



**Graduate School of Banking**  
at the University of Wisconsin – Madison

## **2024 Senior Survey**

**n=117, 67% Response Rate**

2023 Survey - n=102, 70%

2022 Survey - n=90, 61%

2019 Survey - n=135, 75%

2018 Survey - n=110, 67%

2017 Survey - n=152, 79%

2016 Survey - 56%, n=106



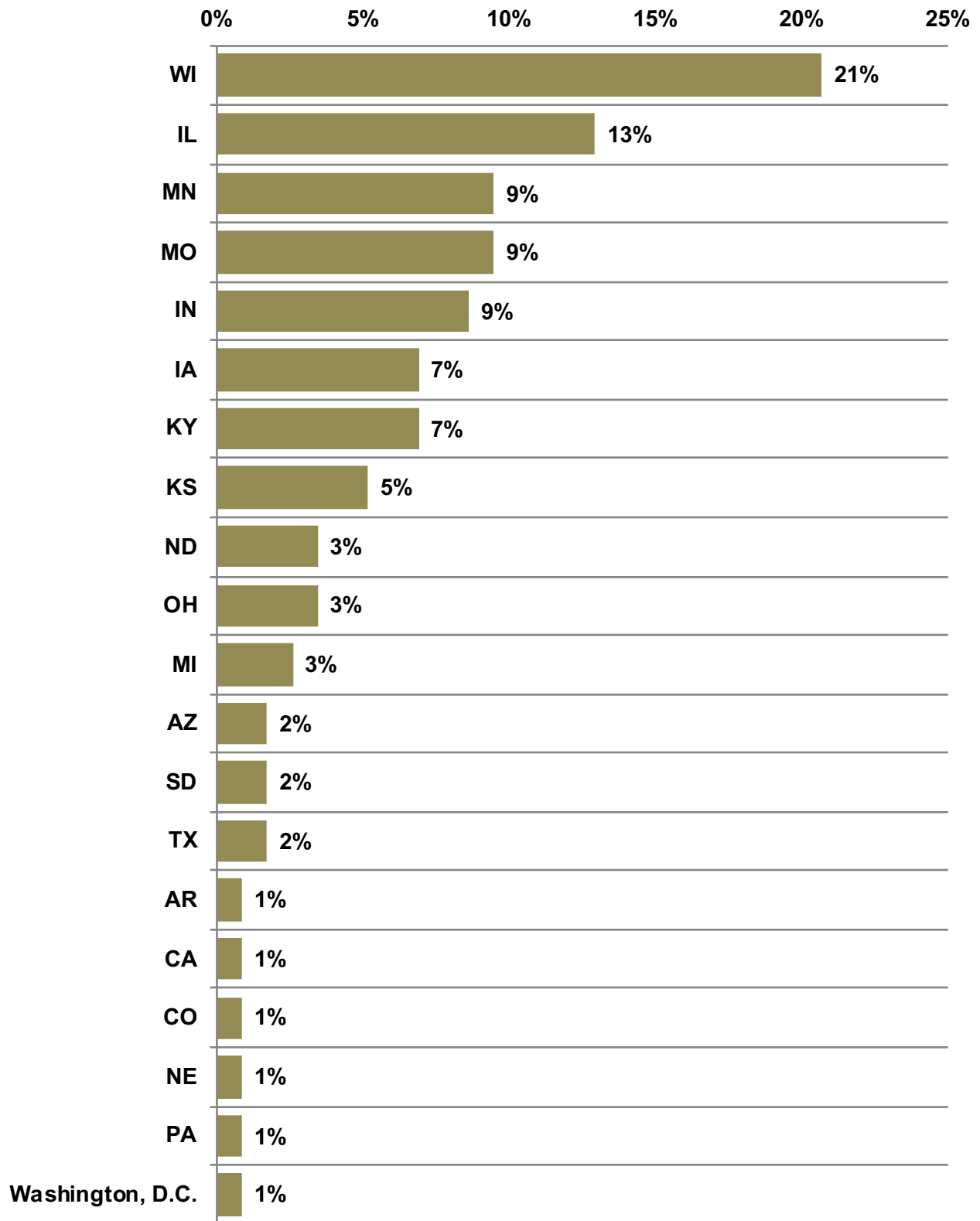
6940 O Street  
Suite 310  
Lincoln, NE 68510  
crossfinancial.com  
402.441.3131

**Graduate School of Banking - Madison  
Senior Survey**

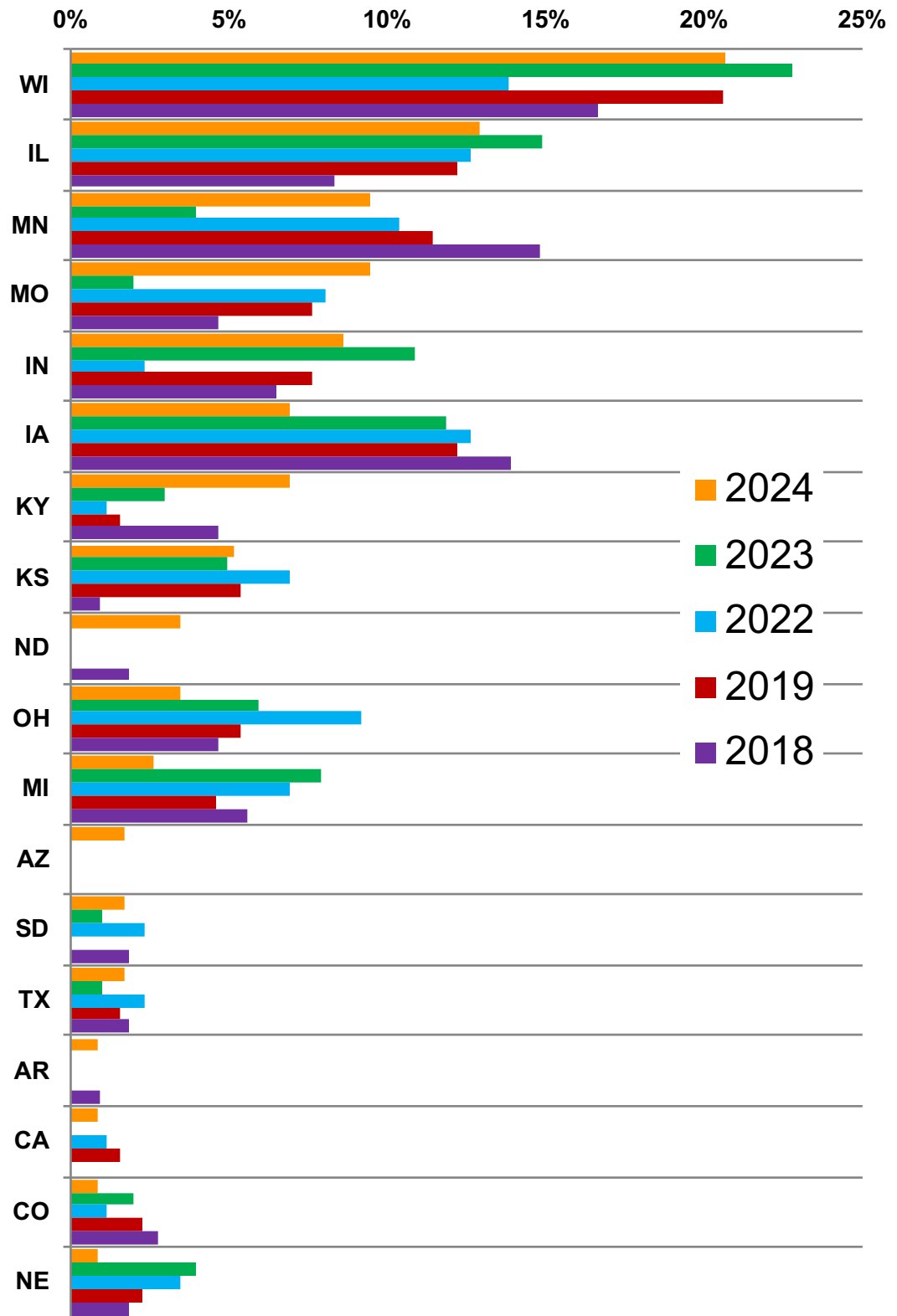
Select the state where your organization is located.

State	2024	2023	2022	2019	2018	2017	2016
AZ	1.7%						
AR	0.9%				0.9%		
CA	0.9%		1.1%	1.5%		1.4%	2.0%
CO	0.9%	2.0%	1.1%	2.3%	2.8%	2.1%	2.0%
FL						1.4%	
GA				0.8%			2.0%
IL	12.9%	14.9%	12.6%	12.2%	8.3%	15.4%	11.9%
IN	8.6%	10.9%	2.3%	7.6%	6.5%	8.4%	7.9%
IA	6.9%	11.9%	12.6%	12.2%	13.9%	7.0%	13.9%
KS	5.2%	5.0%	6.9%	5.3%	0.9%	4.2%	4.0%
KY	6.9%	3.0%	1.1%	1.5%	4.6%	1.4%	2.0%
MI	2.6%	7.9%	6.9%	4.6%	5.6%	5.6%	1.0%
MN	9.5%	4.0%	10.3%	11.5%	14.8%	12.6%	13.9%
MO	9.5%	2.0%	8.0%	7.6%	4.6%	5.6%	4.0%
MT							1.0%
NE	0.9%	4.0%	3.4%	2.3%	1.9%	2.1%	5.0%
NJ							1.0%
NY		2.0%	1.1%			0.7%	
NC						3.5%	
NV					0.9%		
ND	3.4%				1.9%		1.0%
OH	3.4%	5.9%	9.2%	5.3%	4.6%	10.5%	5.9%
OK		1.0%	4.6%	0.8%	0.9%	0.7%	1.0%
PA	0.9%			0.8%	0.9%		1.0%
SC				0.8%			
SD	1.7%	1.0%	2.3%		1.9%	1.4%	3.0%
TN							1.0%
TX	1.7%	1.0%	2.3%	1.5%	1.9%		2.0%
UT					2.8%		
VA		1.0%				0.7%	
WV					0.9%		
WI	20.7%	22.8%	13.8%	20.6%	16.7%	12.6%	9.9%
Washington, D.C.	0.9%			0.8%	1.9%	2.8%	4.0%

**2024 Senior Survey**  
**Survey Responses By State**  
n=116



## 2024 Senior Survey Survey Responses By State



**Graduate School of Banking - Madison  
Senior Survey**

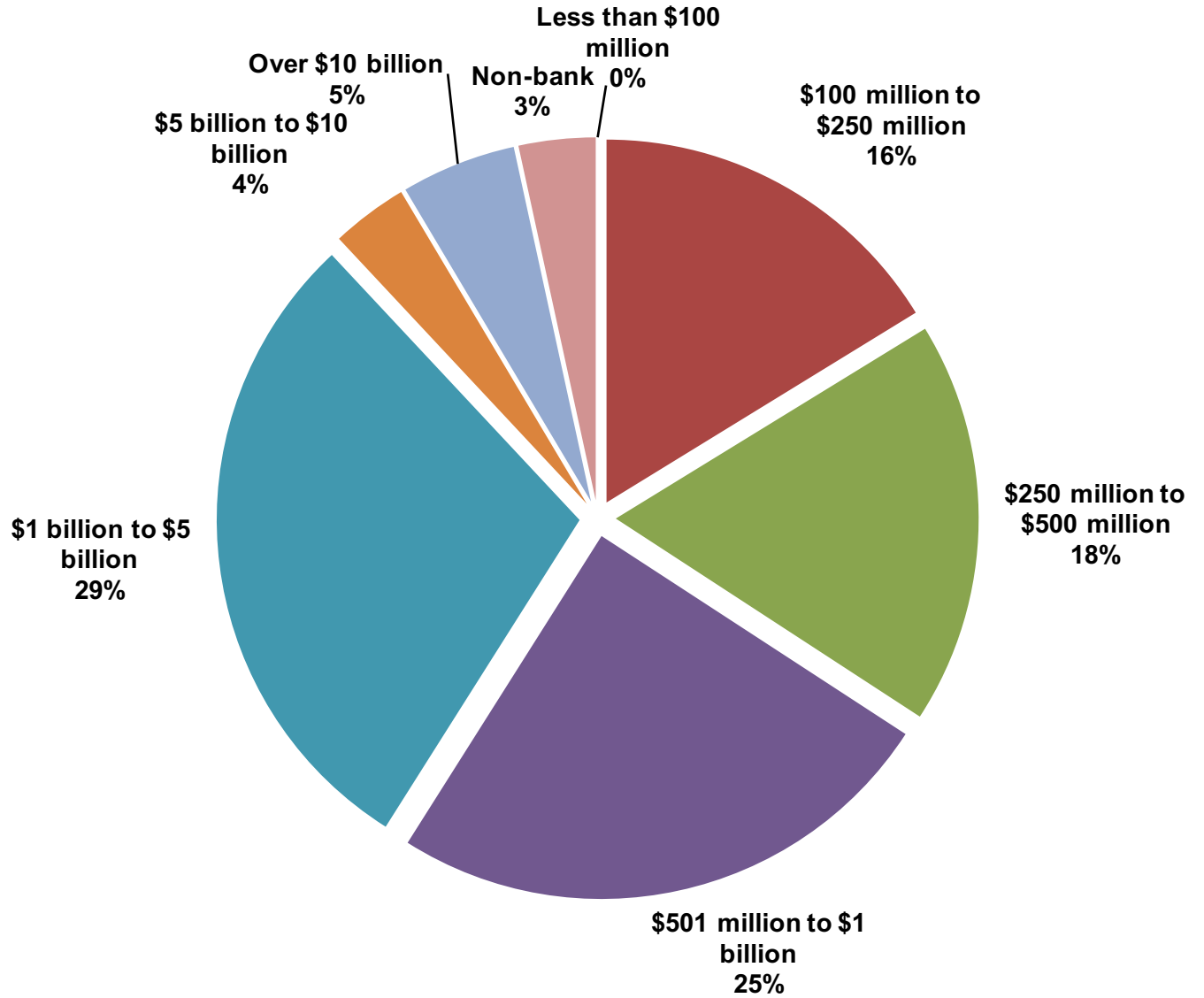
**What is the asset size of your bank?**

<b>Asset Size</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
Less than \$100 million	0.0%	2.0%	2.2%	2.2%	10.9%	2.6%	5.7%
\$100 million to \$250 million	16.2%	16.8%	13.3%	26.7%	19.1%	23.0%	26.4%
\$250 million to \$500 million	17.9%	23.8%	28.9%	23.7%	20.0%	20.4%	19.8%
\$501 million to \$1 billion	24.8%	17.8%	11.1%	14.8%	20.9%	17.1%	17.0%
\$1 billion to \$5 billion	29.1%	23.8%	34.4%	21.5%	15.5%	18.4%	10.4%
\$5 billion to \$10 billion	3.4%	7.9%	5.6%	2.2%	1.8%	2.6%	5.7%
Over \$10 billion	5.1%	1.0%	4.4%	5.2%	8.2%	7.9%	7.5%
Non-bank	3.4%	6.9%	0.0%	3.7%	3.6%	7.9%	7.5%

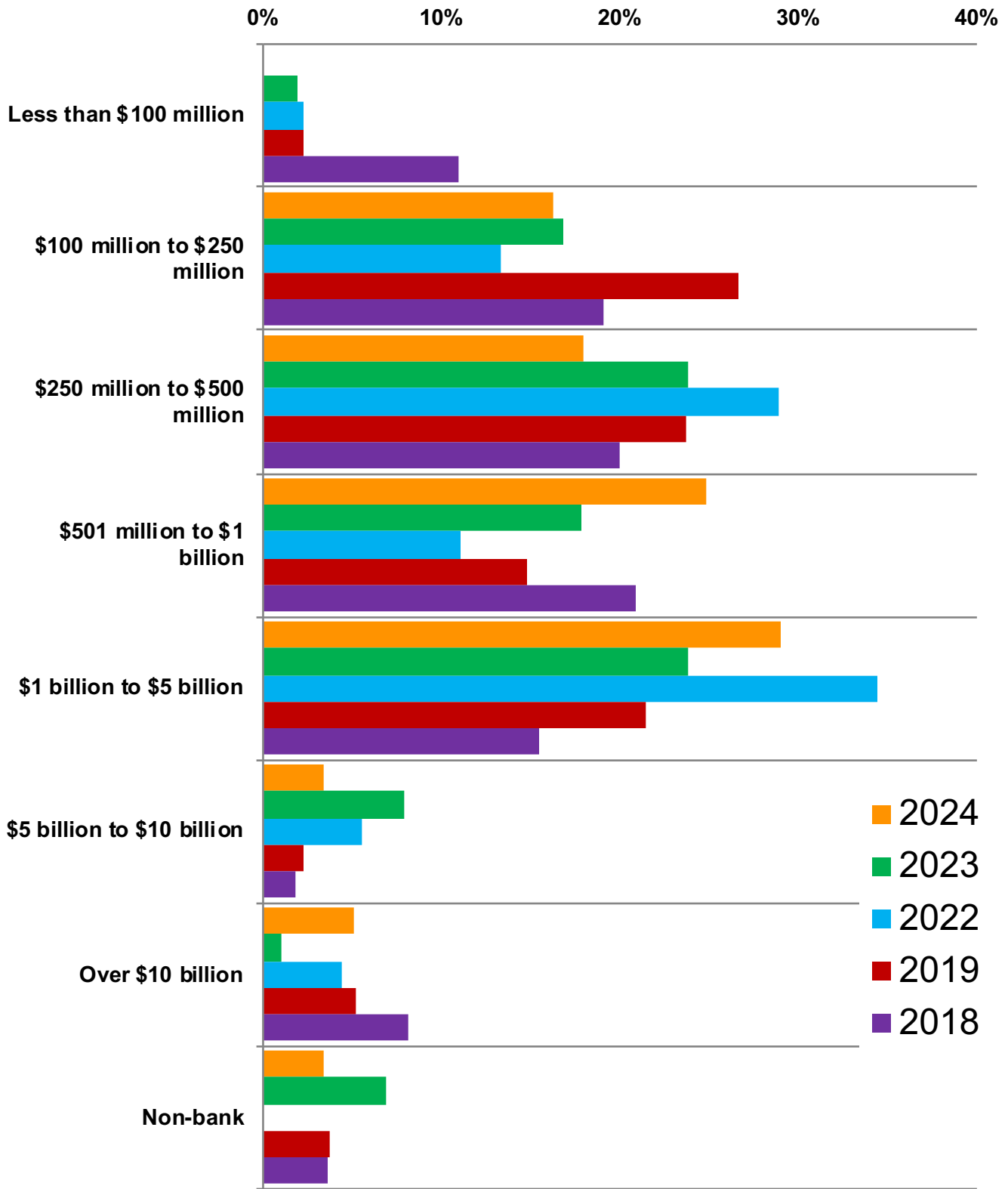
# 2024 Senior Survey

Asset Size

n=117



## 2024 Senior Survey Asset Size



**Graduate School of Banking - Madison  
Senior Survey**

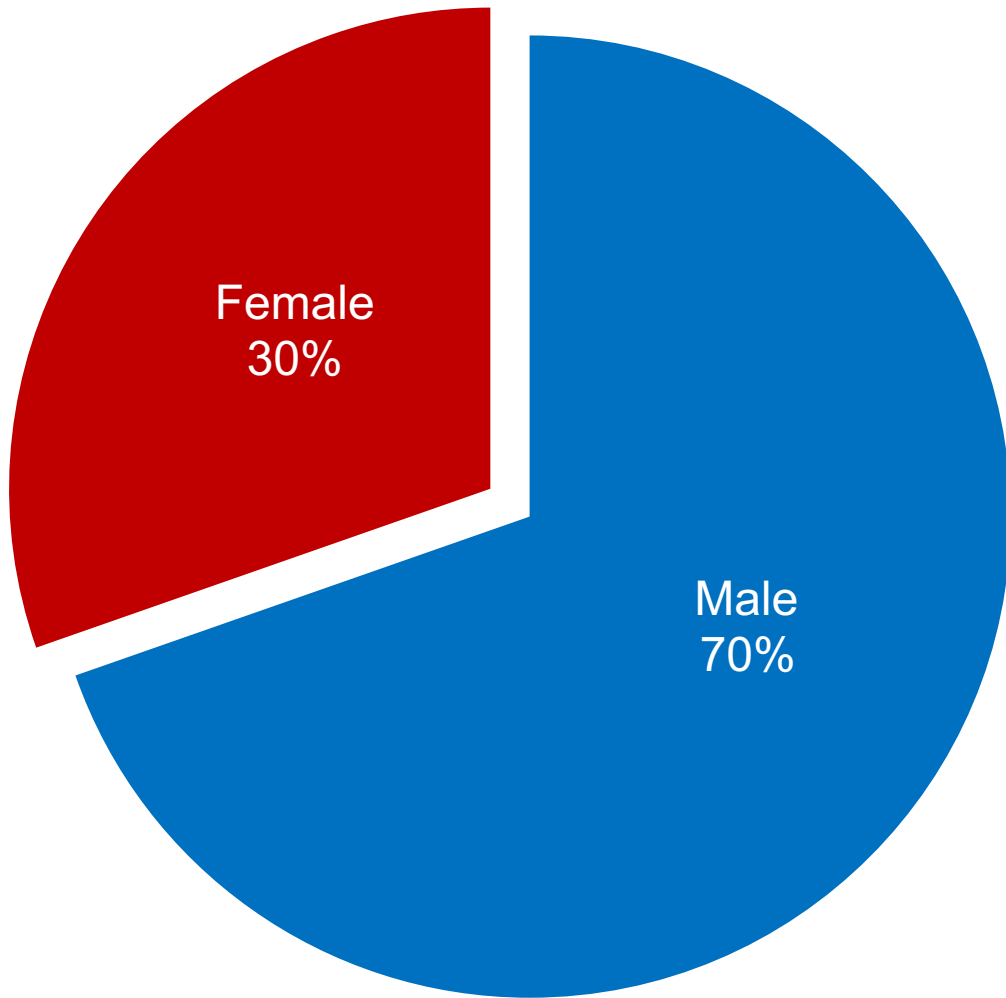
**Gender**

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
Male	<b>69.6%</b>	59.4%	46.5%	66.7%	70.9%	69.7%	72.6%
Female	<b>30.4%</b>	40.6%	53.5%	33.3%	29.1%	30.3%	27.4%

