encouraged to begin as soon as feasible based on school expectations. All projects are judged on the date of the conference. Teams will have 10 minutes on the conference day to set-up, present the product or service to the judges, and answer questions. To be clear, the 10-minute time allowance includes set-up and Q&A.

Restricted Items:

Fed restrictions prohibit items or props that may be considered or may appear to be dangerous. Do not bring any such items to the Fed.

Other:

If time permits following the judging sessions, teams may be offered the opportunity to display their products or services for all to see.

Cellphones:

Use of cell phones, except as a prop or technology device directly related to the presentation of the product or service, is not permitted. A student using a cell phone during the presentation for any other purpose may result in the disqualification of his/her team.

Judges' Questions:

Judges will be provided with 2 pre-determined questions to ask each team on the day of the competition.

Product Development Scoring Rubric

Teams are permitted 8 minutes to set-up and present. 2 additional minutes are permitted to answer questions from judges. Questions will be provided to the judges on the day of competition. Teams still presenting or answering questions at 10 minutes, will be stopped.

School Name: _____

Judging Room #: _____

Product/Service Name: _____

Please score the following categories on a scale of 0 (low) to 20 (high). The maximum overall score for a team is 100.

Target and Need

How well was the target audience clearly defined and how well was the need for the product or service demonstrated?

0-20 Points

Research

How well did the team demonstrate evidence of adequate research?

0-20 Points

Innovation

How creative and original is the product or service?

0-20 Points

Presentation and Communication

How professional, clear and precise was the presentation?

How well did the team use good communication skills.

How well were students prepared for and able to answer questions, if asked.

Did all team members participate in the presentation?

0-20 Points

Applicability

How well did the product or service reflect at least one element of the competition theme:

"Banking Basics (Includes Financial Literacy - Banking Knowledge - Banking and Financial Terminology)

0-20 Points

Total

- Maximum of 100 points

Total Pts.

Please list up to 3 strengths

Please list up to 3 areas for improvement

Judge's Notes: Thank you for providing additional comments and constructive feedback below. Your thoughts are critical to the students' development and success.

SCHOLARSHIPS

Up to three \$500 scholarships will be awarded at MSBA2025.

Applications will be evaluated on the following criteria:

1. Student must be a graduating high school senior in the class of 2025, who is enrolling in an undergraduate college degree program or trade school during the **2025-2026** academic year.
2. Students must submit a MSBA College Scholarship Program application.
4. Students must submit an essay, no more than two pages in length (double-spaced), on this topic:

Discuss your experience of participating in your school's banking program and key things learned that you believe will have a lasting impact.

Selection of the winners will be made by the MSBA Scholarship Committee. Applications will be evaluated on the following criteria:

- Essay
- Extracurricular Activities and/or Work and/or Community Service

Applications should be sent to:

Hard copies may be sent to: Carol McCarthy c/o Rockland Trust 275 Main St. Woburn, MA 01801	Scanned copies may be e-mailed to: Carol McCarthy Rockland Trust Carol.McCarthy@RocklandTrust.com
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Please encourage all seniors in your program to complete an application. The application follows on the next page.

DEADLINE for submission is March 14, 2025.

If sending by USPS, please allow sufficient time for delivery BEFORE the deadline. Late entries will not be considered for awards.



Please submit the following information:

1. Completed application in black or blue ink (no pencils please)
2. A two page, typed, double spaced essay (topic listed on instruction sheet)

High School Name

Financial Institution Name

Student Name

Telephone Number

Street Address

City / State / ZIP

List extracurricular activities, community service, and employment:

College(s) or Trade School(s) you have applied to or plan on attending:

Accepted (Yes / No):

During your freshman year you will be (check one) Commuting

Living on campus:

Do you have an intended major or course of study?? (Yes / No):

If yes, what major:

What inspired you to pursue your chosen field of study – or – What areas of study are you considering and why?

Is there anything else about yourself that you would like to tell the scholarship committee?

Student Signature _____ Date _____

Parent/Guardian Signature _____ Date _____

DEADLINE FOR SUBMISSION – MARCH 14, 2025

Photo and Video Release Waiver Authorization and Release

I hereby grant permission to Massachusetts School Bank Association, and its officers, agents, representatives, successors, licensees and assigns (hereinafter "the Association") to photograph or video graph my image, likeness, or depiction and/or that of my minor child (if applicable). I hereby grant permission to the Association to edit, crop, or retouch such photographs or videos, and waive any right to inspect the final photographs or videos. I hereby consent to and permit photographs and videos of me and/or those of my minor child to be used by the Association worldwide for any purpose, including educational and advertisement purposes, and in any medium, including print and electronic. I understand that the Association may use such photographs or videos with or without associating names thereto. I further waive any claim for compensation of any kind for the Association's use or publication of photographs or videos of me and/or those of my minor child (if applicable).

I hereby fully and forever discharge and release the Association from any claim for damages of any kind (including, but not limited to, invasion of privacy; defamation; false light or misappropriation of name, likeness or image) arising out of the use or publication of photographs or videos of me and/or those of my minor child (if applicable) by the Association, and covenant and agree not to sue or otherwise initiate legal proceedings against the Association for such use or publication on my own behalf or on behalf of my minor child. All grants of permission and consent, and all covenants, agreements and understandings contained herein are irrevocable.

I acknowledge and represent that I am over the age of 18, have read this entire document, that I understand its terms and provisions, and that I have signed it knowingly and voluntarily on behalf of myself and/or my minor child (if applicable).

Signature

Name of Minor Child (if applicable)

Print Name

Date