

## Texas Southern creates program to develop tomorrow's bankers



The Future Bankers Leadership program at Texas Southern University will launch in Fall 2021 offering Houston students courses in commercial banking taught by banking executives and professionals to give students an accurate depiction of the industry. The program offered in partnership with Allegiance Bank and the Texas Bankers Association.

*In this file photo, John Scroggins passes out his business card as he talks to people opening up new bank accounts. Photos: Elizabeth Conley, Staff / Houston Chronicle; Steve Gonzales, Houston Chronicle / Staff photographer*

Texas Southern University will debut an endowed bankers program next fall to boost commercial lending in Houston and train the next diverse generation of bankers in an industry that has largely lacked people of color. “The goal is to educate and prepare bankers for the industry, to fill that void, and give opportunity to those new bankers to go out in their respective communities and work with those small communities who don’t know how to work with a bank,” said John Scroggins, senior vice president of commercial lending and community development at Allegiance Bank.

The Future Bankers Leadership program will be the first of its kind at a historically black college in Texas and will join the ranks of existing banking programs at Texas Tech, Texas A&M, Southern Methodist and Sam Houston State universities.

The program, in partnership with Allegiance Bank and the Texas Bankers Association, will launch with up to 50 students. Its courses, from financial technology and commercial bank management to lending activities and accreditation analysis, will be taught by banking executives and professionals to give students an accurate depiction of the industry, said Muriel Funches, executive director of advancement for the Jesse H. Jones School of Business.

A Risk Management Association certification, which is widely recognized by banks across the world, will also be included as part of the curriculum. In addition, initiatives like a mentors program, case competitions, field trips, networking

events and a Future Bankers Club, are geared toward keeping students engaged and on a trajectory to graduate with a job in banking.

“We want to make sure we’re building pipelines out of our universities,” said Brent\* Cox, vice president of the Texas Bankers Association, “and that we’re building a specific banking curriculum that develops those students and gives them the skills to be bankers.”

Cox said the goal is to develop bankers who return to community. “TSU fits a lot of the boxes. ... We’re going to develop bankers who are going to be able to go back to the community and reach across the table to people they’re comfortable with.”

The banking industry is going through a transition with an increased need for artificial intelligence, cyber security, and data analytics, and industry executives have noticed a shortage of and lack of diversity in its commercial lenders and businesses.

The Houston region, in particular, has a significant gap in representation, according to Scroggins and Cox.

Of the 90,000 Black-owned businesses in the city, about half are considered “unbanked” or “under-banked,” meaning they have minimal or no working relationship with a commercial lender or bank, Scroggins said.

“The tragedy in that is they don’t have access to capital,” Scroggins said. “They’re not able to take advantage of that. It’s the lifeblood of small businesses. ... You have to have a banking relationship so you can do some of those things while you’re moving along with your business.”

Scroggins, a TSU alum, said throughout his 40 years in the industry, he has also noticed the lack of Black commercial bankers. Executives would also say that they “would love more minority bankers,” he said, but they argued that they didn’t have a “pool to pull from.” The TSU program will offset that. Cox, who works to support and contribute money to banking programs and ensures internships are filled, said he too noticed that while Houston was producing finance majors, the city had low representation in banking programs at its higher institutions.

Scroggins said he thought, “If we started a program at TSU, we would fill that void.”

The two have since collaborated on the bankers program at Texas Southern, and the response has been promising, they said. About 30 top banks are partnering with TSU's program in the Houston area, including JP Morgan Chase & Co., Bank of America, Wells Fargo, and CitiGroup.

TSU has also launched a \$10 million campaign that will help operate the first three years of the program, Funches said. The rest of the money raised will fund the endowment.

"It will live in perpetuity because we believe there will always be a need for banking for businesses," Funches said. The Texas Bankers Association Foundation, a charitable arm of TBA, has committed an initial \$100,000 to the program, Cox said.

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