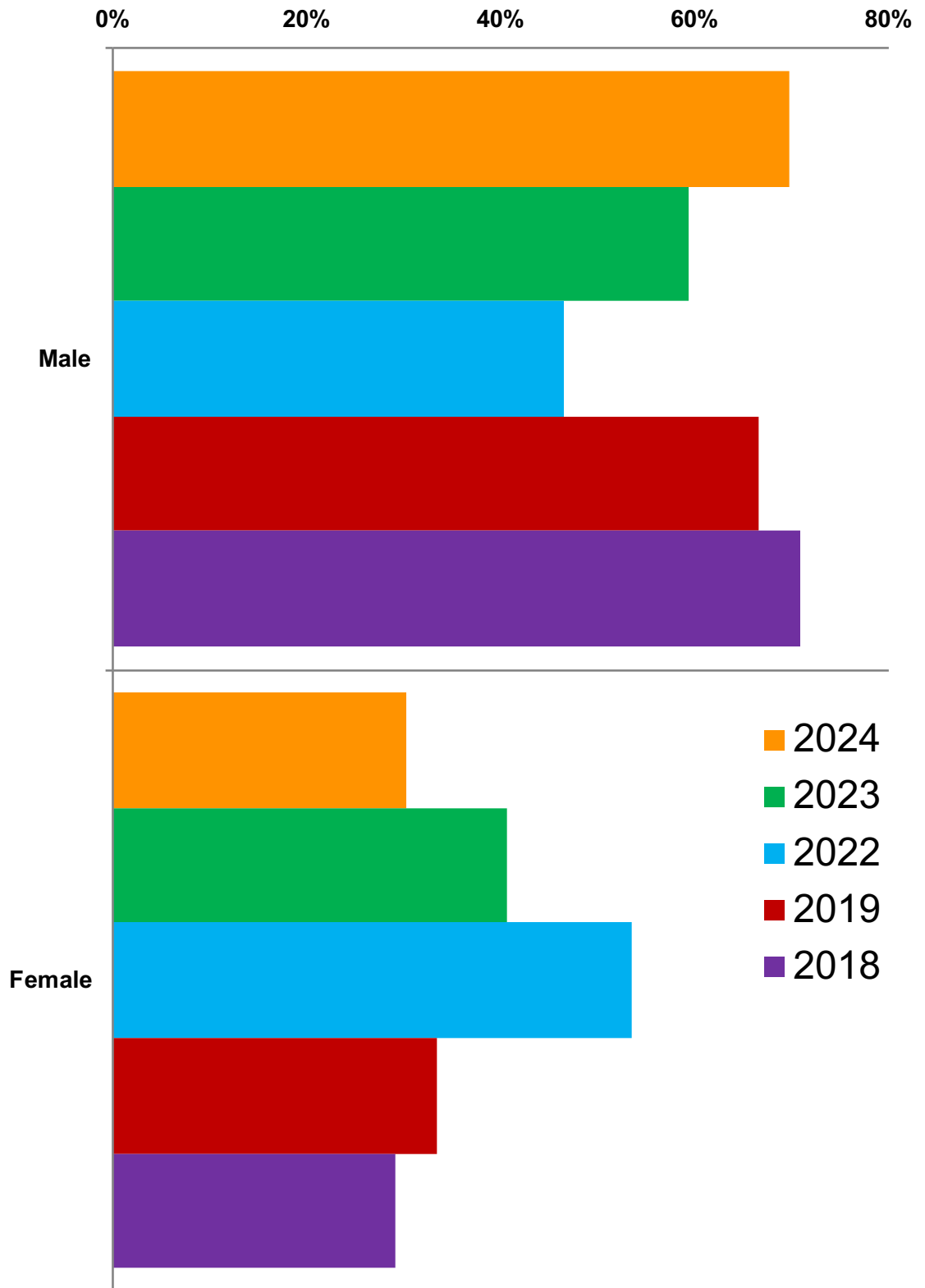


# 2024 Senior Survey

Gender  
n=112



# 2024 Senior Survey Gender



**Graduate School of Banking - Madison  
Senior Survey**

**Banking Industry Tenure**

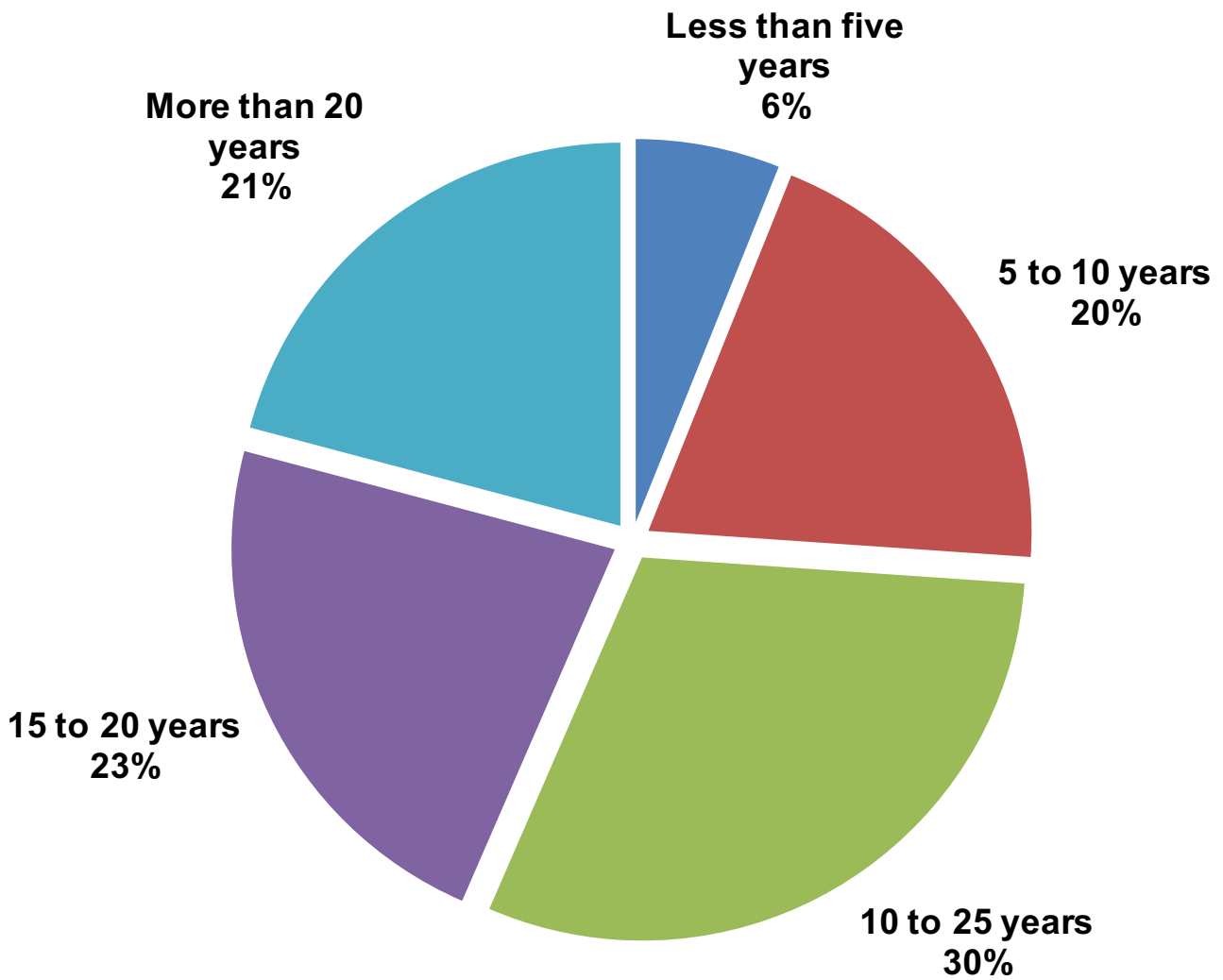
<b>How long have you worked in the banking industry?</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
Less than five years	<b>6.1%</b>	3.1%	1.1%	3.7%	1.8%	2.0%	1.9%
5 to 10 years	<b>20.0%</b>	22.4%	15.6%	17.2%	21.8%	23.8%	21.7%
10 to 25 years	<b>30.4%</b>	21.4%	21.1%	31.3%	28.2%	27.2%	28.3%
15 to 20 years	<b>22.6%</b>	25.5%	31.1%	22.4%	27.3%	19.9%	27.4%
More than 20 years	<b>20.9%</b>	27.6%	31.1%	25.4%	20.9%	27.2%	20.8%

**Current Organization Tenure**

<b>How long have you worked for your current organization?</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
Less than five years	<b>24.1%</b>	21.8%	6.7%	23.1%	17.3%	20.5%	17.9%
5 to 10 years	<b>31.9%</b>	37.6%	42.2%	35.1%	38.2%	40.4%	42.5%
10 to 25 years	<b>27.6%</b>	21.8%	21.1%	27.6%	22.7%	18.5%	17.0%
15 to 20 years	<b>10.3%</b>	9.9%	11.1%	8.2%	17.3%	9.3%	13.2%
More than 20 years	<b>6.0%</b>	8.9%	18.9%	6.7%	4.5%	11.3%	9.4%

# 2024 Senior Survey

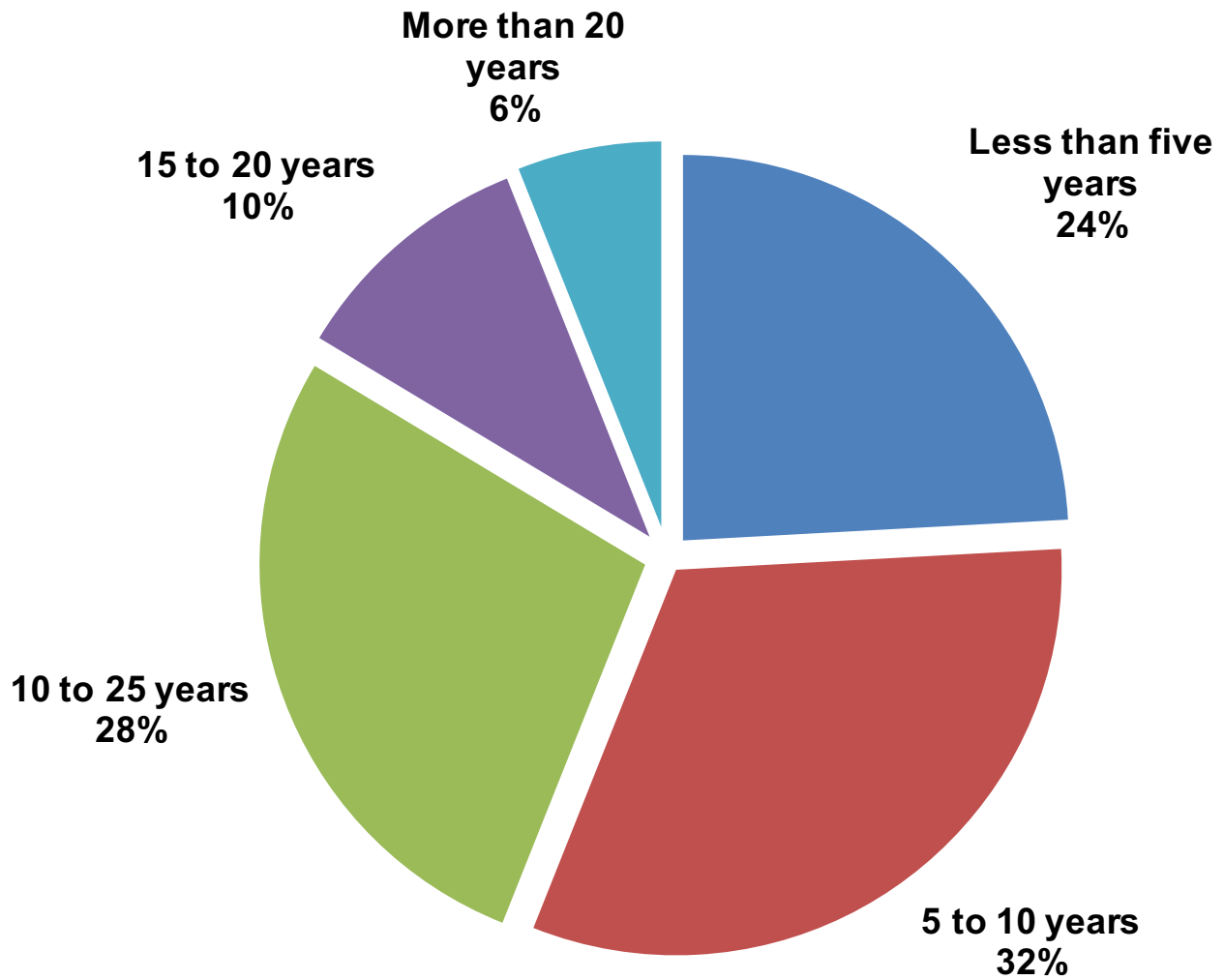
*Banking Industry Tenure*  
n=115



# 2024 Senior Survey

Organization Tenure

n=116



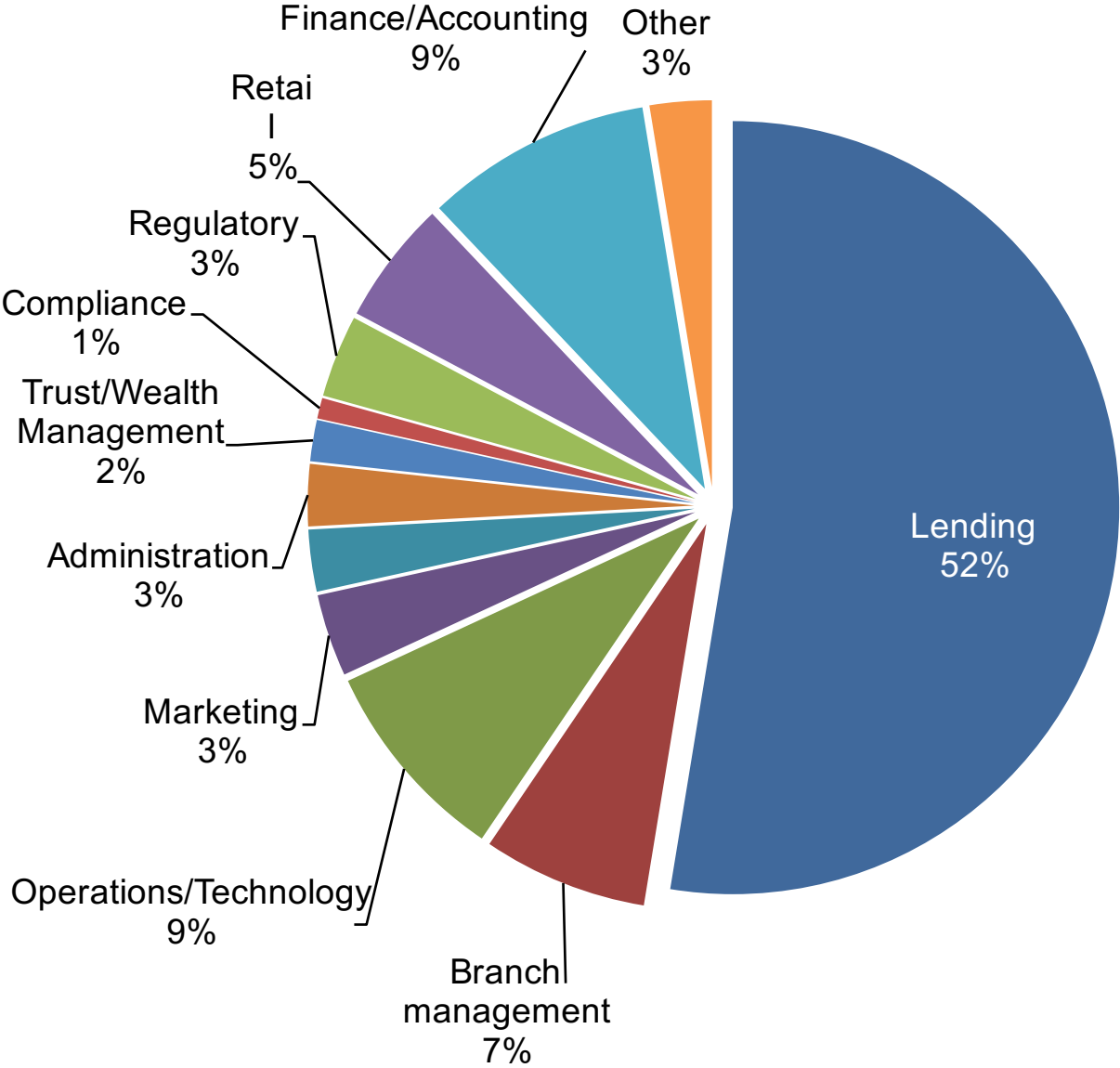
**Graduate School of Banking - Madison  
Senior Survey**

**Work Area**

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Lending	<b>52.6%</b>	45.0%	37.8%	44.4%	54.5%	49.3%
Branch management	<b>6.9%</b>	2.0%	7.8%	1.5%	6.4%	2.6%
Operations/Technology	<b>8.6%</b>	7.0%	13.3%	6.7%	8.2%	7.2%
Marketing	<b>3.4%</b>	2.0%	1.1%	1.5%	2.7%	2.0%
Human Resources	<b>2.6%</b>	2.0%	3.3%	0.0%	0.9%	2.0%
Administration	<b>2.6%</b>	8.0%	4.4%	9.6%	5.5%	5.9%
Trust/Wealth Management	<b>1.7%</b>	2.0%	1.1%	1.5%	0.9%	2.0%
Compliance	<b>0.9%</b>	3.0%	2.2%	5.9%	1.8%	2.6%
Regulatory	<b>3.4%</b>	5.0%	1.1%	3.7%	2.7%	7.2%
Retail	<b>5.2%</b>	8.0%	12.2%	5.2%	4.5%	7.2%
Finance/Accounting	<b>9.5%</b>	13.0%	11.1%	12.6%	8.2%	5.9%
Other	<b>2.6%</b>	3.0%	4.4%	7.4%	3.6%	5.9%

