

CampusCapital Web Design, Development, and Governance Guide

UI/UX Design Research

Trustworthy & Accessible Color Palette

When designing a finance/education website, it's best to use a restrained color palette that conveys trust and stability. **Blue** tones are commonly associated with trust and security, while **green** signifies growth and prosperity ¹. A combination of neutral colors (whites, grays) for backgrounds with blue/green accents can create a professional look ². Limiting the palette to a few complementary colors helps avoid visual clutter ³. High contrast between text and background is essential for accessibility – for example, dark text on a light background – to meet WCAG guidelines for color contrast ⁴. Ensuring sufficient contrast also aids users with visual impairments or low screen quality. Finally, design for **low bandwidth** by keeping backgrounds simple (flat colors or CSS patterns rather than large images) and using subtle color gradients or SVGs; this provides visual appeal without heavy data load. In summary, a palette of blues/teals or greens with neutral backgrounds is both trustworthy and easy on the eyes, supporting CampusCapital's financial theme in an accessible way ³.

Cosmic Starfield Background with Overlay

An engaging design element for CampusCapital could be an **animated cosmic “starfield” background** to evoke ambition and a forward-looking vision. This can be achieved purely with HTML/CSS (and a sprinkle of vanilla JS) without large images. One approach is to create numerous tiny star elements (e.g. 300 small dots) positioned randomly across the screen, and animate them with CSS `@keyframes` for a twinkling effect ⁵. For example, stars can gently vary in opacity or scale to simulate twinkling ⁶. A fullscreen container with a subtle radial gradient (darker at edges, lighter in center) gives depth to the space background ⁷. Crucially, the content section (where text appears) should be placed on top of this starfield with a **semi-transparent overlay** – for instance, a dark translucent background (RGBA black at 50% opacity) behind text. This overlay ensures readability (high contrast text) while letting the stars shine through. The result is a lightweight yet visually striking background that runs smoothly (no large videos or images, and no external libraries needed ⁸). Such a design element can make the site feel dynamic and memorable, but it should remain subtle – avoiding distraction from content by keeping star animations gentle and the overlay sufficiently opaque.

Typography and Readability

For a finance-focused site, typography should appear **professional, modern, and highly legible** ⁹. Stick to clean serif or sans-serif fonts – no cursive or overly decorative fonts – to reinforce trust and stability ¹⁰. Many financial websites use sans-serif fonts like **Open Sans, Roboto, or Lato** for body text due to their on-screen readability, sometimes paired with a compatible serif for headings to add authority. Ensure that

numerals and letters are distinguishable (e.g. capital “I”, lowercase “l”, and digit “1” should look different)¹¹, since financial content often mixes letters and numbers.

In terms of size, maintain a comfortable **base font size** for body text – around **16px** on desktop (which is roughly 12pt) is a commonly recommended minimum¹². In fact, 16px is considered an accessible default, and larger sizes (18–20px) can improve readability for longer paragraphs¹². We should avoid tiny font sizes that strain the eyes; many modern guidelines suggest body text in the range of 16–19px for web content¹³. Use larger font sizes for headings in a consistent hierarchy (e.g. H1 ~ 2.0em of body, H2 ~1.5em, etc.). For instance, a golden-ratio scale can be applied: if body text is 16px, an H1 could be ~26px (16×1.618)¹⁴ for an aesthetically pleasing hierarchy, and the line-height for 16px text could be set around 26px as well (1.618× font size)¹⁵. Generous **line-height (120%–150% of font size)** and adequate spacing between paragraphs will make reading more comfortable¹⁶.

Equally important is to limit line length to ~60–75 characters per line to avoid long, hard-to-track sentences. By using responsive units (em or rem) for font sizes and media queries for smaller screens, the text can scale appropriately on mobile (often 16px on mobile as well, to prevent iOS auto-zoom issues)¹⁷¹⁸. Summarily, a combination of a sans-serif font for clarity, a 16px+ base size, and careful attention to line spacing will ensure CampusCapital’s educational content is highly readable and professional.

