



Missouri University of Science and Technology

# The Silicon Valley Bank Collapse

## Integrated Learning and Economics Resiliency

Kummer College Public Forum, organized by:

Dr. Tim Faley, Interim Dean of the Kummer College

Dr. Melody Lo, Steinmeyer Memorial Endowed Department Chair of Economics

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# Segment 1

Discussion guided  
by Melody Lo

## ▶ **What caused Silicon Valley Bank (SVB) to collapse?**

Who is RESPONSIBLE?

- The SVB
- The Federal Government
- The Federal Reserve Bank

## ▶ **What can universities do to help prevent bank failures in the future?**

Prepare students to be responsible leaders through:

- Cross-disciplinary education and integrated learning
- Serve as role models for our students

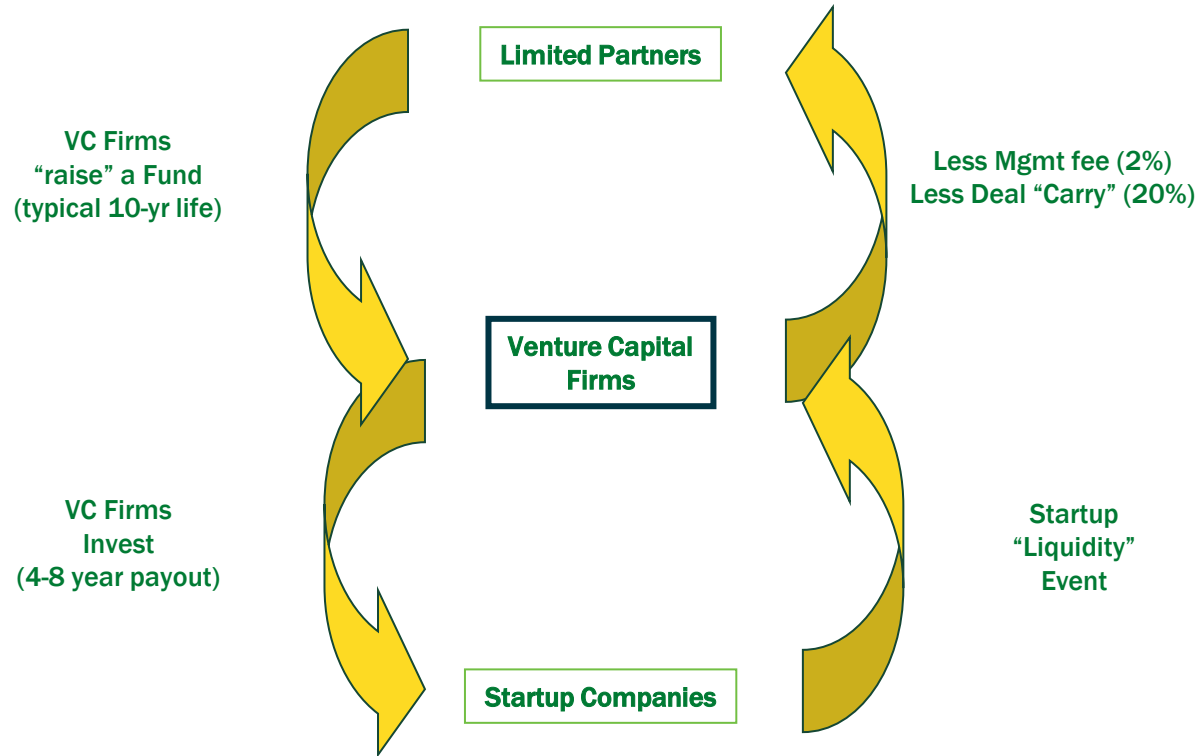
## ▶ **Questions?**

# Segment 2

Discussion guided  
by Tim Faley

- ▶ *What's the impact of the SVB collapse on the ability of startups to develop their ideas?*
- ▶ *How does this affect our students about to enter the job market in the technology space?*
- ▶ *Questions?*

# Venture Capital



# Segment 3

Discussion guided by  
**Ben Tipton** and **Jon Rapp**, President and  
Vice President at  
**Phelps County Bank**

## ▶ *What's the impact of the SVB collapse on the regional banking system in Missouri and across the country?*

- Liquidity in a bank is just like liquidity in any business
- Bigger isn't always better; understand your investment

## ▶ *Are your deposits safe?*

- *Are deposits a risk to the bank? What are banks doing with my deposits?*
- *What is FDIC insurance, and how do I get it?*

## ▶ *Questions?*

# Segment 4

Discussion guided by  
**Ed Koharik**, the  
solutions engineer at  
C2FO, a FinTech  
company in Kansas City

## ▶ *Why did I pursue multi-disciplinary learning at S&T?*

- I wasn't sure what I wanted to do when I came to S&T.
- I wanted to think about problems from multiple perspectives.

## ▶ *How has the pursuit impacted my career path(s) so far?*

- I quickly became a leader based on broad knowledge, my ability to adapt, and my understanding of practical economic theories such as cost/benefit analysis.
- I can act as the “translator” between tech and business in roles such as technical project manager.
- I am able to apply my technical skills in new ways, serving as an entrepreneur.

## ▶ *Questions?*

# THANK YOU.

*More Questions?*