# 2024 Senior Survey

Work Area  
n=116



**Graduate School of Banking - Madison  
Senior Survey**

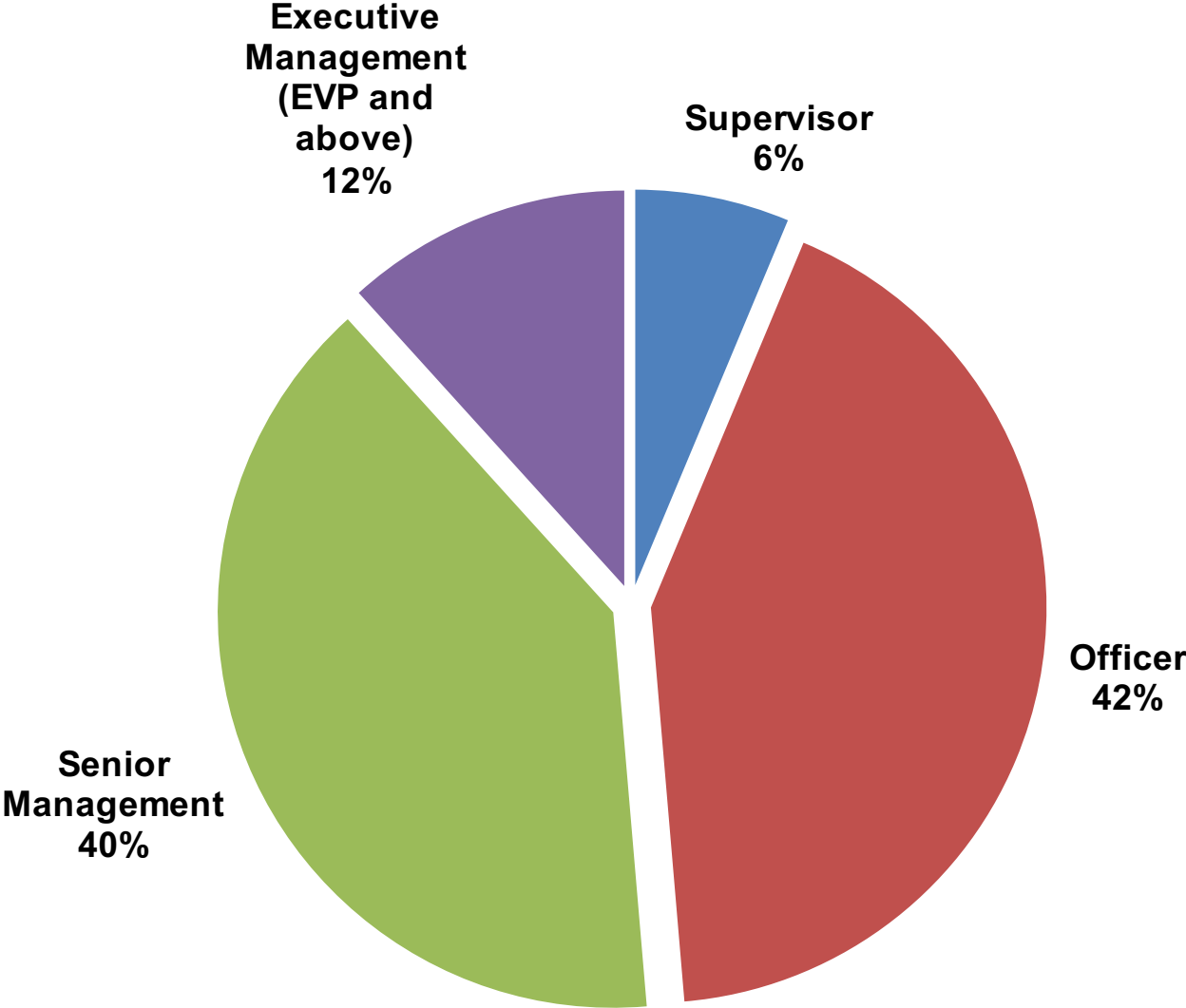
**Position**

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
Supervisor	<b>6.3%</b>	6.1%	4.5%	3.0%	8.3%	8.1%	1.9%
Officer	<b>42.3%</b>	41.8%	31.5%	48.9%	45.4%	46.6%	36.8%
Senior Management	<b>39.6%</b>	30.6%	44.9%	34.8%	35.2%	32.4%	44.3%
Executive Management (EVP and above)	<b>11.7%</b>	21.4%	19.1%	13.3%	11.1%	12.8%	17.0%



# 2024 Senior Survey

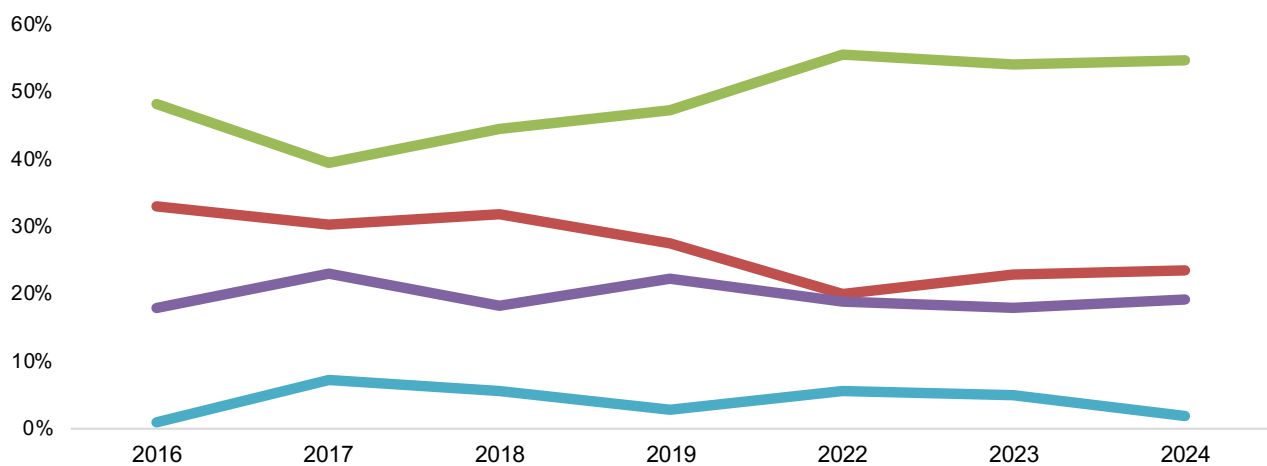
*Position*  
*n=111*



**Graduate School of Banking - Madison  
Senior Survey**

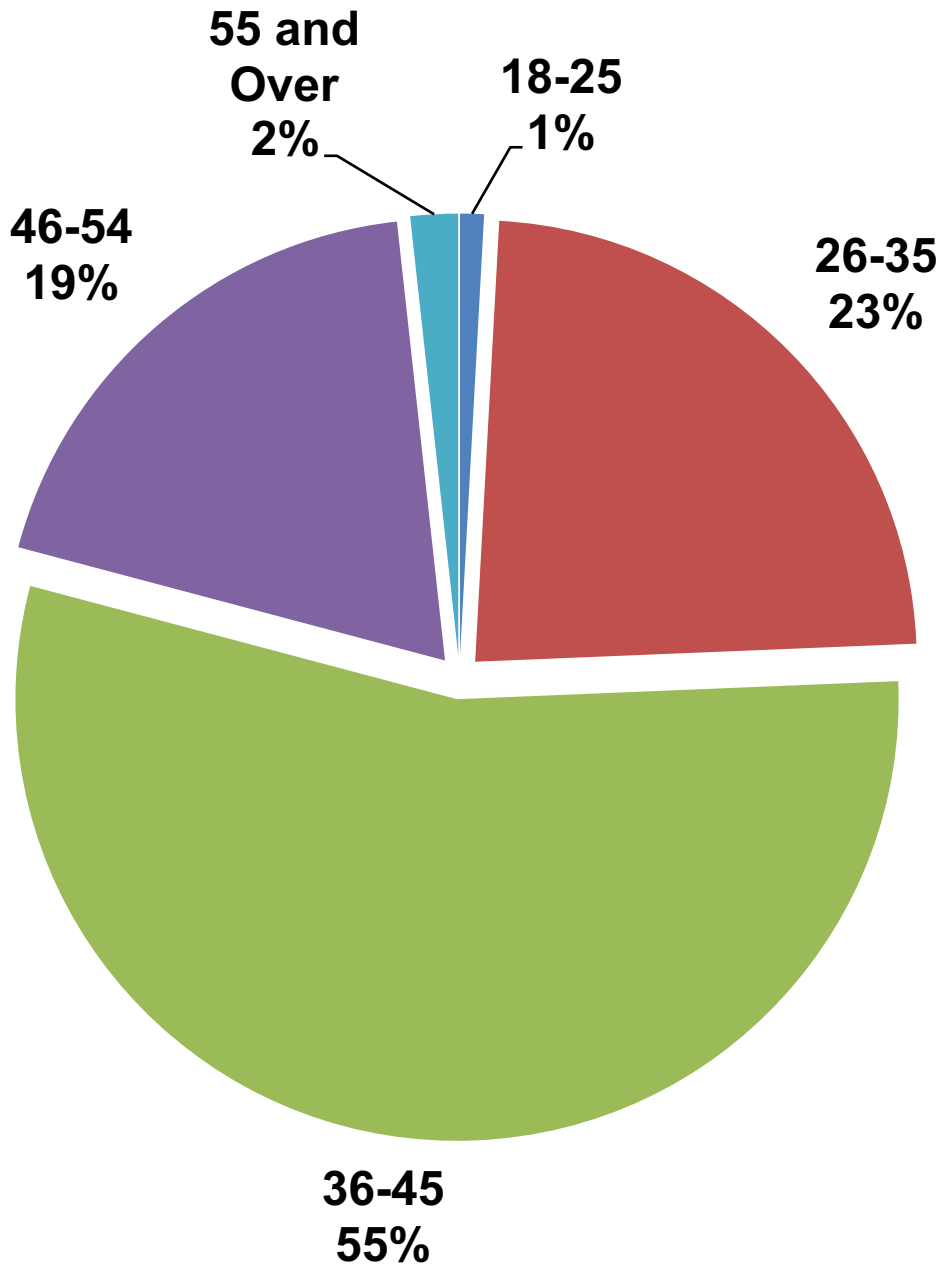
**Age**

	2024	2023	2022	2019	2018	2017	2016
18-25	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
26-35	23.5%	23.0%	20.0%	27.4%	31.8%	30.3%	33.0%
36-45	54.8%	54.0%	55.6%	47.4%	44.5%	39.5%	48.1%
46-54	19.1%	18.0%	18.9%	22.2%	18.2%	23.0%	17.9%
55 and Over	1.7%	5.0%	5.6%	3.0%	5.5%	7.2%	0.9%

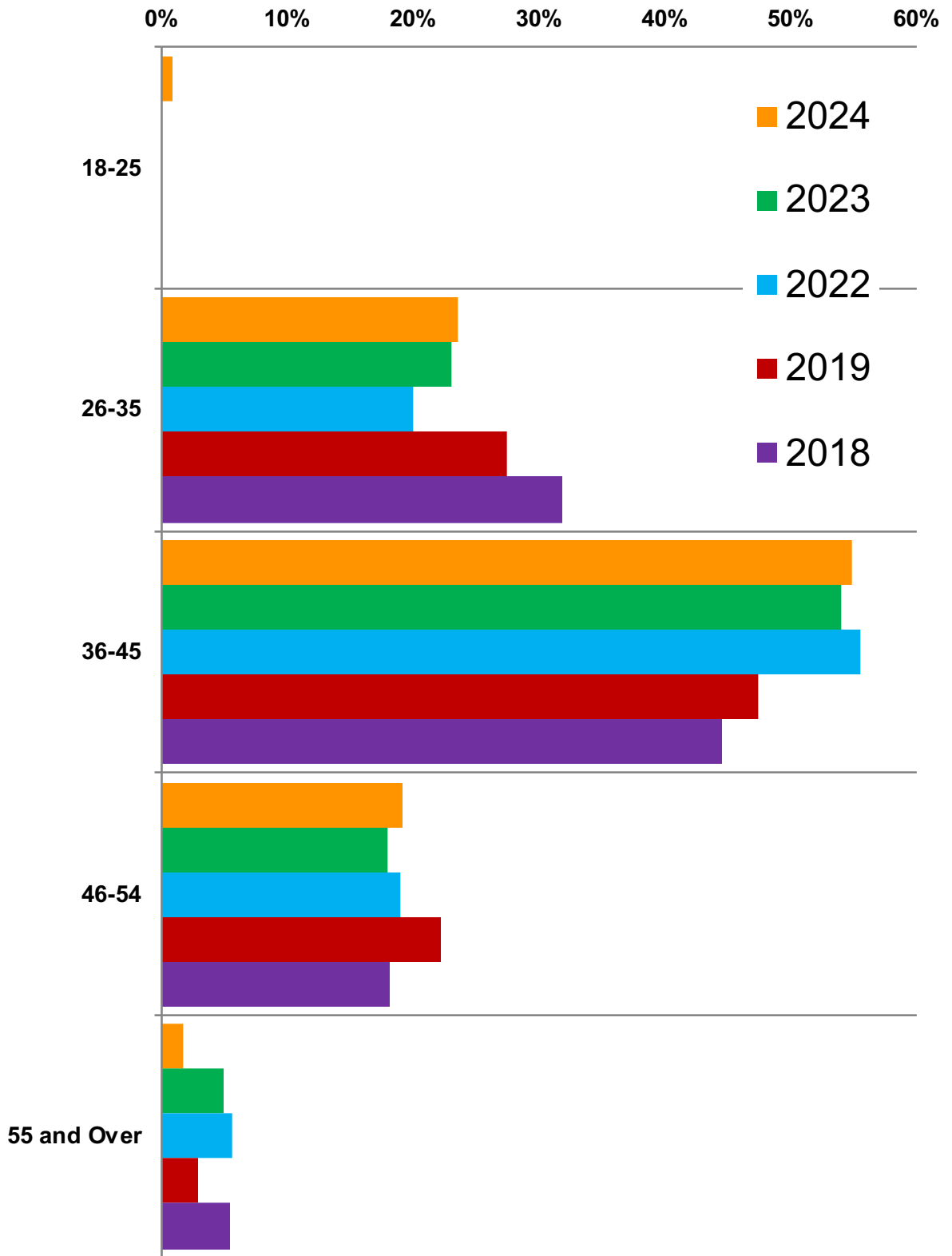


# 2024 Senior Survey

Age  
n=115



# 2024 Senior Survey Age



**Graduate School of Banking - Madison  
Senior Survey**

**Did you feel the time spent on each core curriculum topic was sufficient for your learning experience?**

	2024	2023	2022	2019	2018	2017	2016
Yes	91.5%	91.0%	91.0%	96.3%	91.7%	90.8%	93.3%
No	8.5%	9.0%	9.0%	3.7%	8.3%	9.2%	6.7%

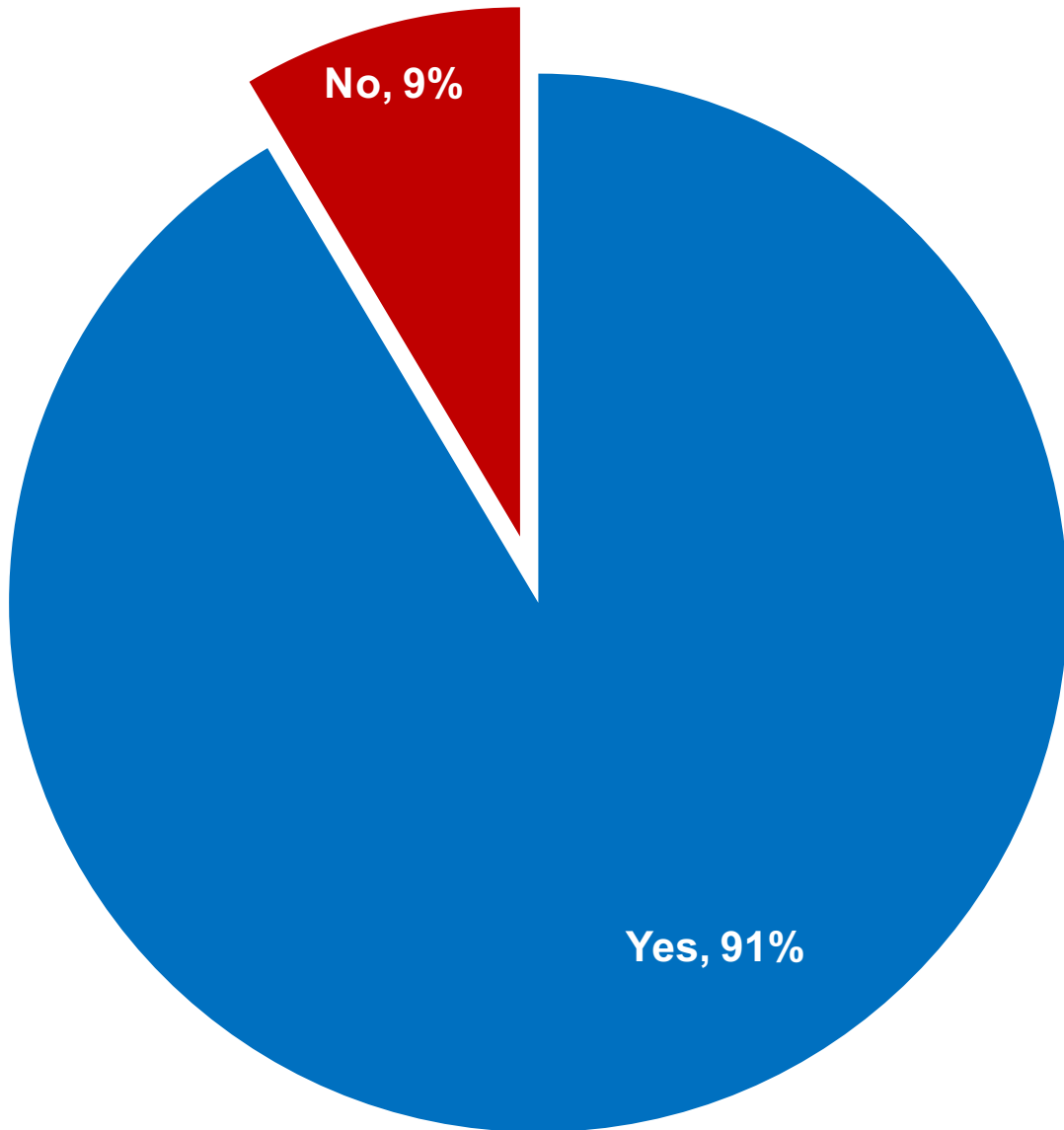
**Which topics should be given more time?**

	2024	2023	2022	2019	2018	2017	2016
ALM	18.2%	11.8%	22.2%	36.4%	43.8%	30.0%	50.0%
Bank Sim	31.8%	29.4%	33.3%	18.2%	18.8%	45.0%	20.0%
Marketing	4.5%	0.0%	0.0%	0.0%	0.0%	5.0%	10.0%
Operations	18.2%	29.4%	11.1%	18.2%	12.5%	5.0%	0.0%
Compliance	4.5%	17.6%	11.1%	9.1%	12.5%	0.0%	0.0%
Leadership	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ethics	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Loan Quality	13.6%	11.8%	22.2%	18.2%	12.5%	15.0%	20.0%

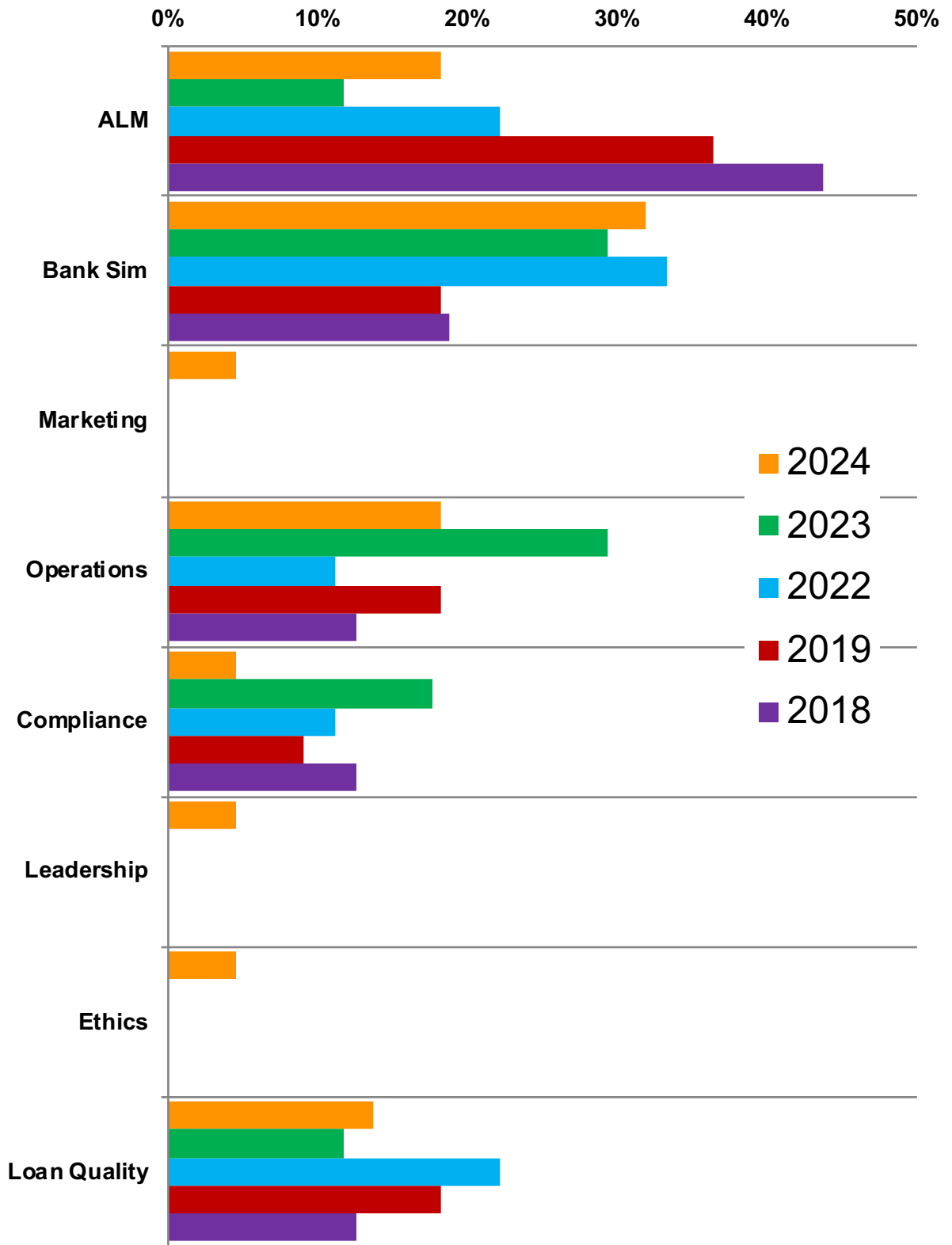
## 2024 Senior Survey

*Did you feel the time spent on each core curriculum topic was sufficient for your learning experience?*