Semantic Layout and Spacing

Structuring the HTML5 markup semantically is vital for both usability and SEO. Use appropriate **HTML5 sectioning elements** to organize content: e.g. wrap the site header and nav in `<header>` and `<nav>`, main content in `<main>`, distinct sections in `<section>` or `<article>` (for standalone articles), side content (like aside widgets or FAQs) in `<aside>`, and the footer info in `<footer>`¹⁹²⁰. Semantic tags make the page more understandable to screen readers and search engine crawlers, improving accessibility and ranking²¹. For example, instead of a sea of `<div>`s, use `<section id="about-us">` or `<article>` for a blog-like post about investment principles. This not only conveys meaning (e.g. a `<nav>` clearly signals a navigation menu) but also allows assistive technologies to navigate the page structure easily²¹. Ensure that each page has one main `<h1>` heading and a logical hierarchy of `<h2>`, `<h3>` etc., reflecting the content outline.

Consistent spacing and layout grid are also crucial for a polished look. We can employ an **8pt grid system** – using spacing increments of 8px (or 0.5rem if base font is 16px) for margins, padding, and gaps²²²³. This means most UI elements’ spacing would be 8px, 16px, 24px, 32px, etc., providing a rhythm that makes the design feel cohesive. Many popular screen dimensions are multiples of 8, and using an 8px baseline grid simplifies responsive scaling across devices²⁴. For finer adjustments, 4px can be used occasionally (half of 8) when needed for tighter elements²³, but sticking to the 8px rule as much as possible gives a clean, organized appearance.

We should also leverage **mathematical ratios** for proportions. The classic **Golden Ratio (≈1.618)** can inform design decisions – for example, dividing page sections’ height ratios or sizing heading text relative to body text as noted above¹⁴. A layout might have a hero section 62% the height of the screen atop a content section that occupies the remaining ~38%, creating a pleasing ratio. While one shouldn’t force every dimension into golden ratio, it’s a good guide for harmonious proportions in things like column widths, image aspect ratios, or even spacing scale (some typographic scales are based on 1.618 progression). Overall, combining a semantic HTML structure with a systematic spacing approach (8px grid and

meaningful proportions) will result in a well-organized, visually balanced CampusCapital site that is easy to navigate.

HTML & SEO Best Practices

Essential Meta Tags for SEO and Social Sharing

To ensure the site is SEO-friendly and displays nicely when shared on social media, include the important meta tags in the `<head>` of each page:

- **Charset & Language:** Define the character encoding and language. Use `<meta charset="UTF-8">` to specify Unicode UTF-8 encoding (the standard for HTML5) ²⁵. Also set the HTML `<html lang="en">` attribute (assuming English content) so that browsers and crawlers know the page language ²⁶. This helps search engines index the site correctly and assists assistive tech with pronunciation.

- **Viewport:** Add the responsive viewport tag:

```
<meta name="viewport" content="width=device-width, initial-scale=1.0">
```

This ensures the page adapts to mobile device widths instead of appearing zoomed-out on phones ²⁷. It's critical for mobile-friendliness (a Google ranking factor) and usability on different screens.

- **Title & Description:** Each page should have a unique `<title>` (shown in search results as the headline) and a `<meta name="description" content="...">`. The title tag (ideally under ~60 characters) should include relevant keywords and context (e.g. "CampusCapital – Student Investment Fund at [University]") ²⁸. The meta description (~150–160 characters) should summarize the page's content in a compelling, human-readable way ²⁹. While the description doesn't directly boost rankings, it often appears as the snippet in search results, influencing click-through rates ³⁰.

- **SEO Directives:** If needed, include `<meta name="robots" content="...">` to control indexing (for example, `noindex` on pages that shouldn't appear in search). By default, public pages are indexed, so this tag is usually omitted unless intentionally restricting a page ³¹. Likewise, a canonical link (`<link rel="canonical" href="...">`) is wise if you have duplicate content or multiple URLs for the same page, to signal the preferred URL to search engines ³².

