



The CBCD Final Essay

Congratulations on completing the Coursework requirement for CBCD Certification. You have now earned enough points to be eligible to submit the Final Essay. The essay is the culmination of your CBCD training and is an extremely important part of your work. It is required that you pass your essay with a minimum score of 90%. In doing so, you will earn 25 points towards the 100 points required to earn your certification. If

you do not earn 90% you will be given the opportunity to rewrite your essay in order to achieve the required minimum score.

The Final Essay should incorporate things that you have learned since beginning the CBCD program and have already led you to earn the minimum 75 points you have accrued up to this point. The topic can also be drawn from any other experience in your career.

We anticipate the Final Essay will have significant original thought. It should look at a specific situation you experienced or one you create and the impact or potential impact it has on improving the following:

1. Your bank's value to your customers
2. Your bank's bottom line
3. Your club
4. And yourself

In the end, the Final Essay should be a document which, when shared with your HCI Peers and your senior management, will prove the value of the CBCD program to enhancing your work as a valuable employee of the bank and representative to your customers.

You are welcome to write this in any way you wish, but if it helps to use an outline here is the one we might suggest to ensure that you cover each of the principal components that the evaluators will be looking for.

1. Introduction and Explanation of Topic
 - a. Explain the "case" you are studying or creating
 - b. Explain how your course of study led you to this topic
 - c. Explain what you hope to show that you have learned about this topic
2. Description of Impact on the following:
 - a. Your bank's value to your customers
 - b. Your bank's bottom line
 - c. Your club
 - d. Yourself

3. Action/Implementation
 - a. Describe in detail how you will implement this into your work
 - b. Address expected challenges to implementation
4. Conclusion
 - a. Summarize what your Final Essay has been all about
 - b. Describe what it means to you

It would be unusual for someone to be able to sufficiently cover these components in less than four pages; it is not uncommon for a Final Essay to be over seven pages in length. Here are the required elements of the essay:

- Title Page
- Typed
- 1-inch margins
- 11-point font

Past candidates have found it very helpful to reach out to others for assistance and for review and comment on the quality of the paper prior to submission. Do not hesitate to reach out for help. HCI staff and previous graduates will be more than happy to provide feedback and constructive criticism to help you produce your best possible work. Your colleagues, friends and family members might also be of tremendous support to you in this undertaking.

Your essay will be anonymously and independently scored by four evaluators. There are seven areas of consideration that the evaluators will assess:

- Introduction (20%)
- Impact (20%)
- Implementation (20%)
- Conclusion (20%)
- Share-worthiness (10%)
- Organization/Mechanics (5%)
- Overall Quality (5%)

The evaluators' scores will be averaged to determine your overall score. You are expected to achieve an overall score of 90% or better.

We hope these guidelines will assist you in planning your Final Essay. Please don't hesitate to give us a call with any questions at 877-881-0229. You may mail your essay to Tina Goeske at PO Box 1866, Maple Grove, MN 55311 or e-mail it to her at tina@heritageclubs.com.