*n=117*



**2024 Senior Survey**  
**Which topics should be given more time?**  
 n=22



**Graduate School of Banking - Madison  
Senior Survey**

**Should GSB Madison use a combination of in-person and virtual classes to deliver the school's full curriculum?**

	2024	2023	2022
Yes	33.3%	43.0%	36.7%
No	66.7%	57.0%	63.3%

**If you were asked to design the most effective way to deliver the 25-month GSB curriculum, please review the descriptions for the following formats and place them in rank order, with your most preferred choice as number 1 and your least preferred choice as number 5.**

	2024 Average Ranking	2023 Average Ranking	2022 Average Ranking
100% in-person	2.71	2.68	2.85
75% in-person, 25% virtual	2.51	2.39	2.85
50% in-person, 50% virtual	2.78	2.88	2.85
25% in-person, 75% virtual	3.39	3.35	3.30
100% virtual	4.06	3.76	3.76

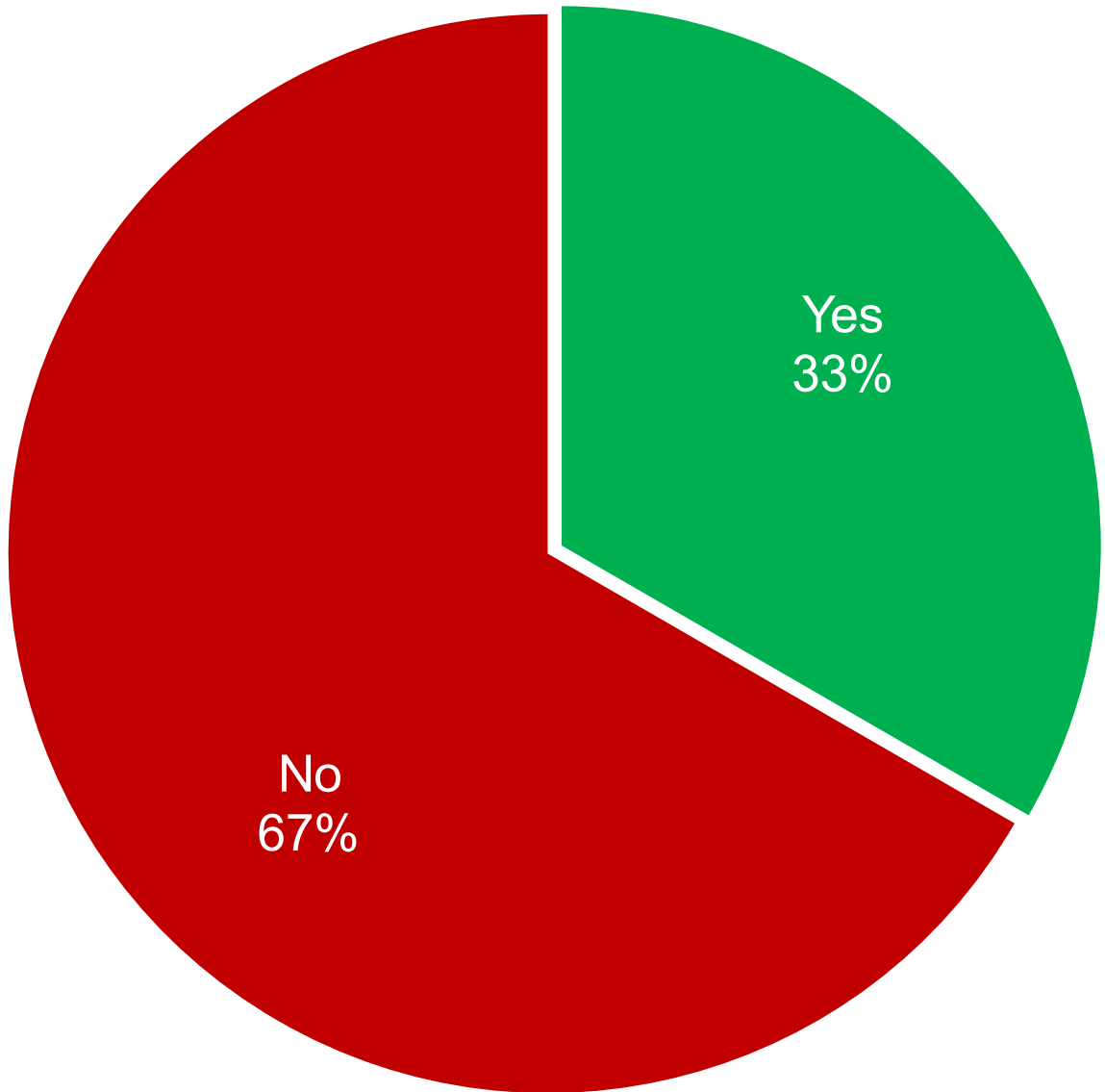
**Review the following sections of the GSB Madison curriculum and identify whether you feel the majority of each curriculum topic should be delivered in-person or virtually.**

	2024		2023	
	Majority In-Person	Majority Virtually	Majority In-Person	Majority Virtually
Asset Liability Management	88.2%	11.8%	76.2%	23.8%
Financial Simulation - FiSim	94.6%	5.4%	95.2%	4.8%
Marketing	30.6%	69.4%	23.8%	76.2%
Compliance	44.4%	55.6%	23.3%	76.7%
Leadership	70.3%	29.7%	80.0%	20.0%
Credit Risk Management	88.6%	11.4%	69.0%	31.0%
Loan Portfolio Management	91.9%	8.1%	83.3%	16.7%
BPA & Capital Planning	83.8%	16.2%	70.7%	29.3%
Funding	83.8%	16.2%	55.8%	44.2%
Retail Banking	51.4%	48.6%	45.2%	54.8%
Enterprise Risk Management	62.2%	37.8%	38.1%	61.9%
Technology/Operations	30.6%	69.4%	30.2%	69.8%
Digital Banking	29.7%	70.3%	31.0%	69.0%



## 2024 Senior Survey

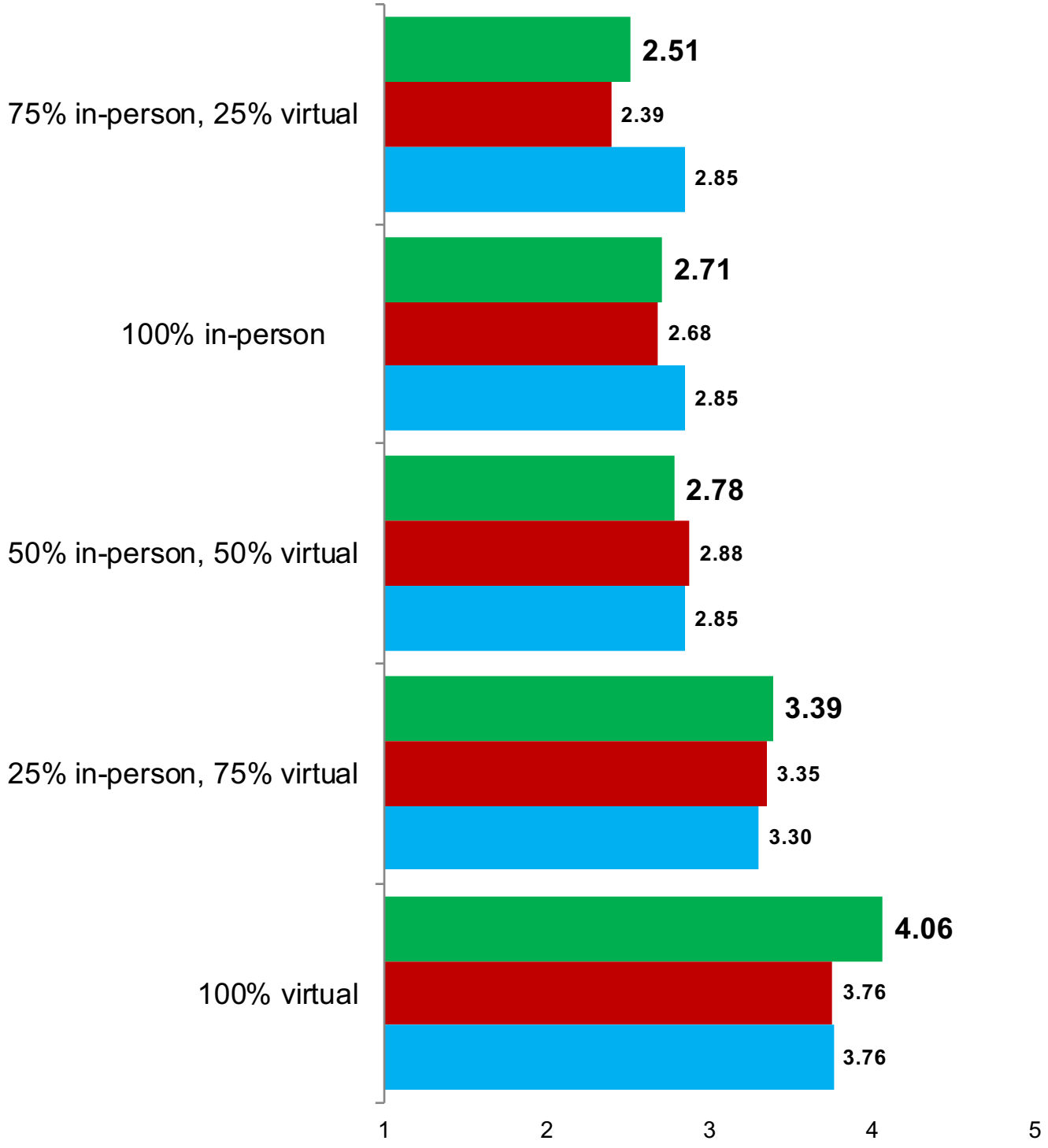
Should GSB use a combination of in-person and virtual classes to deliver the school's full curriculum?  
n=117



# 2024 Senior Survey

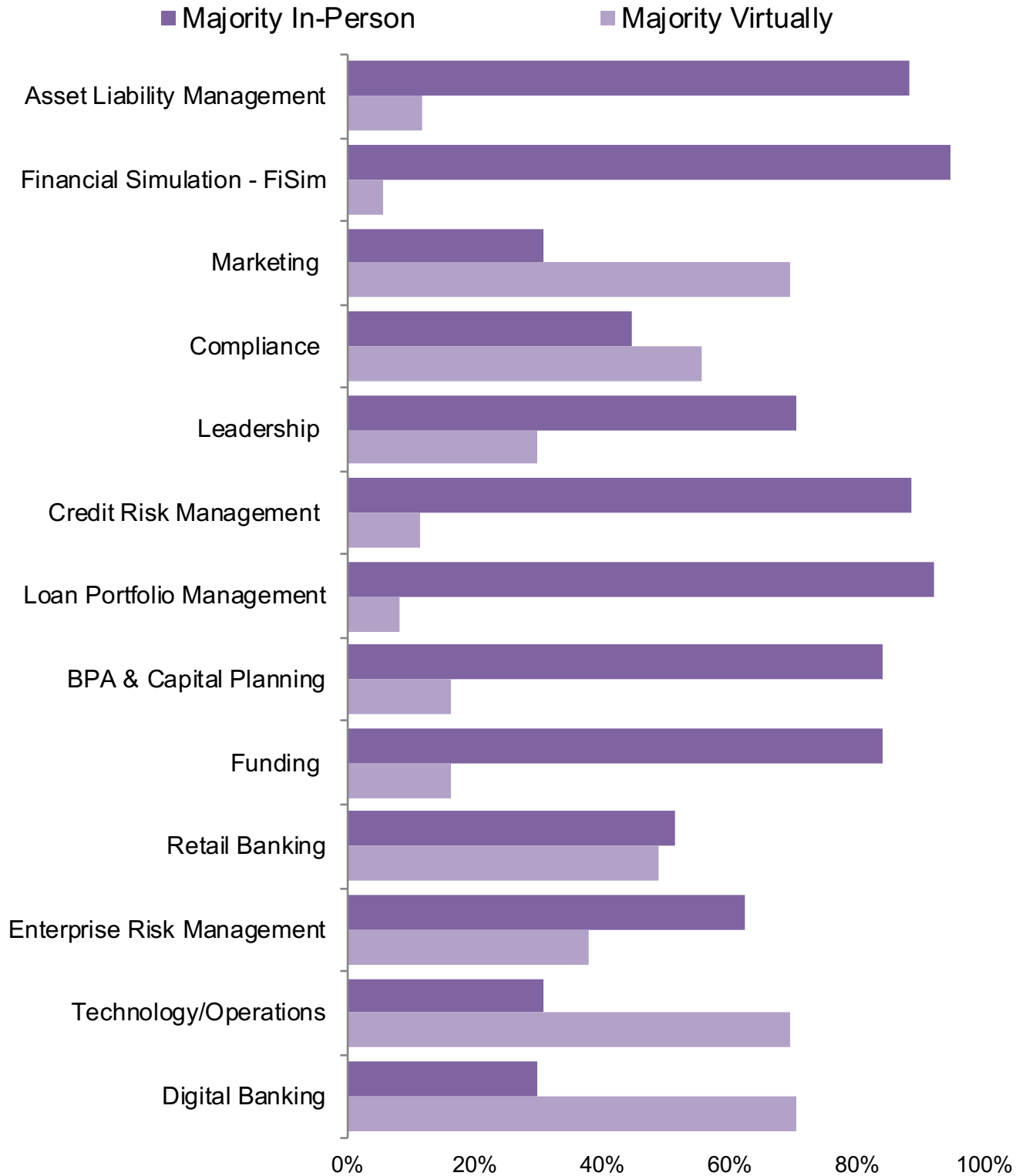
Preference of Virtual vs In-Person  
n=39

■ 2024 ■ 2023 ■ 2022



# 2024 Senior Survey

Preference of Virtual vs In-Person  
By Topic  
n=39



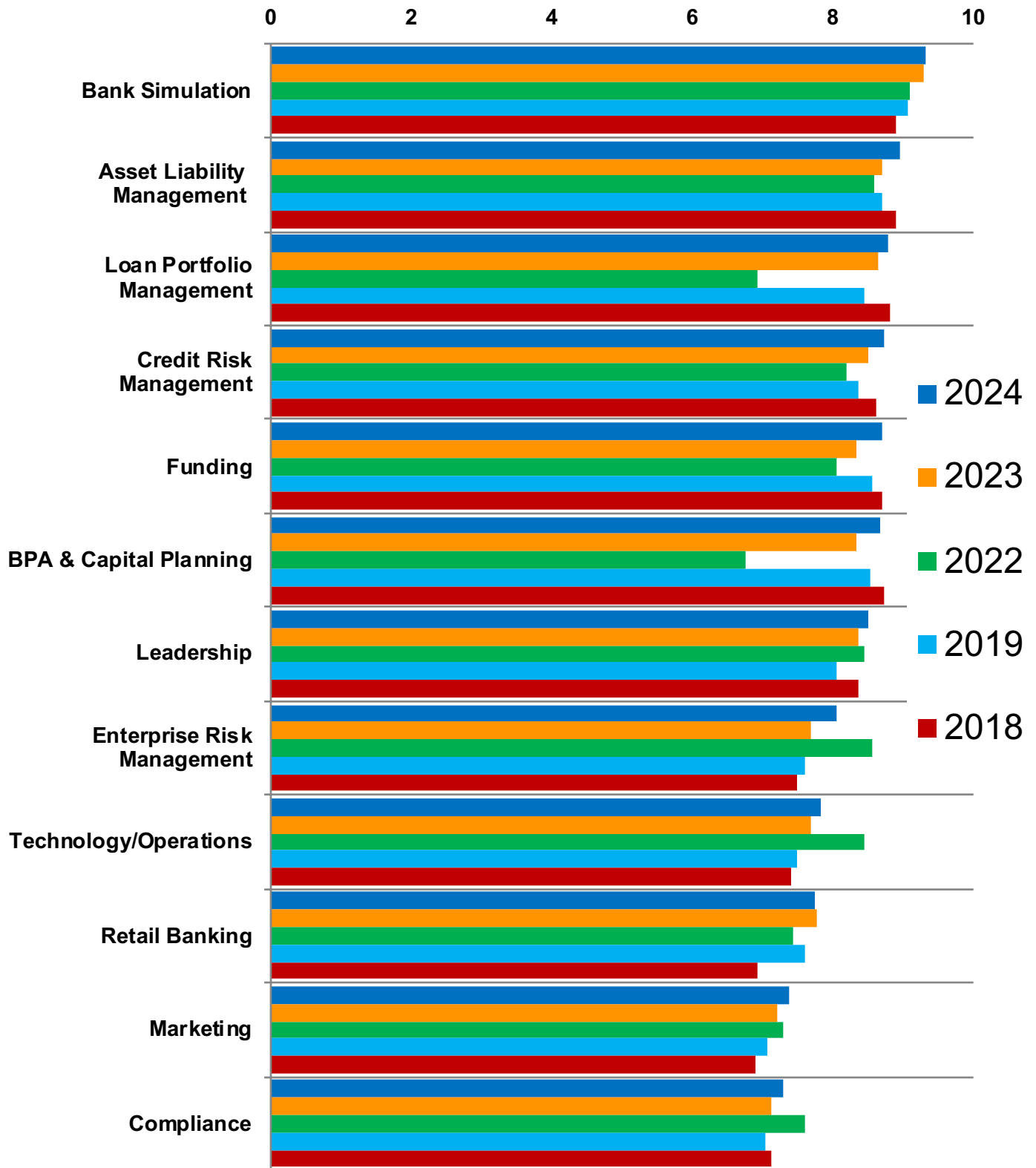
**Graduate School of Banking - Madison  
Senior Survey**

**Rate how important you think the following curriculum topics were as part of your overall GSB-Madison education.**

<i>Scale of 0 Not At All Important to 10 Very Important</i>	<b>2024 Average Rating</b>	<b>2023 Average Rating</b>	<b>2022 Average Rating</b>	<b>2019 Average Rating</b>	<b>2018 Average Rating</b>	<b>2017 Average Rating</b>	<b>2016 Average Rating</b>
Bank Simulation	<b>9.3</b>	<b>9.3</b>	9.1	9.1	8.9	8.6	8.6
Asset Liability Management	<b>9.0</b>	<b>8.7</b>	8.6	8.7	8.9	8.6	8.6
Loan Portfolio Management	<b>8.8</b>	<b>8.7</b>	6.9	8.5	8.8	8.6	8.3
Credit Risk Management	<b>8.7</b>	<b>8.5</b>	8.2	8.4	8.6	8.4	8.4
Funding	<b>8.7</b>	<b>8.3</b>	8.1	8.6	8.7	8.4	8.4
BPA & Capital Planning	<b>8.7</b>	<b>8.3</b>	6.8	8.5	8.7	8.3	8.2
Leadership	<b>8.5</b>	<b>8.4</b>	8.4	8.0	8.4	8.4	8.1
Enterprise Risk Management	<b>8.0</b>	<b>7.7</b>	8.6	7.6	7.5	7.7	7.0
Technology/Operations	<b>7.8</b>	<b>7.7</b>	8.5	7.5	7.4	7.3	6.9
Retail Banking	<b>7.7</b>	<b>7.8</b>	7.4	7.6	6.9	7.2	6.7
Marketing	<b>7.4</b>	<b>7.2</b>	7.3	7.1	6.9	7.0	6.6
Compliance	<b>7.3</b>	<b>7.1</b>	7.6	7.1	7.1	7.1	7.2

## 2024 Senior Survey

Rate how important you think the following curriculum topics were as part of your overall GSB-Madison education.