- **Open Graph (OG) Tags:** For social media sharing (Facebook, LinkedIn, etc.), use Open Graph meta tags. For example:

```
<meta property="og:title" content="CampusCapital - Student Investment Fund">
<meta property="og:description" content="CampusCapital is a student-run investment fund providing hands-on financial education...">
<meta property="og:image" content="https://campuscapital.edu/assets/og-
```

```
thumbnail.jpg">
<meta property="og:url" content="https://campuscapital.edu">
<meta property="og:type" content="website">
```

These tags ensure that when someone shares a CampusCapital page, it will show a nice preview card with the specified title, description, and image. Twitter uses similar tags; you can at minimum add a Twitter Card meta: `<meta name="twitter:card" content="summary_large_image">` (and optionally `twitter:site`, etc.) ³³. By including proper OG tags, you enhance how your content appears on social platforms, making it more likely to attract clicks.

- **Other Meta:** Ensure the HTML `<head>` also includes the `<meta http-equiv="Content-Type" content="text/html; charset=UTF-8">` (or just the charset meta as above) and consider `<meta name="author" content="...">` if relevant. The **language** meta tag (e.g. `<meta http-equiv="Content-Language" content="en">`) is generally not needed if you use the `lang` attribute on `<html>`. You might also include a favicon link and if applicable, a `<meta name="theme-color" content="#123456">` to color the browser's address bar on mobile (optional aesthetic touch).

These meta tags cover the basics: encoding, responsiveness, SEO description, and social sharing. Together, they make the site technically robust in search results and link previews ³⁴. Always double-check pages with Google's Mobile-Friendly test and the Rich Preview debugger (for OG tags) to ensure these metas are correct.

Optimized Content and Financial Keywords

Good SEO is not just about meta tags but also well-written content. CampusCapital's text should be optimized with relevant **financial education terminology** while remaining clear and student-friendly. Use keywords naturally: for example, terms like *"student investment fund"*, *"portfolio management"*, *"financial literacy"*, *"returns"*, etc., will likely appear in your content given the topic – make sure they do, in a contextual way. However, avoid jargon overload; explain concepts in simple terms for an educational tone. Emphasize the educational mission (e.g. *"hands-on investing experience for students"*) to capture both finance and education-related searches.

Paragraph structure: Keep paragraphs concise (3-5 sentences) and focused. Each page (About, Mission, etc.) should have a clear heading, subheadings, and short paragraphs or bullet points where appropriate (which also improves scanability and keyword distribution in headings). Use semantic HTML for content sections as mentioned; for instance, wrap an important statement in a `` or as a blockquote if it's a quote. Search engines pay attention to structured content and headings, so include keywords in headings naturally, like **"Investment Philosophy"**, **"Educational Approach"** as `<h2>` that contain the core concepts of that section.

For **financial formulas and data**, it's beneficial to incorporate them in text as they provide authoritative content and relevant info for users. When presenting formulas (like those used in finance coursework or analysis), format them clearly, possibly using `<code>` or `<kbd>` styling for inline formulas or the appropriate markup for standalone formulas. For example, you might include: **EPS = Net Income / Shares Outstanding**, written as `EPS = Net Income / Shares Outstanding`. Using a `<code>` tag or a

`<var>` tag for variables can differentiate the formula from prose. If you want to be extra semantic and accessible, you could even utilize **MathML** for formulas. MathML is the W3C standard XML for math on the web and can be embedded in HTML5 via the `<math>` element ³⁵. For instance:

```
<math xmlns="http://www.w3.org/1998/Math/MathML" display="inline">
  <mi>EPS</mi><mo>=</mo>
  <mfrac>
    <mi>NetIncome</mi>
    <mi>SharesOutstanding</mi>
  </mfrac>
</math>
```

This would formally mark up the EPS formula, and assistive technologies could read it as “EPS equals Net Income over Shares Outstanding.” However, MathML support varies, so a simpler approach is often to display such formulas as text or images with alt text. In most cases, an inline code style (e.g. `<code>EPS = Net Income / Shares Outstanding</code>`) is sufficient and visually distinct.