**Graduate School of Banking - Madison  
Senior Survey**

**If a portion of your on-campus classroom time would have been replaced by pre-session assignments and virtual sessions to allow more collaboration and team-focused learning on campus, how would that change affect the value of your GSB experience? Would it increase, decrease, or remain the same?**

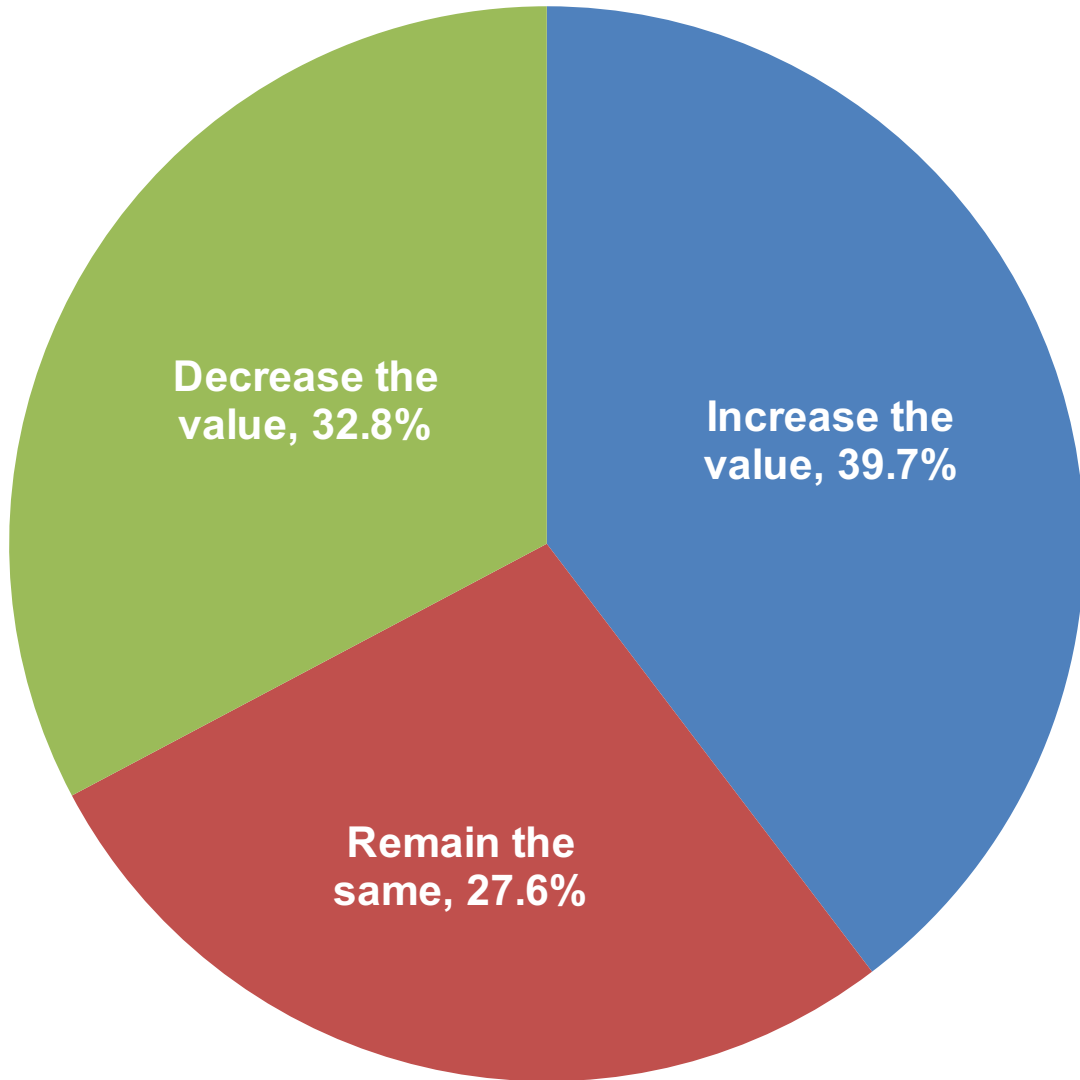
	<b>2024</b>
Increase the value	<b>39.7%</b>
Remain the same	<b>27.6%</b>
Decrease the value	<b>32.8%</b>

**Tell us about the ways you like to learn. Please rank in order the following instruction methods from Most Effective (1) to Least Effective (5)**

	<b>2024 Average Ranking</b>
Classroom lecture	<b>1.97</b>
On-demand virtual	<b>4.37</b>
Live/Interactive virtual	<b>3.54</b>
Collaborative team/group assignments	<b>2.23</b>
Case studies	<b>2.85</b>

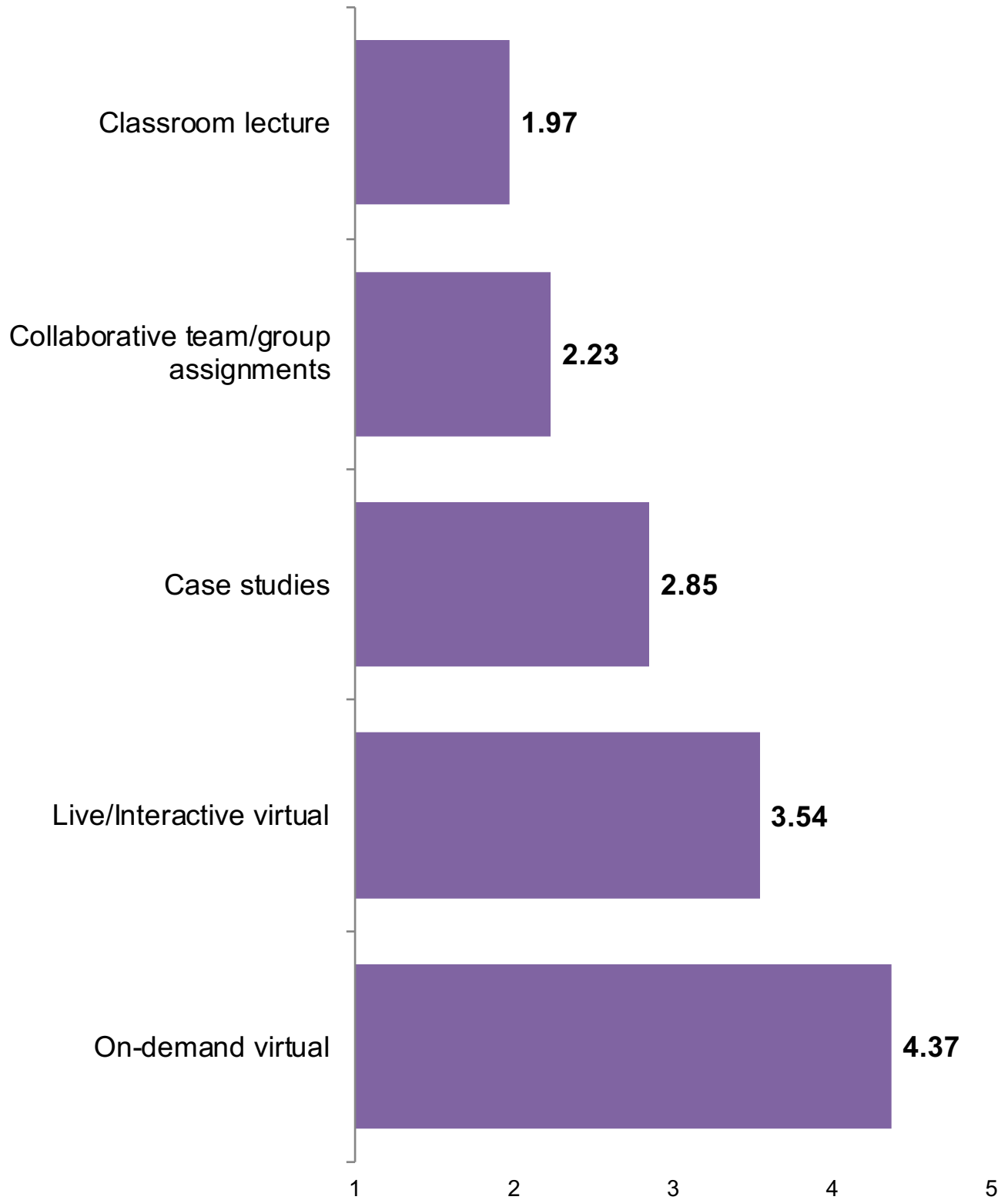
## 2024 Senior Survey

*If a portion of your on-campus classroom time would have been replaced by pre-session assignments and virtual sessions to allow more collaboration and team-focused learning on campus, how would that change affect the value of your GSB experience?*



# 2024 Senior Survey

Tell us about the ways you like to learn. Please rank in order the following instruction methods. 1 is the highest rank.





Graduate School of Banking - Madison  
Senior Survey

How likely are you to recommend GSB-Madison to  
a co-worker or colleague?

	2024	2023	2022	2019	2018	2017	2016
0 - Not At All Likely	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	1.0%
4	0.0%	0.0%	1.1%	2.2%	0.9%	0.0%	0.0%
5	0.9%	1.0%	6.7%	1.5%	0.9%	1.3%	1.0%
6	1.7%	4.0%	3.4%	1.5%	5.5%	2.0%	1.0%
7	6.0%	9.0%	6.7%	2.2%	10.9%	6.6%	7.7%
8	12.8%	7.0%	13.5%	12.6%	15.5%	17.8%	19.2%
9	14.5%	16.0%	14.6%	20.7%	18.2%	12.5%	16.3%
10 - Very Likely	64.1%	63.0%	53.9%	59.3%	48.2%	57.9%	53.8%

Net Promoter Score Calculation	2024	2023	2022	2019	2018	2017	2016
Promoter	78.6%	79.0%	68.5%	80.0%	66.4%	70.4%	70.2%
Subtract: Detractor	2.6%	5.0%	11.2%	5.2%	7.3%	5.3%	2.9%
<b>Net Promoter Score</b>	<b>76.1%</b>	<b>74.0%</b>	<b>57.3%</b>	<b>74.8%</b>	<b>59.1%</b>	<b>65.1%</b>	<b>67.3%</b>

Passive ratings are ignored.

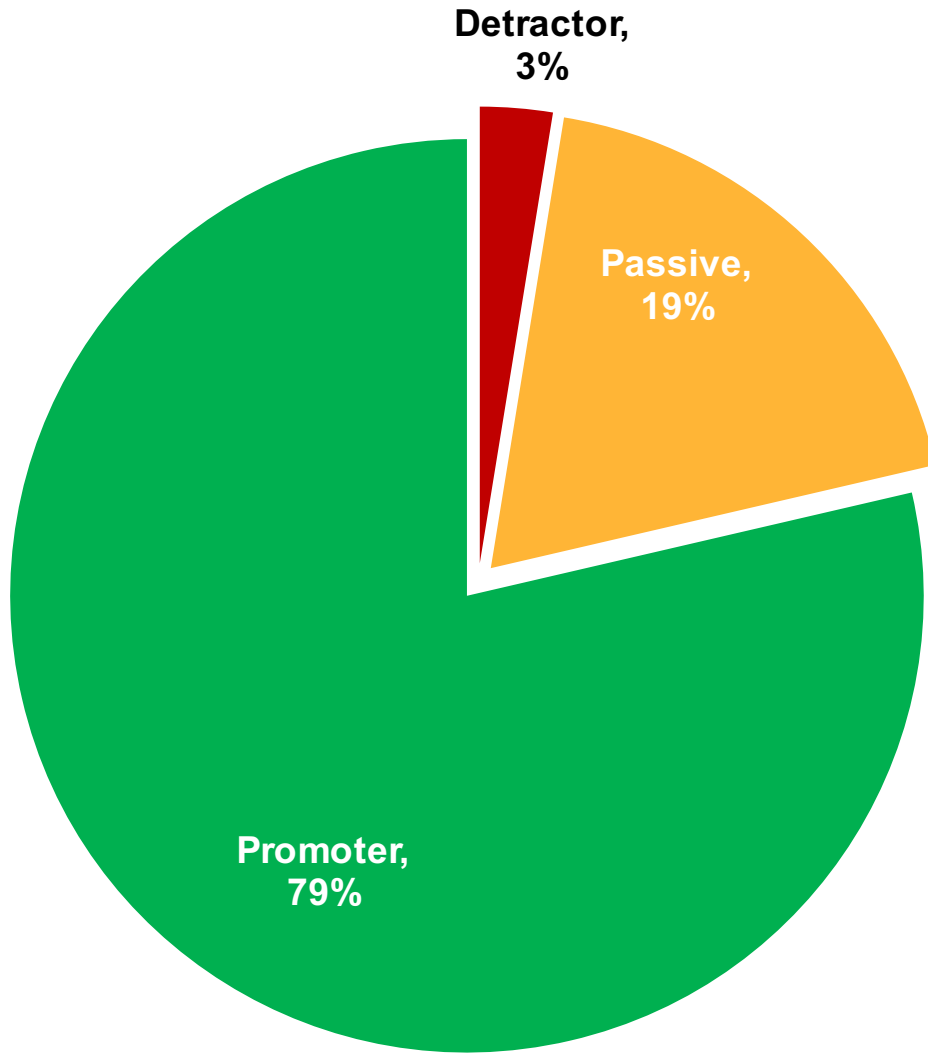
<b>Detractor</b>	<b>2.6%</b>	<b>5.0%</b>	<b>11.2%</b>	<b>5.2%</b>	<b>7.3%</b>	<b>5.3%</b>	<b>2.9%</b>
<b>Passive</b>	<b>18.8%</b>	<b>16.0%</b>	<b>20.2%</b>	<b>14.8%</b>	<b>26.4%</b>	<b>24.3%</b>	<b>26.9%</b>
<b>Promoter</b>	<b>78.6%</b>	<b>79.0%</b>	<b>68.5%</b>	<b>80.0%</b>	<b>66.4%</b>	<b>70.4%</b>	<b>70.2%</b>
<b>Net Promoter Score (NPS)</b>	<b>76.1%</b>	<b>74.0%</b>	<b>57.3%</b>	<b>74.8%</b>	<b>59.1%</b>	<b>65.1%</b>	<b>67.3%</b>

# 2024 Senior Survey

Net Promoter Scores

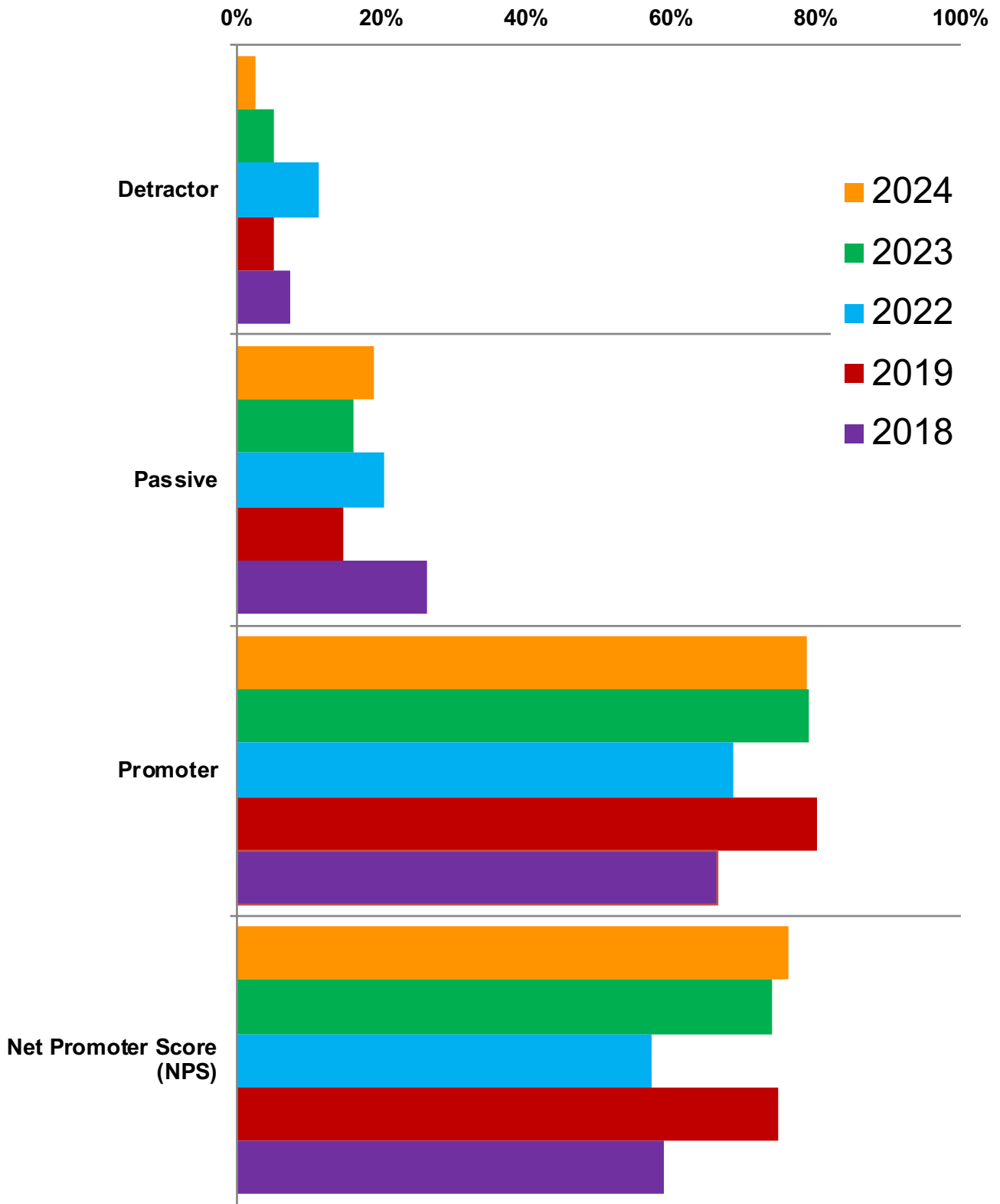
How likely are you to recommend GSB-Madison  
to a co-worker or colleague?

n=117



**Net Promoter Score – 76%**

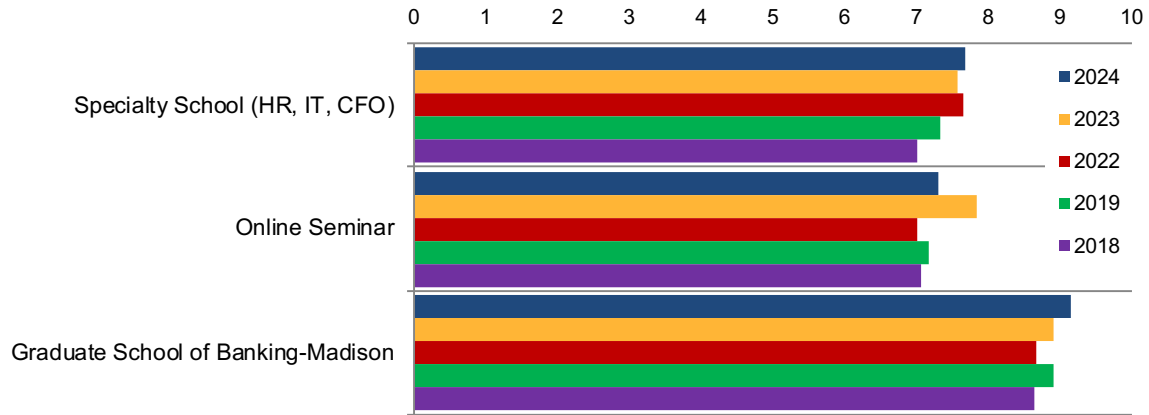
# 2024 Senior Survey Net Promoter Score History



**Graduate School of Banking - Madison  
Senior Survey**

**How likely is your organization to use GSB-Madison for another educational opportunity?**

	2024	2023	2022	2019	2018	2017	2016
Specialty School (HR, IT, CFO)	7.7	7.6	7.7	7.3	7.0	6.7	6.5
Online Seminar	7.3	7.8	7.0	7.2	7.1	6.8	7.0
Graduate School of Banking-Madison	9.2	8.9	8.7	8.9	8.6	8.7	8.2



**Graduate School of Banking - Madison  
Senior Survey**

**Overall, did GSB-Madison meet your expectations?**

<b>Expectations Rating</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
1 - Did Not Meet Expectations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	0.0%	0.0%	0.0%	0.7%	1.8%	0.0%	1.0%
5	0.0%	3.0%	4.4%	3.0%	0.0%	0.0%	0.0%
6	1.7%	3.0%	3.3%	2.2%	0.0%	2.6%	1.9%
7	5.1%	6.9%	5.6%	5.2%	8.3%	9.9%	12.4%
8	19.7%	10.9%	26.7%	20.0%	22.0%	17.8%	21.0%
9	34.2%	34.7%	26.7%	30.4%	44.0%	30.3%	31.4%
10 - Exceeded Expectations	39.3%	41.6%	33.3%	38.5%	23.9%	39.5%	32.4%

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
1 to 4	0.0%	0.0%	0.0%	0.7%	1.8%	0.0%	1.0%
5 or 6	1.7%	5.9%	7.8%	5.2%	0.0%	2.6%	1.9%
7 or 8	24.8%	17.8%	32.2%	25.2%	30.3%	27.6%	33.3%
9 or 10	73.5%	76.2%	60.0%	68.9%	67.9%	69.7%	63.8%

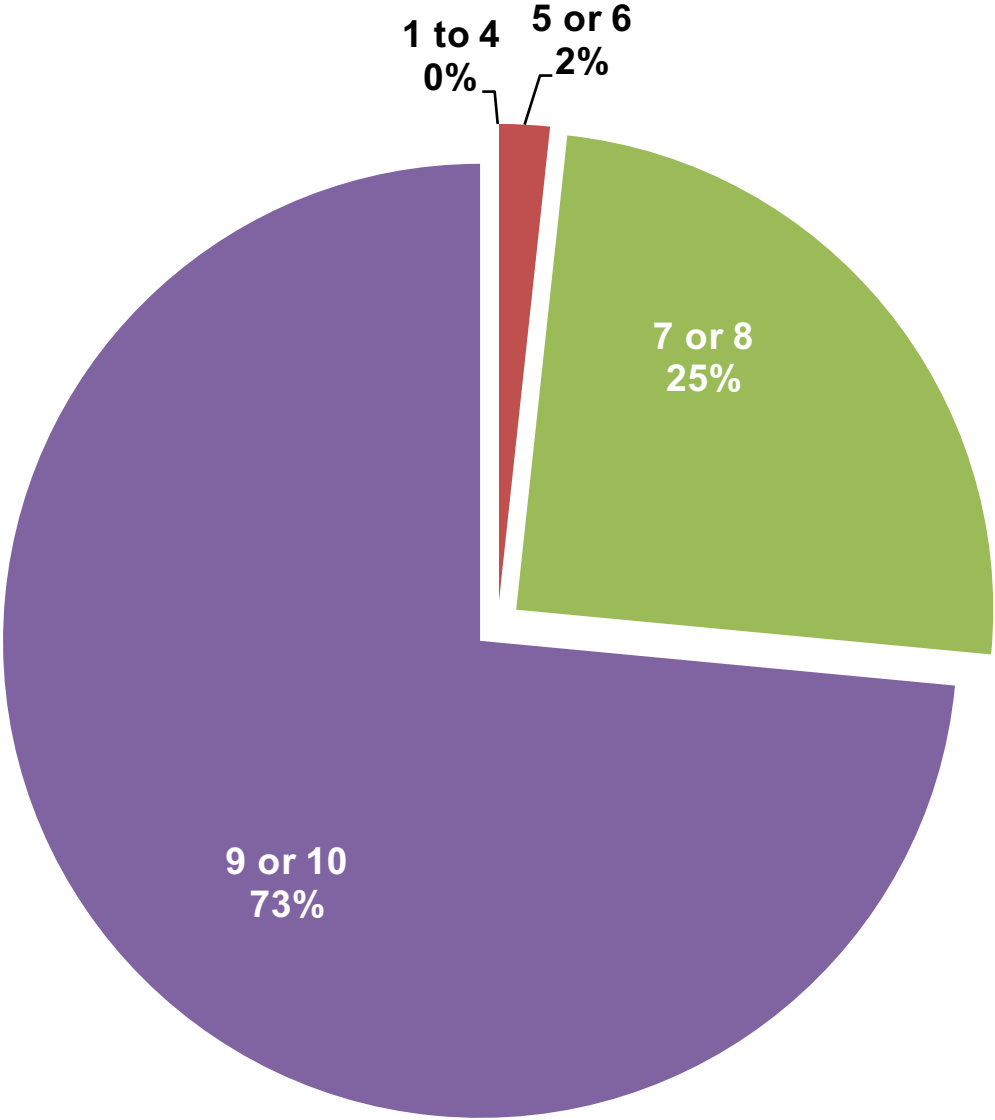
# 2024 Senior Survey

Overall, did GSB-Madison meet your expectations?

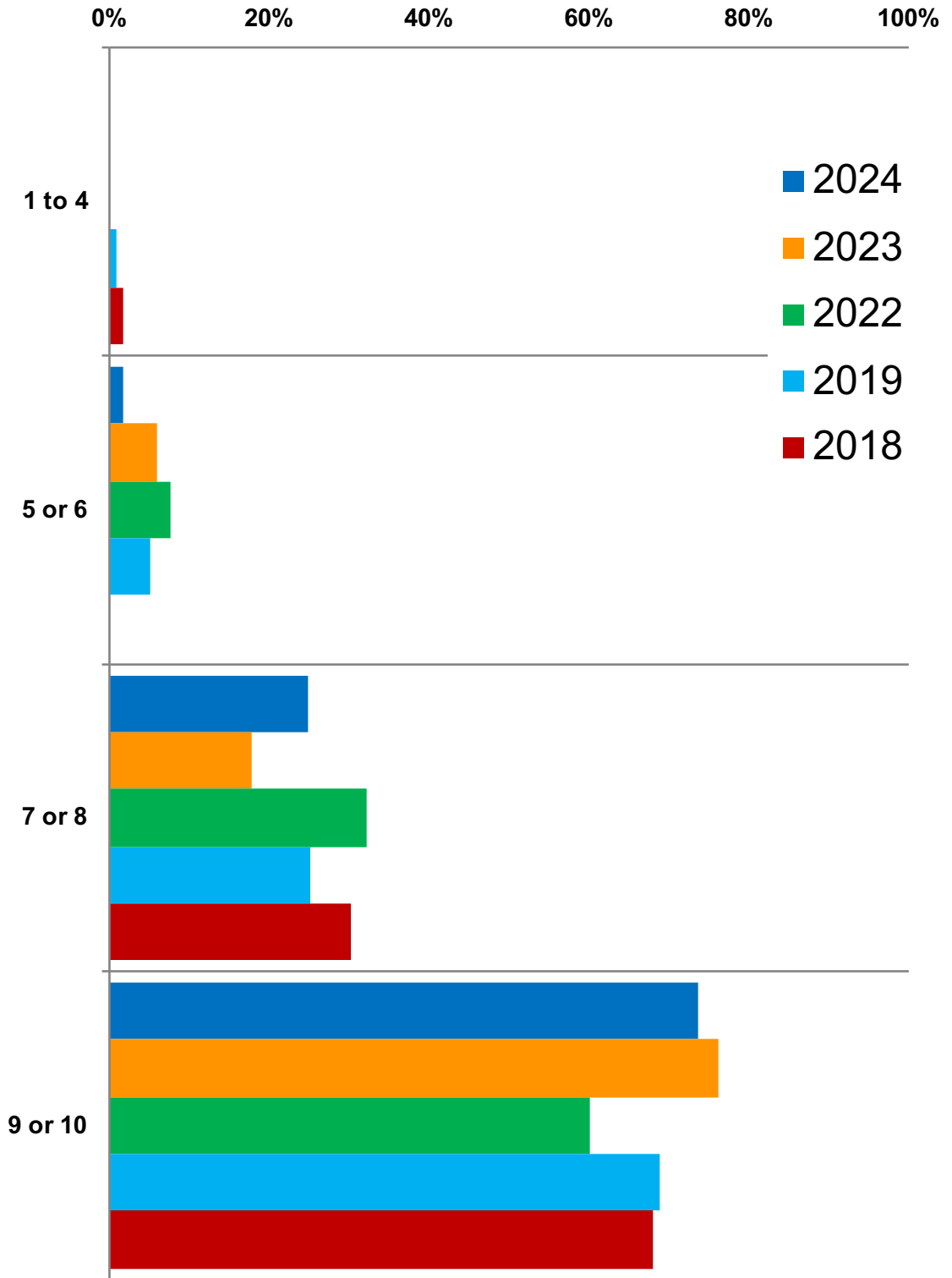
1-Did Not Meet Expectations

10-Exceeded Expectations

n=117



**2024 Senior Survey**  
**Overall, did GSB-Madison meet your expectations?**  
*1-Did Not Meet Expectations*  
*10-Exceeded Expectations*



**Graduate School of Banking - Madison  
Senior Survey**

**Rate how beneficial you feel your GSB-Madison education will be in your banking career.**

	2024	2023	2022	2019	2018	2017	2016
0 - Not At All Beneficial	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	<b>0.0%</b>	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	<b>0.0%</b>	0.0%	0.0%	0.0%	0.9%	0.7%	0.9%
5	<b>0.9%</b>	1.0%	5.6%	2.2%	0.0%	0.7%	1.9%
6	<b>1.7%</b>	7.1%	3.3%	1.5%	4.6%	5.9%	1.9%
7	<b>6.9%</b>	7.1%	13.3%	8.2%	6.5%	10.5%	12.3%
8	<b>12.9%</b>	12.1%	20.0%	11.9%	19.4%	16.4%	19.8%
9	<b>21.6%</b>	22.2%	14.4%	22.4%	27.8%	19.7%	26.4%
10 - Extremely Beneficial	<b>56.0%</b>	49.5%	43.3%	53.7%	40.7%	46.1%	36.8%

	2024	2023	2022	2019	2018	2017	2016
0 to 4	<b>0.0%</b>	1.0%	0.0%	0.0%	0.9%	0.7%	0.9%
5 or 6	<b>2.6%</b>	8.1%	8.9%	3.7%	4.6%	6.6%	3.8%
7 or 8	<b>19.8%</b>	19.2%	33.3%	20.1%	25.9%	27.0%	32.1%
9 or 10	<b>77.6%</b>	71.7%	57.8%	76.1%	68.5%	65.8%	63.2%



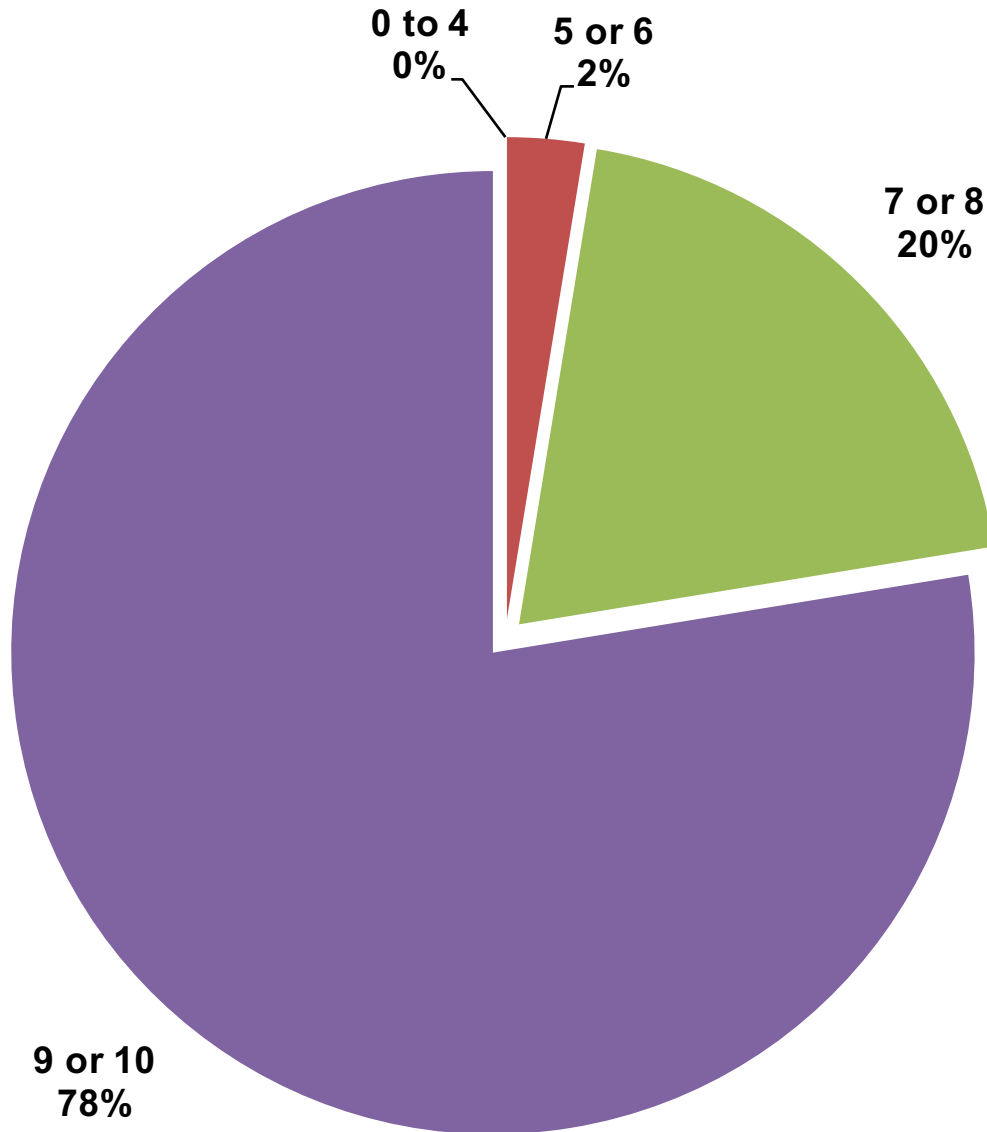
# 2024 Senior Survey

Rate how beneficial you feel your GSB-Madison education will be in your banking career.

1-Not At All Beneficial

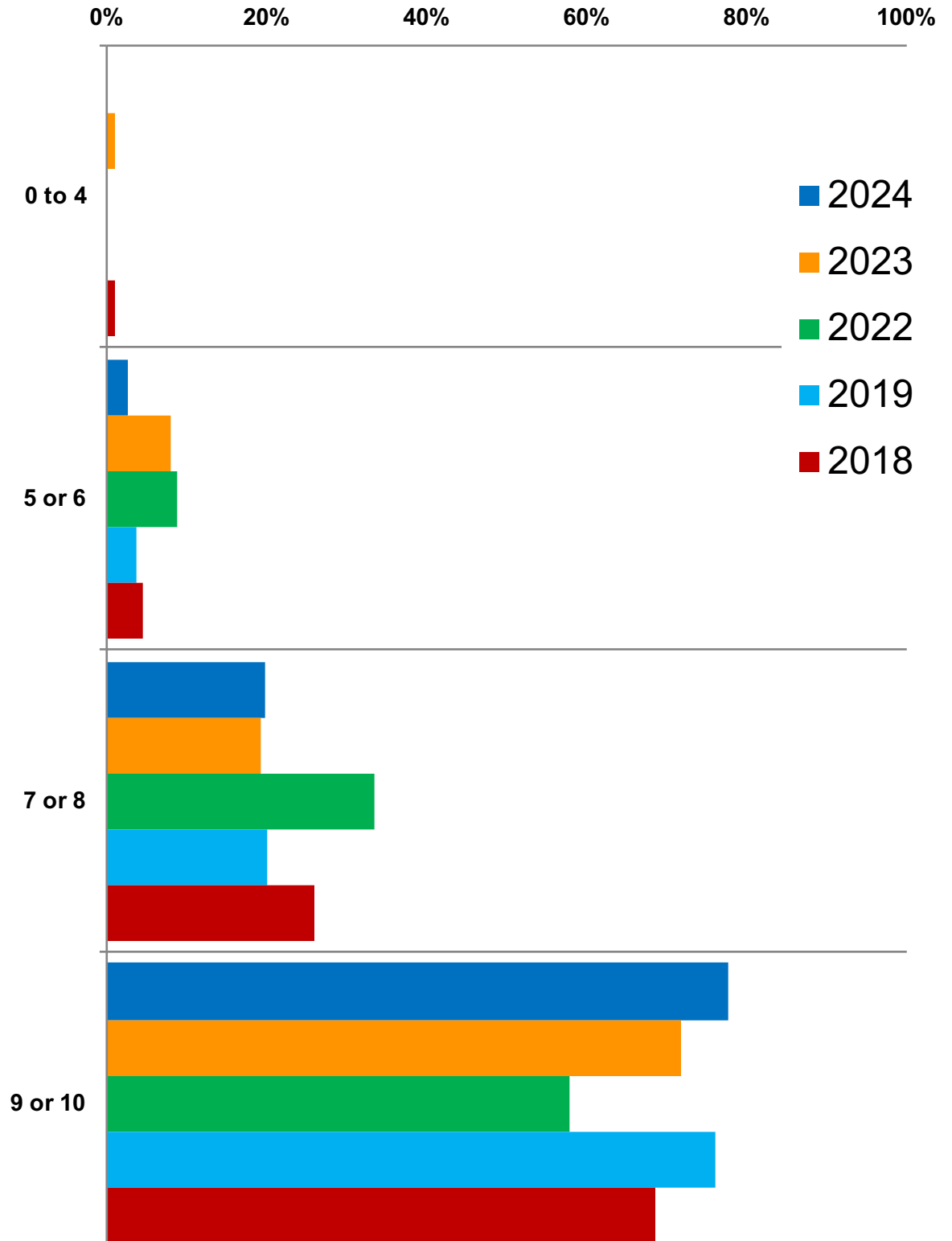
10-Extremely Beneficial

n=116



**2024 Senior Survey**  
**Rate how beneficial you feel your GSB-Madison education will be in your banking career.**

*1-Not At All Beneficial*  
*10-Extremely Beneficial*





## Graduate School of Banking

Madison, Wisconsin

### 2024 Senior Survey Comments

#### Other Country

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- Egypt

#### Other Department

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- Banking Supervision

#### What changes do you feel would improve the curriculum topics?

*ALM, Bank Sim, Marketing, Compliance, Leadership, Credit Risk, Loan Portfolio, BPA & Capital Planning, Funding, Retail, ERM or Technology/Operations*

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- All topics were good. I appreciate how they kept up with today's banking challenges and everything that have gone on during the last 24 months.
- As a potential next CFO for my organization, I feel it would be helpful to have electives surrounding the C-Suite and their duties. For example. A one day or two day elective showing the process for filing the call report. For CLO, what about courses regarding loan production and sales training. For CEO, where and how to apply for a branch expansion, or new charter, additional M&A and how to value a purchase. I believe as we round out the executive leadership certificate, these additional courses would provide tremendous value.
- Better focus on the BIG ROCKS and what is ahead.
- Breaks based on asset size. Incorporate round table discussions.
- Deeper dives for the appropriate groups into respective job functions. Might not make sense for someone in HR to dial into a loan Portfolio management.
- Discuss more real world issues vs theory
- Every course could benefit from more case study scenarios and group workshop sessions to apply the content.
- I enjoyed the more tactical and technical courses and felt that they were more useful for my career development. Since it is a graduate certificate I feel like this could be more of a point of emphasis.
- I feel like a Fisim turn in the evening the first week would be much preferable. 2 weeks is a long time to be away from a young family, with the weekend classes it makes it difficult to go home on the weekend.
- I really enjoyed most of the curriculum. At the end of the day the intercession projects are where you learn to swim. I would have liked to have had just 10-15 minutes at the start of year 2 and year 3 to sit down with instructors to discuss the intercession project papers for one-on-one feedback. I know that's difficult to pull off, but I feel it would've been beneficial for growth.
- I say this as a marketing person, that the topics presented in the marketing classes seemed old school in many ways. We talked about sending paper surveys to customers but nothing about digital targeting tactics and the concerns about data privacy.

- I think it is hard to know what levels you need to stop at it certain subjects but for the program when you start getting into interest rate swaps and derivatives, I would gather that less than 1% of the class needs to go down to that level. If they do, they will not receive enough information to be functional. I would keep the focus at the core banking level and at certain levels spin those out to electives.
- I thought the topics were fine. Potentially a little more structure to electives would help.
- It felt many times like it was too much coming at me. To play devil's advocate, though, I'm a trust officer and not as acquainted to many of the core topics as a commercial loan officer might be.
- Longer time spent on FiSim. Time to recap after each session would be an improvement. More time for M&A as well.
- More active discussions among students. Given our diverse backgrounds and banking expertise, we have all seen things succeed and fail. Opening up to discussion to see what is and isn't working in the communities we serve would be most helpful.
- More in depth!
- More real life examples and case studies to work through to apply the concepts covered to practical application. Would be a more 'hit the ground running' deal for those returning to the bank.
- More topical money making ideas for bankers and less woke nonsense.
- No classes for seniors on last Friday. Have graduation earlier so people can get home.
- No electives on Friday morning of graduation
- None.
- Please include more of a description of the course (especially the electives).
- Please put more emphasis on the lending side of things. I've only ever been in finance/accounting so I've not had lending experience. GSB is heavily geared towards educating lenders into a CEO/CFO role, but not a bookkeeper into a lender role.
- The classes that feel like a sales pitch for their product lacked true value.
- The courses that I benefitted the most from were those that related the topic to practical application. Generally speaking, I think the course content is very well rounded and robust. I do think that the pace at which we covered some of the content moved pretty quickly. Dave Koch moved very quickly through content that I was hoping to get a bit more granular on. For example, I did not truly understand the concept of Beta's in banking until I got home and took my own deep dive...I'm not sure anyone did. So a deeper explanation there would have helped with my intersession progress a bit more.
- The leadership track is lackluster and needs more work.
- The Year 2 sales performance management course and project were a waste of time; please re-evaluate this
- They need to get back to have instructors come in and teach, not hours long sales pitches from different consultants.

- This is graduate school, so I think you could be more advanced in some areas. We could also use more hands-on learning. As a lender for example, the ag lending and commercial lending courses were fairly basic where I was hoping to pick up ways to improve our process. I was hoping to pick up more of the CFO side of banking in terms of investing and funding which I never really seemed to learn about. The projects are one where it seems like we are just regurgitating our numbers and what practices we do. This helps us learn more about all aspects of the bank which helps, but it doesn't get into how to perform that roll and what we can do to improve. Some of that may be on me where I need to ask more questions to our executives. I feel like I learned more from networking and talking with my team in the FiSim about how to run a bank then I did from the courses. The course work of sitting through class all day is long and boring, and we lose focus and don't learn anything. The FiSim process in the last year was nice because we were actively engaged and time passed quickly. It is probably hard to judge everyone's knowledge in all topics to pick how basic or advanced they should be, but this is graduate school not banking 101. Overall, the networking was great which provides me a resource when I need it. I did improve in areas as well, and I want to provide feedback where the school could improve.
- Tier the learning platforms to dive deeper into certain aspects according to job type.
- Way too much leadership and ethics in my opinion. It was very redundant, not very valuable. Many of these have very little to do with banking, there was a lot of time we could have spent learning about things that are applicable to banking.
- Years 1 and 2 the topics and classes would be more engaging if the instructors treated the students more like peers and less like students in a classroom setting.