As an example of including real-world formulas in content:

- *Earnings Per Share (EPS)* – We can show: `EPS = Net Income / Shares Outstanding` (this fundamental formula might even be in a `<p>` explaining what EPS means).
- *Portfolio Return* – If discussing how the fund measures performance, present an equation: `Portfolio Return = Σ (Weight_i × Return_i)` for each asset *i* in the portfolio.
- *Weighted Return* – If educating about weighted averages, maybe: `Weighted Return = (W1 × R1) + (W2 × R2) + ... + (Wn × Rn)`.

By formatting these formulas cleanly (using subscript, superscript or other notation as needed), you both educate the reader and improve keyword relevance (since finance students might search for these formula terms). Make sure any formula that’s non-obvious has accompanying explanation text for context.

Lastly, incorporate internal links within the content using descriptive anchor text (e.g., link the first mention of “investment policy” to the page or section detailing the fund’s investment policy). This improves SEO by establishing a clear site structure and helps users navigate. And don’t forget to optimize images: if you include charts or images, use appropriate `alt` attributes describing them (which helps visually impaired users and gives search engines more context).

By writing in an informative, clear style with appropriate financial vocabulary and formulas, CampusCapital’s site will cater to both human readers (students, donors) and search engine algorithms. This positions the site as a credible resource on student-led investing.

Example: Financial Formula in Content

To illustrate, here’s how a formula can be embedded in a user-friendly way on the site:

Understanding EPS: One key metric our student analysts learn is Earnings Per Share. We calculate it as:

EPS = Net Income / Shares Outstanding.

This tells us how much profit the fund earns per share of stock. For example, if CampusCapital earned \$10,000 in profit with 5,000 shares in the fund, the EPS would be \$2 per share.

In the above, the formula is bolded or in code style for clarity, and it's accompanied by a plain-language explanation. This kind of content is both educational and rich in relevant keywords (earnings, profit, shares, etc.). We would follow a similar approach for other formulas like portfolio returns or risk metrics, making sure to explain any math we present.

Overall, blending optimized text with real formulas and semantic markup will enhance the site's educational value and search visibility, while maintaining professionalism expected in the finance domain.

JavaScript UX Enhancements

Modern JavaScript (ES6+ with no heavy frameworks) can be used sparingly to enhance interactivity on the site without bloating it. We aim for progressive enhancement – the site should be usable without JS, but nicer with it. Below are some key enhancements and best practices:

Collapsible Sections and FAQs

For sections like FAQs or long content, implementing **toggle-able collapsible panels** can greatly improve UX. A simple and accessible way to do this is using the HTML `<details>` and `<summary>` elements. For example, an FAQ list can be marked up such that each question is a `<summary>` and the answer is the collapsible content in the `<details>`. Browsers natively handle the expand/collapse behavior – clicking the summary will show/hide the details content – and it's accessible by default (screen readers announce it as an expandable section) ³⁶. For instance:

```
<details>
  <summary>What is CampusCapital?</summary>
  <p>CampusCapital is a student-run investment fund that ...</p>
</details>
```

Using this native approach means minimal JS is required (maybe a bit of CSS to style the summary arrow or text). If a more customized toggle is needed (say for a custom-designed accordion where only one section opens at a time), then we'd use JS to add/remove an "open" class on content divs. In that case, ensure to also update `aria-expanded` attributes on the toggling buttons for accessibility, and set `aria-controls` to link the button to the collapsible content. Best practice is to reuse a generic function for toggling sections: e.g. add event listeners to all elements with class `.toggle-btn` that on click will `.classList.toggle('open')` on the target content element and simultaneously update the button's label (like changing "Show more" to "Show less"). Keep it simple, and avoid deep-nested event handling.

If using `<details>` elements, one enhancement could be to programmatically close other `<details>` when one is opened (for an accordion effect). This can be done by listening to the `toggle` event on details and closing others. But if not needed, letting users open multiple is fine too. Overall, start with the semantic

<details> solution (no JS needed) ³⁶, and only if design requirements demand a custom style, layer a small JS script to handle the toggling with proper ARIA attributes (keeping it accessible).

Scroll-Based Reveal Animations

To add a touch of dynamism, you can implement **scroll-triggered animations** – for example, as the user scrolls down, elements fade in or slide in. The preferred modern way is to use the **Intersection Observer API** rather than old-school onscroll throttling. The Intersection Observer lets you watch when an element enters the viewport and trigger a callback ³⁷. We can leverage this to add a CSS class to elements when they come into view, which then triggers a CSS transition.

Here’s a strategy: give any element you want to animate on scroll a class like `.animate-on-scroll` initially, which in CSS is set to an “hidden” state (e.g., `opacity: 0; transform: translateY(20px); transition: all 0.6s ease-out;`). Then use JS to observe these elements; when an element intersects the viewport (e.g., 50% visible), add another class like `.animated` to it. The CSS for `.animate-on-scroll.animated` would set `opacity: 1; transform: none;` so the element transitions into view ³⁸ ³⁹.

Using IntersectionObserver is efficient and doesn’t jank the scrolling: the browser handles the heavy lifting. For example:

```
const observer = new IntersectionObserver((entries) => {
  entries.forEach(entry => {
    if(entry.isIntersecting) {
      entry.target.classList.add('animated');
      observer.unobserve(entry.target); // stop observing once animated
    }
  });
}, { threshold: 0.1 });
document.querySelectorAll('.animate-on-scroll').forEach(el => {
  observer.observe(el);
});
```

This way, as soon as (say) 10% of the element is visible, it fades in by transitioning the CSS properties. The use of CSS transitions for the actual animation (opacity/move) is key for performance ⁴⁰ – JS just toggles classes, and CSS handles the smooth rendering on the GPU.

Common uses on a site like CampusCapital could be: fading in the mission statement text, sliding up each team member profile as it scrolls into view, or animating statistics counters. Keep animations subtle and fast (around 0.5–0.8s) so as not to annoy users. Also, provide a prefers-reduced-motion media query in CSS to disable these transitions for motion-sensitive users.

In summary, scroll animations can enhance the site’s interactivity and “wow” factor. By using Intersection Observer, we follow best practices (efficient, easy to manage conditions) for implementing them ³⁷. This approach avoids manual scroll event handling and ensures animations only play when the element is actually on screen, which is both performant and user-friendly.

Simple Form Validation

If the site includes a contact form or subscription form (e.g., for donors or interested students to sign up), we should implement basic **client-side validation** to guide users before submission. **HTML5 form validation** gives us a lot out-of-the-box: using the `required` attribute on inputs, `type="email"` for email fields, and `pattern` for custom regex patterns enforces rules without any JS ⁴¹ ⁴². Browsers will block form submission and show a default error bubble if these constraints are not met (e.g., “Please fill out this field” or “Please enter a valid email”). We should use these native features as the first line of defense because they’re simple and consistent across browsers. For example:

```
<form id="contact-form">
  <label>Email: <input type="email" name="email" required></label>
  <label>Amount to Invest: <input type="number" name="amount" min="0"
required></label>
  <button type="submit">Send</button>
</form>
```

This alone will ensure the email has an `@` and the amount is a number ≥ 0 , etc., before the form can submit.