### **What additional banking industry information would you recommend be included in the GSB-Madison curriculum?**

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- 1071 course would have been very helpful. There is a lot of uncertainty about this and for larger banks the deadline is July 2025 but for smaller banks a course next year on this could be very beneficial.
- Again, some of the content could've used more time to develop. Financial Management and BPA Funding specifically.
- As many lenders participate, I would've enjoyed a few more opportunities to take lending electives.
- C&I Lending and practical lender training and principles.
- Cannot think of any.
- CRA, Fee Income/Diversification opportunities, More on M&A
- Cyber Security, Reg-Tech and Sup-Tech
- I don't think there was an issue with the time spent. I think it was the way it was taught and the quality of material. The question we should be asking is if something happens to one or all of our C suite staff and I had to be a CFO, CEO, or CCO today would I feel knowledgeable enough to step it that role.
- I think bringing a panel of regulatory agencies to talk about current hot topics/focus areas would be helpful.
- IT Security should be considered.
- IT/AI
- Maybe a course on regulatory expectations or just the CAMELS framework. could be an elective.
- More AI and digital security focus.
- More AI and forward thinking
- More compliance related topics
- More details on valuing bank purchases. That could be a whole class in year 1 or 2. Should look at as if you are buying a public bank or a privately held bank.
- More economics focus. Macro and Micro. Along with international interest rates and agriculture focus.

- More in ERM, team development, and little more on technology and how it can help you bank.
- More marketing and innovation material that would hopefully help community banks thrive instead of survive.
- More specific examples on how to fix problems we are experiencing in the real world. Like creative ways to raise deposits (exact strategies, not just concepts). Or how to handle the massive amount of cash from COVID when we started (investment avenues, risk of investing it, etc)
- More technology and digital.
- more time could/should have been spent on deposits/deposit growth strategies, especially in the environment of the past several years
- Possibly more on M&A. This was briefly covered during year 3, but it felt like it was rushed just so we could have some information for FiSim.
- Regulator as an instructor
- Regulatory information - what can/can't be done - Need to know information - More in line of a review, the process, what they look for. stuff like that.
- Regulatory over view: hot topics, new rules and requirements for different asset levels, etc
- Regulatory oversight. I would recommend partnering with one of the regulatory agencies to include a class on what is the role of the regulators, what do they look for, etc.
- Some operations information, back end loan ops, deposit ops and processing rules and regs
- Take away from some of the depth in Loan Portfolio Management and add a Budgeting section.
- The elective on deposit growth as well as the elective on AI/crypto/etc. were two of the most valuable courses I had throughout the program. I feel both should be added to the core curriculum.
- There's a ton of debate in the senior class on this. I would argue more team based Fi-Sim would help us grow, but adding more outside of class would make family life rough. I took several vacations in order to keep up on your projects and having additional work on top of that would have burdened my family. I would say that running a little Fi-Sim each year would provide a much more polished banker at the end of three years. There are components we work through too quickly in senior year to fully grasp application (investments, funding, etc.)
- When I started, I was hoping for more on Digital Banking, it was only a pre-class that we had to complete before my actual 1st year started. I would recommend just keep staying on top of the Digital, IT, AI innovations that we should prepare for or be aware of. Fraud is a huge topic lately is there a way to incorporate that in to a class topic.
- Workout/loans that go bad
- Would like more of a class on interacting with Regulators. What do they look for, how do you discuss their recommendations, how to have a successful relationship with them and positive exams. Most of us have never been privy to those interactions but will be shortly in our career and this experience/knowledge would be greatly beneficial
- Would love more time in this

### **What benefits do you see in virtual classes?**

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- Adaptability. It's easier to hop into a zoom call than it is to be away from your family for two weeks. However, in person should always be preferred due to the complicated content. You could live stream each class so if someone has an emergency or reason they couldn't attend, they could still join zoom and get credit for the class.
- Allow you to work at your own pace
- Although you may reach more people, the connections and discussions in person are one of the most valuable components of GSB.

- As someone with a busy work schedule I prefer minimal virtual classes. The ease to become distracted is a problem with virtual classes. I don't mind the kick off and fisim prep being done on teams, but I can't say I would want more virtual
- Being away from family and your banks for 2 weeks is too long. It's hard on everyone and seems unnecessary. It's even hard on your customers that don't fully understand why we are out
- Can spread out the material
- Convenience & cost.
- Convenience and time concerns
- Convenience but I prefer in-person.
- Cost savings. Better for lecture style classes.
- Cost/time savings of not having to travel
- Don't offer it!
- Ease on travel burden
- Easier to attend, harder to focus on.
- Elective classes some could be virtual.
- FiSim preliminary work can be done virtually, other should be done in person
- Flexibility
- Flexibility
- Flexibility
- Flexibility and versatile.
- Flexibility with schedule and less travel
- Great for intro or even as a way to introduce the electives before choosing
- I could see some of the more data and information based portions done virtually like BPA, Funding, LPM, etc., however, I would be really disappointed to see that replace in-person time in Madison, as I felt I got a lot of unique value from being able to network with bankers from all over the country. It's also part of what made the experience especially fun for me.
- I did not like the virtual aspect of classes
- I don't - I feel a lot of the benefit of GSB is getting to meet people on campus and being in the classroom setting.
- I don't like virtual classes
- I don't since I was new to all of these concepts virtual would have been a struggle for me.
- I felt the information projected on the screen when virtual was unreadable and incredibly hard to follow
- I find no value in virtual classes.
- I have no preference on a percentage breakdown of how much class should be in person or not. However, I could see using virtual in combination with in person as a way to better keep students engaged between the two week summer sessions. Additionally, this could be used to break up topics into smaller sections that could be addressed with smaller projects or quizzes. I wonder if completing huge comprehensive projects is the best way to absorb and retain the knowledge intended to be conveyed by GSB. I would like to see virtual classes used to enhance the program and not used to replace in-person classes.
- I see a benefit of people being able to attend from further away, but I see much less networking happening as a result.
- I think in person is a lot more effective.
- I think to have the option for virtual attendance in cases where unforeseen family events come up.
- I would highly recommend the Saturday classes for seniors have a remote option

- I'm not a fan of virtual because it is easy to get distracted. I did see some benefits such as putting our strategic plan together before we got to school.
- If you can't attend in person.
- It could mean less time for students in Madison, which could work better for student's family lives.
- It is too easy to be distracted when not committed to attending classes live. People can easily be disrupted and can work on other issues and not devote the needed time if the class is virtual.
- It would be great to have more flexibility here for when people are sick (I ended up getting COVID twice in my 3 years) or to not have people need to be away from their families for so long. Admittedly, I really struggled with this from a mental health standpoint at times.
- It would be nice to have an ethics or soft skills class virtual or an elective in between sessions to keep everyone connected
- It would reduce the time away from your family, it's a huge commitment for people, especially moms, with young families to leave for two weeks.
- Keep in-person classes for the heavy topics, virtual can be used as a supplement to not take in-person time away from the key topics like A/L management, loan portfolio, leadership, etc.
- Less expense to students, more convenient for some.
- Less time away from home and work.
- Less time away from home, less expense for banks and individuals.
- Less time away from the job, so that I don't fall so far behind responsibilities.
- Lessening the time spent in Madison. Two weeks is difficult for someone with a family. Some of the classes (whether they be electives) could be completed online prior to coming to Madison. Two quarters would be completed per day for the FiSim.
- Limiting time in-person
- Longer timeline for Fisim.
- Maximize in-person sessions
- More flexibility.
- More people would do the program.
- More time at home during the summer of course
- More time flexibility
- More time on campus for in class participation
- NA - virtual you are not giving your full efforts. I often notice you are interrupted, and it is easy to skip out.
- No travel expenses
- No travel expenses
- Non
- None
- none
- None
- None
- None
- None
- None
- None whatsoever - it would substantially diminish this program
- NONE!!!
- None.
- None. Virtual classes are meaningless.
- None. In person learning is superior, by all available data.



- None. The in person experience provides greater opportunity to network with classmates and instructor.
- Not having to be on campus for 2 weeks away from work and family. For those that can't go home middle weekend, it gets to be a very long time in Madison.
- Only for FISIM prep
- Some of the things we spent time on in Leadership felt like more busy-work and could have been accomplished virtually.
- Some topics which may not require as much peer interaction could be moved to virtual in my opinion. Virtual gives a busy professional the chance to maintain a better school/work/life balance in attending this program. I could see enrollment improving with the option of more virtual learning as well.
- some virtual could be done before hand so you could add more time to other areas
- Specifically for FiSim, it would be nice to do a "mock" quarter to understand the tasks, functionality, etc of the program a bit better before getting into our groups in-session and making those moves. I feel a lot of groups made mistakes in the first few quarters of FiSim due to not knowing all of the functionality yet.
- Take a class before the actual paper is due. If my Marketing paper is due at the end of March have the class in Dec/Jan virtually.
- The benefits of virtual classes are so that people don't have to travel and can be home more with their families.
- The most important component of GSB is the relationships you're forced to build in person. Changing that, in any capacity, would be a detriment. Two full weeks together is important.
- The value of the program comes from meeting others.
- Time savings.
- Virtual courses may allow you to shorten the time on campus, or to eliminate the Saturdays sessions for Seniors, freeing up time for FISIM.
- We could meet more and cover more in-depth material.
- You could possibly get more information in during more classes at shortened durations.
- You have the opportunity to have a better learning setting in your office or at your home and could easily get the same info.

### **What benefits do you see with in-person classes?**

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- Able to connect with peers and obtain different perspectives.
- Although 2 weeks is a significant amount of time away from home, I feel like you would lose value in the coursework if done virtual.
- As listed above, I was able to get a lot of advice and learn a lot from other bankers' career experience by discussing many of the topics we learned about both in and outside of class. I do like the idea of making some of the in-person time more focused towards teamwork and collaboration, but not at the expense of decreasing the amount of in-person class time. I also think I would have struggled a bit more to manage completing the papers with the addition of virtual courses and assignments.
- Attention and interactive
- Being able to talk to other banks and get their perspective.
- Being on campus is the true experience
- Being there help build relationships with others, which helps build the network.
- Best for the highly technical topics.
- Better focus and engagement with other people in the industry.
- Better focus, more connection, increased engagement.
- Better interaction
- Better learning environment, easier ability to ask questions, interaction with classmates and professors

- Build relationships with classmates. This is just as important as the materials
- Build relationships.
- Class interaction and being face to face to be able to ask questions.
- Collaboration
- Collaboration with classmates
- Collaboration.
- Commitment and networking. The delivery of in person classes is far superior to virtual. This is coming from someone who did my Freshman year virtually in 2021 and taking a skip year due to a bank change. The in person and human factor greatly improved the school experience.
- Connections and relationships are 1 of the biggest portions of this school.
- Contact with peers and the ability to work directly with the instructors
- Direct Communication Engagement
- Easier to ask questions and get help from others. Networking is one of the best parts of GSB, which only happens in-person.
- Easier to comprehend information & more valuable student and teacher participation.
- Easier to fully absorb topics in person
- Easy to get answers from the teachers.
- Engagement with other students and professors.
- Engagement with professors and fellow students.
- Engagement, questions after classes, & peer engagement.
- Everything! To me, you are going to learn more from peers as well as instructors. You can ask other bankers what they do or how they do things. Virtual feels like you are not getting the whole benefit of GSB, the Monday Speeches that give you the warm and fuzzies. Its an opportunity to get out of your comfort zone! How are you to work on your LSI or improve it, if you are not in-person.
- Face-to-face conversations, networking with peers after classes, accessibility to instructors.
- FiSim needs to be completed in person and topics pertaining to all parts of the bank should also be completed in person. These topics being leadership, digital banking, relevancies to our industries, rather than position.
- Focus on learning, discussion. Would encourage the school to think about how like positions could network more as part of the curriculum.
- Greater engagement with instructors and classmates. Less distraction from day job.
- Having the instructor in class allows for more in depth
- Higher engagement with the instructors and classmates.
- I feel that I pay more attention to in person, virtually I think you can get lost working on other things while listening.
- I learn better and have always had a better experience with in person classes so I can connect with the instructor and class mates.
- I need the live interactive conversations between my teachers and peers
- I personally learn better in class.
- I see the greatest benefit for being in-person because of networking ability, greater understanding, and the ability to ask questions.
- I think in-person classes spur more discussions and reactions, and allow for exploring areas more in-depth. I also think they require more focus than virtual classes.
- I think it helps keep people involved
- I think it is easier to learn in an in-person environment. Less things to get distracted with.

- I think the collaboration between students and teacher is invaluable. By removing even a part of this, will be a detriment to the quality of the program.
- I think the complex topics would be best addressed during the two-week in person sessions and think tests would be useful for these. I think in-person classes are important for networking as well. However, I think the amount of focus placed on socializing and partying by students and, in some regards, the school itself is a little off-putting and reduces the credibility and view of the educational value.
- I think the main core classes that involve intersession projects as well as FiSim greatly benefit from being in person. I certainly wouldn't do FiSim any other way.
- In person is good to meet other students and be more engaged.
- In person is much better simply because it is requiring you to be focused on your learning the entire time. Additionally, the networking you obtain from in person friendships with these leaders will prove to be infinitely more valuable than any topic taught at GSB.
- In person is preferred as it allows you to build relationships with your peers and professors.
- in-person classes help you to network easier.
- In-person it isn't as easy to get distracted, and it allows you to learn from others and their questions. However, everyone sitting in a large lecture hall doesn't always provide good learning either as opposed to smaller classes.
- Interaction with instructors and students. Unfamiliar or complicated concepts are easier to follow when in person.
- Interaction with peer and staff.
- Interaction, engagement, Q&A opportunities
- Interactive, accountability, more.
- It is easier to focus on the class in person and connect with class mates
- It is much easier to be present. You can't put a value on engagement in classes vs a zoom call. I think in person classes are the only way I would want to have this experience.
- It is much more engaging
- Keeps people focused and building relationships
- Making more connections with other students.
- Meeting and interacting with our peers is the most useful aspect.
- Meeting new people, robust conversations and discussions.
- Meh
- More active learning, better ability to interact with instructors, class discussions, networking with peers
- More engaged, networking, group work and discussion
- More engagement and connection with faculty and students.
- More interaction with peers and faculty for topics that are more strategic and complex
- Much more engaging
- Much more impactful and can avoid distractions of being in your bank.
- Networking
- Networking
- Networking and relationship building.
- Networking and the interactions in the class with professors, alumni and classmates.
- Networking is a valuable component of GSB and this would be taken away in a virtual setting.
- Networking with peers and instructors
- Networking with peers, hearing their firsthand experiences. The lectures that included more of a conversational dialog was better for me. I didn't necessarily feel like I got a ton out of "here is a PowerPoint, lets read it". I liked real world examples with dialog between the instructor and the class.

- Networking works best in person
- Networking, collaboration, more group participation. Ability to connect more with the facilitators.
- Open conversation. Getting to hear others' ideas and thought processes is invaluable.
- Overall, I enjoy in-person learning more. I feel like you're better able to grasp and retain the content, also reduces the temptation to multitask.
- Pain to attend, easier to grasp, better notes, Q&A, sidebars with teachers.
- Peer connections. Socialization.
- People are more attentive, engaged, and don't multi task, networking opportunities
- People tend to pay attention less in a virtual environment
- Provides a better learning environment and experience. A lot of stuff can be learned online but this curriculum better with in-person lecture.
- The benefits to the in person classes is the discussion and the viewpoints from fellow bankers, which is invaluable.
- The discussion and overall engagement of being in-person.
- The Face-to-Face connection is too valuable.
- The full attention of the attendees. If virtual I feel many people would not learn as much and you would also loose out on the learning from our peers. After classes many of us visit and discuss how each of our banks handle different things and even discuss how we handle the material covered that day and this would be lost.
- The one on one and the instructor being able to read body language of clarity on the subject or not.
- There is no replacement of the value of in-person. The connections, networking, friendships are in valuable
- This is the only way to learn. We are all interrupted far too much in the office to learn effectively
- While it is difficult to be away from home for two weeks, being in Madison gives you the opportunity to meet your classmates and be more engaged in class. Virtual would not be for me and I don't feel like it would have been as good of an experience if there was a virtual aspect.
- Working through case studies/projects. Some classes would be better with hands-on activities.
- You are there and have to do it.

### **How likely are you to recommend GSB-Madison to a co-worker or colleague?**

*Why did you choose that rating?*

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- I would recommend GSB to a coworker if they are looking for an experience to meet bankers and see a different side of the industry.
- Other options depending upon needs.

### **How likely is your organization to use GSB-Madison for another educational opportunity?**

*What would keep your organization's employees from attending...?*

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#### **Specialty School**

- Applicability
- Cost and time out of the office
- Cost, lack of knowledge about class availability by senior management.
- Distance
- Distance and expense when there are decent options for some of the courses closer to where we are located.
- I doubt these schools would be relevant to employees at my regulatory agencies

- Length and time and lack of consistent easier flight plans to Madison from our location.
- Maybe cost
- Not applicable
- Nothing other than cost
- Other options/cost
- Size our our institution.
- Staffing levels of the bank. / life commitments
- The availability of other options in this area, ex. other GSB's.
- Time commitment

### **Online Seminar**

- Cost
- Cost, lack of knowledge about class availability by senior management.
- Distance
- I want them here in person.
- It would depend on the content of the online seminar whether it was relevant to my regulatory agency
- less value in online classes
- Limited benefits and results; cost
- Limited pool of candidates or lack of candidates for our organization to send.
- Not within our normal course of training
- Nothing other than cost
- Online seminars aren't valuable in my opinion
- Other options/cost
- Subject matter of the course. Is it something that can be beneficial if not in person.
- The availability of other online learning webinars. Oftentimes it seems webinars can be very specific to what we're needing to learn. That's not to say we won't ever use GSB's online seminars.
- The availability of other options in this area, ex. other GSB's.
- Time and expense
- Virtual is not as engaging

### **What could GSB-Madison have done to meet or exceed your expectations?**

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- Projects- While I understand that some may have personal and work conflicts that may hinder completing projects on time, but I do not feel that those who are late, regardless of the situation, should be docked in grade. I also do not believe that if you passed on the first try, one should be able to resubmit for a better grade. For those of use that completed their projects on time and did not re-submit can feel a little cheated by those who did not.