However, for a better user experience, you might want to customize validation messages or add real-time feedback. This is where a bit of JS comes in. A best practice is **not to rely solely on client-side JS validation** – always validate on the server too (security) – but to use it to improve UX (instant feedback) ⁴³ ⁴⁴. Using the Constraint Validation API, we can check `input.validity` in JavaScript and display custom messages. For example, on form submit, we intercept with:

```
form.addEventListener('submit', function(event) {
  if(!form.checkValidity()) {
    event.preventDefault();
    // show custom error messages
    emailField.reportValidity();
  }
});
```

We can also add `input` or `blur` event listeners to fields to validate as the user types and show/hide error messages in a `` next to the field. For instance, if a password needs to be 8 characters, as the user types we can show “✓ Looks good” or “⚠ Minimum 8 chars” dynamically.

Error message UX: Make messages clear and specific ⁴⁵. Instead of just “Invalid input”, say “Password must be at least 8 characters.” For accessibility, associate messages with the field (perhaps using `aria-describedby`). And style the error text in a noticeable but not alarming way (e.g., small red italic text).

Also, consider using the `:invalid` CSS pseudo-class to style invalid fields (like a red border) and `:valid` for valid fields (green border) – this can provide visual cues without any JS at all, thanks to HTML5 validation states ⁴⁶ ⁴⁷. For example:

```
input:invalid { border: 2px solid #e74c3c; }  
input:valid { border: 2px solid #2ecc71; }
```

This along with the `required` and `type` attributes gives instant feedback as the user fills out the form.

In summary, use a **hybrid approach** for form validation: leverage HTML5 built-in capabilities first (for efficiency and accessibility) ⁴⁸, then layer on JavaScript for any custom rules or nicer message displays. Always keep the messages user-friendly and guide the user to fix errors. And remember, client-side validation is for convenience, not security – the server should enforce the same rules. By following these practices, CampusCapital's forms will be both user-friendly and robust, ensuring data quality without frustrating the user.

Governance: Draft Internal Constitution for CampusCapital

To ensure proper oversight and operation of the student fund, an internal constitution should be established. Below is an outline of key sections and principles for CampusCapital's constitution, informed by successful models like TAMID and university investment clubs (e.g. Wharton's clubs). This constitution can be finalized as a PDF document and made available for transparency (e.g., downloadable by members and donors):

1. Name and Purpose

Name: Clearly state the official name as “CampusCapital Investment Fund” (or similar).

Purpose: Define the fund's mission – e.g., *“to provide undergraduate students with hands-on experience in portfolio management, foster financial education, and responsibly manage an investment portfolio for the benefit of its members and the university community.”* This section sets the educational and fiduciary purpose. For instance, TAMID chapters state a purpose of preparing students for careers and aligning with certain values ⁴⁹. CampusCapital's purpose might emphasize both learning outcomes and any intent to grow the fund for scholarships or charitable contributions.

2. Membership and Selection

Outline who can join and how: - **Eligibility:** Membership is open to all students of the university (specify any requirements like class year or major if any, though generally inclusivity is good). Include a non-discrimination clause (no denial based on race, gender, etc.) ⁵⁰ to align with university policies. - **Application Process:** If the fund limits membership for manageability, describe the selection process. For example, *“New members are selected through an application and interview process each semester”*. TAMID's model has members apply and interview, with final selection by the Executive Board ⁵¹. CampusCapital can similarly have a committee or the Exec Board review applications focusing on passion and basic skills rather than experience (since it's educational). - **Membership Types:** Perhaps distinguish between general members (analysts) and any leadership track (like portfolio managers). Also note if there are any membership dues or required commitments (e.g., attending X meetings). - **Removal and Resignation:**

State that members can resign anytime and outline grounds for removal. For instance, *“Members can be removed for conduct detrimental to the fund, including violation of the code of conduct or university rules. Removal requires a majority vote of the Executive Board”*. As seen in TAMID constitutions, detrimental conduct and non-compliance can trigger removal via board vote ⁵² ⁵³ . Ensure due process – maybe the member gets a warning or chance to explain before removal.

3. Executive Board Composition

Define the leadership structure and roles. A typical **Executive Board** might consist of: - **President (or CEO)** – overall leader, sets agendas, liaison with faculty and donors. - **Vice President** – second-in-command, could oversee operations or education. - **Director of Investments (Portfolio Manager)** – leads the investment research teams, oversees the portfolio. - **Treasurer/Chief Financial Officer** – handles the fund’s financial records, transaction execution with oversight, and any budgeting for club events. - **Secretary** – records meeting minutes, tracks membership and communications. - Optionally, roles like **VP of Education** (to run training programs), **Risk Manager**, or **Compliance Officer** can be added if the fund is large.

Specify how these officers are chosen (election or appointment). For instance, *“Elections for all Executive Board positions are held annually in March by a majority vote of the general membership”*. Alternatively, some clubs have the board appoint their successors with membership approval. Clearly state the term length (usually one academic year) and any term limits.

Also mention the role of the **Faculty Advisor** or any Advisory Board: *“A Faculty Advisor (appointed by the Business/Finance Department) will serve as a non-voting advisor to the Executive Board”*. This person provides guidance and continuity. Many constitutions include the faculty advisor as ex-officio on the board ⁵⁴ .

Board Duties: Outline that the Exec Board manages day-to-day operations, enforces policy, and can make emergency decisions, but major decisions (like changing the constitution or investment policy) may require wider approval. For example, *“The Executive Board shall have general supervision of the fund’s affairs between general meetings, subject to the rules of the organization and decisions of the membership”* ⁵⁵ . Each officer’s specific responsibilities can be enumerated in a subsection.

4. Committees and Teams

If the fund is structured into committees or sector teams (common in investment clubs), describe them. For example, *“The fund will be organized into sector teams (e.g., Technology, Healthcare, etc.) each led by a Portfolio Manager who reports to the Director of Investments.”* Or committees like *Education Committee, Membership/Recruitment Committee, Risk Committee*. This section can be flexible, but it provides a framework so members know how work is divided. Also mention the Executive Board’s power to create or dissolve committees as needed ⁵⁶ .

5. Investment Policy and Objectives

This is crucial for a student fund’s governance. Summarize the key points of the fund’s **Investment Policy Statement (IPS)** (which itself might be a separate document, but the constitution can reference it). Points to include: - **Objectives:** e.g., *“Preserve capital and achieve growth above inflation over the long term”* ⁵⁷ , and *“provide competitive returns relative to the S&P 500 benchmark over a 3-5 year cycle”* ⁵⁸ . State that educational experience is a goal but so is prudent management of real money. - **Allowed Investments:** Define the asset

classes the fund can invest in (likely publicly traded equities, possibly ETFs or fixed-income). For instance, University of Tulsa's SIF allowed S&P 500 index funds, certain equities, and cash ⁵⁹. CampusCapital might restrict to stocks and ETFs to keep risk moderate. Note if any types are prohibited (e.g., no derivatives, no margin trading, no crypto, depending on risk tolerance and donor/faculty guidance). - **Diversification and Constraints:** Outline basic risk management rules. For example, *"No single stock position may exceed 10% of the portfolio's value at purchase", "Maintain at least 15 distinct holdings to diversify", "No investments in companies that violate our ethics policy (see Ethics section)"*. If the school or donors have guidelines (some endowments forbid certain sectors for ethical reasons), include those. Also mention if the fund must hold a certain amount in cash or can't allocate more than X% to one sector, etc., as applicable. - **Decision Process:** Describe how investment decisions are made. Perhaps *"Investment proposals are researched by members and presented at weekly meetings. A proposal must receive majority approval from voting members or the Investment Committee to be added to the portfolio."* Specify quorum and voting thresholds for trades. Many student funds operate by majority vote of members for each trade, whereas some delegate authority to a smaller committee for faster execution. CampusCapital could, for example, require that any buy/sell decision is voted on by at least, say, 5 members plus one faculty advisor concurrence for real-money trades, to balance learning with oversight. - **Rebalancing and Holding Period:** State expectations like *"We generally employ a long-term, value investing approach. The average holding period is expected to be 6+ months, and short-term trading for speculation is discouraged."* Also clarify if there is a required review of the portfolio (e.g., *"The portfolio shall be reviewed each semester by the Exec Board and any concentration or performance issues reported to the Advisory Board."*).