### **If a coworker asked you what stands out most about your GSB-Madison education, what would you tell them?**

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- 2 weeks sleeping in a dorm isn't fun
- A 25 month program that is a life changing experience. You will find your inner growth and how strong you are as an individual. But once you complete this huge milestone i think you feel like you are unstoppable as a person.
- A deep understanding and application of the entire banking industry paired with executive level leadership development.
- Ability to create relationships; the information learned --- most from the projects

- Building friendships with other bankers
- Collectively, I believe that I have a better and more comprehensive grasp of our bank's operation, opportunities, and future than ever before. It was hard work but well worth it.
- Connections with peers - local and around the country. but mostly the view of banking in a different mindset.
- Depth and scope of the intersession projects.
- Depth of learning
- Even though I knew a lot about the program from others' experience at our bank, I was impressed by the sheer amount that I learned and how it was uniquely tailored to help me learn more about my own bank and use that knowledge to make improvements. It was also great to meet others that are very serious about the industry. The activities outside of class were fun, but I also had a chance to discuss and learn a lot from other classmates. It was definitely a challenge, but was extremely rewarding.
- Exceptional for Leadership Development and provides a well rounded banking education.
- FiSim and getting a banker's perspective on various topics.
- FiSim and the connection we made.
- FiSim was a great way to bring it all together
- FiSim was an excellent way to bring all 25 months of learning together, and really didn't even feel like work.
- FiSim, in-person hands-on learning, networking
- FiSim!
- Gained a significant amount of knowledge and I would praise GSB through and through for the connections I made.
- Gaining a better understanding of the bank's balance sheet management and funding strategies.
- Good blend of classes, testing, papers, relationship building and fisim
- GSB enlarged my scope of knowledge, learning and enhance my leadership skills as well my practical experience
- I am a much more well rounded leader and bank employer after my time at GSB. It pushed me to get out of my comfort zone with topics like financial management and LPM that I'm involved with, but haven't been in the weeds. I understand so much more clearly how these different areas play such a crucial role in the success of the bank.
- I now have a much broader understanding of what makes a bank run. The wholistic understanding is greater. The lifelong connections, friendships, experiences are unforgettable
- I think having the opportunity to interact with 100+ bankers (as a regulator) and getting their perspective was pretty valuable for me.
- I think the coolest thing is how the first two years we learned the nuts and bolts about various banking areas, and then it all came together senior year when we did fisim. It was like a huge AH HA moment.
- I would say the relationship made along with the knowledge base of the faculty is second to none.
- I'd talk about the leadership courses, technology electives, and FiSim
- In depth knowledge, quality of professors, and networking
- Individual, bank-specific overview of all areas of the Bank through intersession projects.
- It forces you to dive into our bank's current situation and see how decisions are and have been made. It also gives you perspective in regard to how our bank compares in various categories (asset management, tech, etc.) relative to nationwide peer banks as well as larger / smaller institutions.
- It is a serious commitment but worth it.
- It requires a huge time commitment that I did not expect

- IT was extremely challenging, but very beneficial and rewarding. For someone on the retail side of the bank, it gave me the opportunity to see the bank as a business and what components need to be managed for success.
- It's hard work but worth the reward.
- Learning about banking, the people I met, my time in Madison, the FisSim.
- Loan Portfolio Management
- Networking
- Networking and FISIM
- Networking and highly in-depth content will make you a better and more well rounded banker.
- Networking with peers and the FISIM experience
- Opportunity to meet bankers from different parts of the county (and world). Ability to discuss common issues we all face. Being able to have a group of bankers that I don't directly compete with to discuss strategical ideas and product offerings.
- Other than a completely unique experience in FiSim, the connections you end up making with incredibly talented and successful individuals.
- Professional and personal growth
- Quality of instruction within the ALM, Portfolio management and capital planning sections.
- Relationships
- Relationships
- Relationships made and learning other roles within the bank
- Relationships!!! I relationship formed with fellow students and the GSB staff are priceless. Additionally, there is a lot of value in that the classes are taught using real life examples of what is happening in the work of banking today. Instructors are top-tier.
- Senior year and FiSim was the most valuable and meaningful experience.
- The intersession projects. While they were a lot of work, they made me dig into areas I would not have.
- The ability to grow not only in my career but personally. This has challenged me in ways that make you feel uncomfortable at time.
- The ability to pull it all together and start thinking about the organization as a whole.
- The amount of information covered over the 25 months is substantial and presented in a way to absorb and retain the knowledge. There are so many facets to banking that tie together that many employees don't understand or understand even exist. These types of connections are explored and made relevant.
- The amount of knowledge I gained
- The amount of knowledge I learned about financial management and how to run a bank.
- The broad scope of knowledge gained.
- The broad spectrum of bank administration, new ideas and trends in the industry, and the connections you make with classmates and instructors.
- The collaboration and friendships that were formed was nearly as valuable as the coursework.
- The comprehensive coursework addressing all areas of banking, resulting in FISIM.
- The connections I made with my peers.
- The content and the method of the educational structure.
- The content extends you out of your bank silos. This course pushes you to new boundaries.
- The curriculum is great and it builds up to Fisim. The Fisim brings everything together. Also, making connections with other bankers who you can connect with after school is over to bounce ideas and maintain lifelong relationships.

- The depth of each topic presented was appropriate each year. My first year I didn't have a lot of loan / ALCO knowledge, but after class and working on papers I feel a lot more comfortable talking about these areas back at my bank.
- The diverse courses offered, networking opportunities, FiSim.
- The experience as a whole. It's not just going to another classroom. There is time in between classes to discuss with other bankers to enhance the learning experience.
- The FiSim experience and the networking
- The fisim ties it all together.
- The friendships forged. The amazing staff. FiSim
- The friendships that were made, and the full picture view you get about your bank.
- The growth was painful, but quite valuable.
- The hands on experience and contacts I gained and trusted friends that I now have in my industry that I can kick ideas off of.
- The in depth knowledge you receive in each of the courses. But, also the connections you make along the way. Banks do things differently and it was always fascinating to hear the ways other banks did things.
- The instructors are the best in the business
- The instructors were incredible. GSB brought in the best!
- The level of engagement the instructors have with the students exceeds other schools I have attended. Instructors are truly here because they have a passion for teaching and the banking industry.
- The most standout aspects of my GSB-Madison education are the professional friendships I've built, the invaluable knowledge I've gained, the experience of watching our group transform into a cohesive team during FiSim, and earning the Executive Leadership Certificate
- the networking and exposure to other topics was beneficial.
- The opportunity to learn about how the bank functions wholistically.
- The overall difference in my understading of bank operations from retail to lending and the need for both. The network of friends and bankers I met could not be duplicated virtually or at any other short term conference.
- The overall experience.
- The people you meet, the leadership aspect and how great of a city Madison is.
- The people you meet.
- The projects and the FiSim - allows you to apply knowledge.
- The relationships and the deeper understanding of the industry and interworkings of the bank.
- The relationships made with other GSB students are invaluable. The intersession projects are A LOT of work, but so beneficial in being able to apply what you learn at school to your bank.
- The relationships that have been made and built along with the entire commitment to the program.
- The rigor of the projects and the depth of the classes.
- The rigorous intersession projects were no walk in the park, but they helped me grow tremendously as a professional. Also, the effort that GSB puts into presenting the class with opportunities to build relationships is exceptional.
- The simulation process is the most valuable of all experiences. It really makes you put what you learned in your projects to work.
- The staff and the overall experience, the leadership papers are worth their weight in gold, the other papers can be a lot so get started early.
- Time spent on campus, meeting people and interacting with faculty.
- Well-rounded subjects to learn about all aspects of banking



- You do learn a lot while on campus, but the most I learned was through the process of completing the intersession projects.
- Your level of banking knowledge will be night and day post-graduation.

### **Are there any additional comments you would like to provide to GSB-Madison?**

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- Amazing program. I had a lot of fun and will be recommending the program to others. I hope to stay up to date and possibly stay involved to continue to grow and improve the program.
- As a senior, I think moving a core class to late afternoon on Tuesday, Wednesday, and Thursday from 430 - 600pm to remove a Saturday morning session and the morning classes from the 2nd Friday before graduation. That way graduates could have breakfast with families. Graduation could be at 1100am with a small lunch provided after.
- As a visual learner, I believe it would greatly benefit junior students if the curriculum included an introduction to FiSIM. Here are a couple of points to consider: Early Exposure to the Simulator: While not intended as a full training session on FiSIM, incorporating the simulator into the curriculum would allow students to see it in action and enhance their understanding of financial concepts. For instance, in class, instructors could demonstrate how changes in interest rates impact metrics like cost of funds, return on assets (ROA), and return on equity (ROE) using the simulator, rather than relying solely on static PowerPoint slides. Additionally, I'd like to suggest something unrelated to FiSIM: as someone who relies on agendas, it would be incredibly helpful for future students if all agenda items were consistently posted on Canvas. This way, everyone can stay informed about speakers, dinners, and class events. I understand there might be technical limitations, but from a student's perspective, having this information readily accessible would enhance the overall experience.
- At this point in my life, if being asked to spend two full weeks away from my family, it would be better to spend that time in my own hotel room versus a college dorm room with shared bathrooms and showers. I think the lodging does not align with what a great and professional School that the GSB is.
- Correct the FiSim program. Multiple issues such as: totals on reports to not agree, balance sheet did not balance, loans priced way above market still resulted in loan growth, sale of loans was unrealistic, wheel of consequences was unrealistic (bad things would not happen every quarter-done to many times).
- Could you possibly incorporate FiSim in our Junior year or give a little more in-depth session on what to expect. I loved FiSim but it took a few days for our team to figure out what or where to start.
- DO NOT GO VIRTUAL! And tell everyone to bring fans for their dorms!
- FiSim - could use some work based on the loan sales. I felt like in the game we were forced to "sell" loans to manage the balance sheet when in reality that doesn't happen. I would never sell off 3 rated commercial credits, yet in the game nearly every group had to. That seems off to me. The rest of it was pretty solid. M&A - going live on zoom was not ideal. No one could follow along with the presenter - most of the room checked out early on that and we ended up just working on other stuff. It wasted time. I would suggest having the groups meet one on one like we did later that day or the next day and just not doing that initial zoom thing at all.
- FiSim is great. It needs to be dialed in. Its unreasonable for a \$700mm bank to sell \$100mm in loans and originate \$105mm in loans in one quarter. Additionally, I feel, as I believe others do, that there was very little explanation of the software before diving in and making decisions. I think the first day of class should be 100% dedicated to FiSim. Morning dedicated to the explanation of the software and the afternoon for decisions.
- FiSim should be longer with more decisions. It was easy to "game" the simulation and with a long duration, that would be more difficult.

- For those of us that actually put effort into our projects and quizzes, please note that most people were taking their quizzes as groups and using ChatGPT for papers. Not a lot you can do, but just take note of those who try... Also, make sure all teachers and staff are responsive, I came across a ton of type-B individuals that demonstrated lackadaisical behavior. I'm your customer. Response in a reasonable fashion to voicemails, canvas messages, emails, etc. Cull crazy long powerpoints.
- GSB exceeded my expectations!
- I am truly honored to be a GSB graduate. The knowledge I've gained here is invaluable as I work toward my future in banking.
- I attended a state association school before GSB and I thought that was a nice starting point to prepare me for GSB. Some of the sessions at GSB were a little over my head, but that's why we are there, to learn! I'm way more confident in my day to day work at my bank than I was before starting GSB. I had a great time on campus all 3 years and am thankful for the friendships that I gained while at GSB. I know being gone 2 straight weeks is tough to be away from work/family, but if I had to do it over again, I would and I would recommend it to anybody on the fence of doing GSB.
- I believe that the entire GSB program could be condensed into a two year program as opposed to stretching out over three years. The electives become redundant after the first year and creating a baseline of instruction in year 1 with intersession projects in between would be enough instruction to set students up for FiSim in their final year.
- I chose GSB over other banking schools based on my perception that it'd be more challenging than others that my colleagues have gone to. I am extremely proud to have attended GSB and confident that I made the right choice.
- I did enjoy my time at GSB. I think that I did pick up on a few items that I will benefit me in my career.
- I don't see the need for classes on Friday of week 2, especially for Seniors. Our capstone project has been completed, we are ready to graduate and go home. Remove class on Saturday, have one day the 1st week that we complete 2 decisions for FiSim. Monday night speakers could be cut back to 1 or make it optional. Great school glad I was given the opportunity to attend, learned a lot and made great new friends.
- I feel that GSB should ensure that the attendees are at a place in their career that they will use the education in the next 3-5 years. I met some great individuals, but some of them have hopes of just getting to a senior position in the future, and are a long way off from executive leadership positions. This is simply my opinion, but students should be required to have a letter of recommendation from their CEO before attending to ensure that the bank agrees with them going down this path for the betterment of the organization.
- I think Saturday classes are a good idea to foster connectivity and socialization among the students over the weekend.
- I think that FiSim needs to develop a FAQ sheet. It should be a live document managed year to year and updated to reflect new commonly asked questions. This document should be provided to the incoming senior class with initial access to fisim. It's important to remember that the initial access we got to fisim was only partial. We couldn't access every decision screen in detail. Example: A document that explained how important it is to manage office expenses and the direct correlating impact that has on market share would be beneficial. Our instructors were excellent, but different communities were provided with different information at certain times. Looking back on it, it was the greatest exercise that I've participated in during my career in banking. That said...had I known what I know now, before starting fisim, I would've taken away even more from the experience.
- I thought the only thing to improve is FiSim and how parts of the game are a little unrealistic. Specifically growth and loan sales. Also the M&A side should be talked about more because it is very interesting information.

- I would do it over again in a heartbeat, just glad I am done writing papers though.
- I would do more FISIM. The 1st week, have the electives or workshops decreased in time and add FISIM discussion class. Like Monday have a discussion on Capital. Tuesday on Funding. Wednesday on Loan Pricing and Loan Growth, etc. We've had all of these in the past but experiencing them in real-life scenarios like FISIM then discussing them as we are using it would really reinforce our understanding and be a greater benefit.
- I would have liked more options for Project Management (was only 1 elective), digging deeper into coaching/training employees (outside of the broad Leadership course), and Business Development. As community bankers, we likely all have responsibilities with juggling many projects, managing employees, and developing business for our banks. More focus on those areas would have been beneficial.
- I've made lifelong friends through this program, I have become much more self-aware, and I have a vision for our bank and myself going forward. I'm grateful to GSB faculty, staff, and my classmates for that. God bless you guys, and may He reward your efforts.
- If there's a way to extend the timeline or number of turns with fisim, that would be valuable. It was too short to fully simulate the repercussions of poor or risky decision making.
- Increase the time in FiSim. Allow for banks to merge/sell and then work together after the merger and see the new results and how did the new management team work together.
- Leadership sections needs work. The Monday speakers too- not great.
- Leadership was probably one of my areas of the most growth. Understanding my mindset and changes i need to make.
- Modification of the schedule to eliminate Friday electives for the seniors. Maybe go longer on Tuesday/Wednesday the first week to get those in, so FiSim can be the final GSB assignment/obligation on Thursday, with an early graduation of 11am or so on Friday. Fantastic experience!
- More FiSim type learning on all aspects in all years (with less glitches)
- My particular area of servicing was not covered but I did benefit from the overall knowledge of how a bank works.
- None.
- Not much that I can think of. My one idea I had last year would be just to do breakfasts and lunches and tell students that dinner is one their own. Perhaps that may reduce the price for food to UW Madison and most students already go out in the first place. I know some students that would then be allowed to expense those dinners. Just a thought. It's been a very valuable experience overall. Thank you!
- Outstanding program!
- Overall, this was a great experience for me. Being gone 2 weeks is tough. If there was a way to break that out, that would be beneficial for people that live several hours away.
- Partner closer with the university to allow GSB credits to apply to their MBA program.
- Put the tv's back in the dorm rooms. :)
- Quizzes should be allowed to be completed at any time on the last day, not only after class when we're trying to check out of dorms, get ready for graduation, greet family, and travel.
- Stay the path! I've had some great instructors. Thank you!
- Thank you for a great opportunity to advance my education, specifically in my industry.
- Thank you for running a great program!
- THANK YOU!!!
- The feature speakers were way better the last year than the overtly insecure speakers of Year 1. Stick with business inspirational stuff over the lame Marxist stupidity.

- The inaccuracies in FISIM were very disappointing. The dashboard was not even correct. Or was it based upon some average that was not explained? After day 1, 5 and 6 graded credits should not be able to be sold for a profit. If someone actually knows of a place to unload 5 and 6 graded credits for a profit, please let me know! Few little tweaks could go a long way to produce a more realistic experience.
- The Monday evening distinguished speaker series should be optional. nothing against the speakers but find no value in it.
- The schedule for seniors would be nice if they didn't have to attend class on graduation day. I have noticed that the whole class is not in class since family members arrived Thursday night and then they don't come to class on Friday.
- There are many small avenues you can use to improve. For example, maybe make an evaluations tab in canvas to keep them all in one place since there's so many. Do not ever have classes after the senior FiSim presentation. Why on earth would you make quizzes due post-graduation? The instructors were fantastic although a majority could benefit greatly from taking Tyson Greiner's speaking class. If you don't think you need to, it probably means you're the one that does. There was simply no one as close to as captivating as him. Thank you to everyone who helped put GSB on. We truly appreciate all your efforts in making this an experience to remember.
- There should not be class on the morning of graduation. I would rather have it on the Saturday between than the morning of graduation (even consider starting graduation earlier if no class-like a celebratory brunch reception).
- This has been one of the most rewarding experiences of my life and I am extremely grateful for the opportunities. Honestly, year 1 I thought there was no way I'd make it through. Although the time away is difficult, and the time dedicated to projects is substantial, I would do it all over again if needed. One note - graduation is a bit of a cluster. I feel it would be easier to just assist everyone a set number ahead of time and have everyone line up in numerical order. Right? Am I making this too simple and missing something?
- Welcome Paul - Enjoy your retirement Kirby!
- Yes- One thing I want to comment on that is not fair. Although you say that people are not supposed to work together on tests and exams it happens all the time in the dorms or outside of them. I stayed off campus, however team members constantly told me they did the tests together. I even left my Payment Systems and Fraud Loss class today and overheard a female (Desi) ask another female sitting behind her to work on the quiz together. As a person who has taken integrity seriously, this is extremely frustrating. At the end of last year, I was about .2 points away from being in the top 10% of the class. I truly believe if people were not working together on the quizzes that I would be in the top 10%! These people have the advantage of knowing the wrong answer because they select a "guinea pig" to take the test each night. they take the test, then everyone else in the friend group knows the correct answers. Its not fair to those of us, who are not cheating. Quizzes should be proctored during the work day to eliminate this from happening!

### **What changes in the 25-month program would make GSB-Madison a more attractive option for female students?**

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- 2 weeks is a long time to be away from home. It would be ideal if you added an hour or so to each day and shorten the number of days.
- A female "mixer" social hour early in the 2 weeks to help incoming freshmen settle in during the on-campus weeks.
- Decrease the amount of time spent away from family by changing the two week period to a week or week and a half. Very hard for mothers, especially new moms. There are too many other options in today's day and age for this program to be entirely in-person.

- Finding a way to not having it be two full weeks on campus.
- I don't think there's anything about the program itself that detracts from the appeal to women... the fact is that in many ways, banking (specifically upper bank management) is still an old boys club. I had to advocate hard for myself to get to GSB, and I think my bank is fairly progressive. I also waited until my kids were older as being away from home when they were little would've been too much.
- I think the largest challenge for a female student is balancing a family, work and coursework. It is difficult for a female with a young family to leave their family for two weeks straight. I feel this hinders female enrollment. Perhaps breaking the sessions up, or holding a combination of virtual and over a few weekends, would be an easier option. Or allowing the M-F classes to be live streamed, allowing the women, or any student, to attend from their office, allowing them to go home to their families every evening for their Freshman/Junior years and then stay on campus for FISIM?
- I was a new mom and the rooms for pumping on campus are difficult to get to and staff wasn't available to open them. It was very hard. I had to pump in bathrooms and that is not ideal. And there wasn't enough time on breaks to do it.
- Improved dorm conditions; split the two weeks into two one-week sessions with some time between. It is very difficult for a mother to be away for two weeks at a time.
- Individual recognition upon completion.
- It is very difficult to be away from family obligations for a significant amount of time. Perhaps holding the sessions one week at a time, in early June & August might be beneficial.
- It saddens me that, even in this day and age, this question still needs to be asked. To make GSB a more attractive option for female students, the industry as a whole must evolve. A grassroots effort could begin with male GSB graduates actively encouraging their female counterparts to recognize the opportunities GSB offers and advocating for change within their organizations and boards
- Less time away from home
- Less time in person. Two weeks away from your kids is hard no matter what ages unless they're out of the house. If your target student is the 30-40 age, this is a huge sacrifice to make because most of them have elementary age kids. Indiana schools start a little earlier than others, so I missed three years of the first day of school. That alone could make the program less attractive for female students.
- Maybe offer an elective related to women in banking
- none
- None that I can think of.
- Nothing. I think the program is appealing, I think more women need to be encouraged to enroll. This is a bias within the banking industry and general nature of women to doubt themselves when they are just as capable and eligible candidates as their male peers.
- There are a lot of women who have had babies through the time of GSB, the overall set up for new mothers isn't ideal. There should be a set location in each building for breastfeeding/pumping needs.
- Women's networking social at the beginning of the program. Female scholarships.
- Word of Mouth, give a statistic on how many women have completed the GSB program, not really sure... i think what you are doing is working.
- You would get more Female students if the course were pushed back in July. It is very difficult for Mothers to commit two weeks right before school starts. My first year I missed the first day of school. Get rid of Saturday FiSim/Class. I would have loved to have my family come out over the weekend but I did not want to only see them for 24 hrs. FiSim on Saturday could have been push into Monday as majority of the groups in Session 2 left early every day.

## As a female student, what expectations do you have for your GSB-Madison experience that may be different from your male classmates?

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- An improvement on the living situation. The dorm lifestyle is not built for anyone over the age of 25.
- I am not sure changes to the program would improve the overall experience for a female.
- I suppose you could offer a women's only class that could be an elective option for females only. I never really experienced any issues because I was a female. The only thing i noticed when I was in FiSim, I had to prove my knowledge to the 3 men in my group when one of the guys was just a yes man to everything being asked or brought up. But that's normal and i kept showing up with a good attitude and proved my worth before you knew it.
- I would have liked to see a Female in Banking mixer put on early in the two weeks.
- Less in-person sessions.
- Less references to alcohol in literally every class environment. Separate the drinking from the professional classroom.
- none
- None that I can think of.
- Nothing that I can think of. I love close to Madison, so I was able to go home over the middle weekend, but having class Saturday of senior year was an added challenge that felt unnecessary.
- One change that could improve the experience for female students at GSB-Madison is encouraging male students to use gender-neutral language, such as saying 'men and women' instead of 'men and girls.' Male professors could also play a significant role by ensuring their teaching is inclusive and gender-neutral. Additionally, creating all-female groups could showcase the unique strengths and capabilities of women. It's also important to have open discussions with female students about not being dismissive towards male counterparts and addressing any dominating behaviors constructively
- There are no nursing rooms in Grainger. As a new mom with a 3-month-old, I came back to the program my second year and I had to pump in a bathroom stall because a front desk person either didn't have keys to a private room or there was no one at the desk.