In essence, this section serves as the constitutional anchor to the more detailed Investment Policy document. It ensures the **fund is managed prudently and aligns with its educational mission**. It might even reference an appendix or separate IPS. For instance: *"All investments will be made in accordance with the Fund's Investment Policy Statement (Appendix A), which may be amended by a two-thirds vote of the Executive Board with Advisor approval."*

6. Voting Rights and Decision Making

Detail how decisions are made in the organization: - **General Meetings:** Describe how often the fund's general body meets (weekly, bi-weekly) and that each voting member (perhaps those who attend regularly as per Membership section) gets one vote on matters like elections or major decisions. - **Quorum:** Set a minimum quorum for official votes – e.g., *"Quorum for a general meeting vote is 50% of voting members"* or for board meetings, *"Quorum is majority of the Exec Board"*. Eastern's Investment Club constitution example: a majority of the Exec Board constitutes a quorum for board decisions ⁶⁰. - **Voting Thresholds:** For ordinary decisions, majority (>50%) is common. For critical decisions like amending the constitution or dissolving the fund, require a higher threshold (two-thirds or three-quarters of members). For example, *"Amendments to this Constitution require a two-thirds vote of members present"*. - **Elections:** State clearly how officer elections run (secret ballot or show of hands, who oversees counting, etc.). Possibly have the faculty advisor or an outgoing senior member run the election to keep it fair. - **Conflict of Interest in Voting:** Note that members should abstain from votes where they have a conflict (rare in a club context, but for instance if a member's personal investments conflict with fund decisions, they should disclose or abstain).

By formalizing voting rights, you ensure the fund operates democratically and transparently. It empowers the student members while still allowing the Exec Board to handle routine matters.

7. Code of Ethics and Conduct

Finance comes with ethical responsibilities. This section should set expectations for professionalism: - **Integrity:** Members must act with honesty, integrity, and exercise diligence in their analyses ⁶¹. All decisions should be made in the fund's best interest, not personal gain. - **Compliance:** Members will abide by all applicable laws, university policies, and (if relevant) regulations about investing. No insider information use, no breaching of academic or ethical standards. - **Confidentiality:** If the fund has sensitive information (e.g., about donors or specific trades before execution), members should keep that confidential. - **Conflict of Interest:** Members should disclose any personal holdings or loyalties that could influence their recommendations. For example, if a student owns stock in a company they are pitching, they should say so. The constitution might not forbid them from pitching it (since part of learning is being enthusiastic about companies), but transparency is key. - **Professional Conduct:** Expected to behave in a professional manner during meetings and when representing the fund. This might include attendance expectations, respectful discussion, no harassment or discrimination, and adherence to the university's student conduct code. - **Consequences:** Tie this to the Removal clause in Membership – unethical behavior can lead to removal. For instance, *"Any member found to have engaged in dishonest practices (e.g., falsifying reports, academic dishonesty, harassment) may be subject to discipline up to removal, by vote of the Executive Board."*

You can also reference established ethical codes like the CFA Institute's Code of Ethics (adapted for students): e.g., "act with competence and respect, maintain independence and objectivity, etc." A succinct way might be bulleting a few key ethical tenets (similar to CFP Board's, e.g., *"Act in the best interest of clients (here, the fund/donors)"*, *"Exercise due care and prudent judgment"*, *"Avoid or disclose conflicts of interest"* ⁶¹). Having these in the constitution underscores the fund's commitment to trustworthiness – crucial if donors entrust money.

8. Donor and Oversight Provisions

Since a student fund often involves real money provided by donors or the school, this section addresses external oversight: - **Advisory Board:** If the fund has an advisory committee (e.g., finance professors, industry mentors, major donors), list their role. For example, *"An Advisory Board comprised of [University] faculty and alumni will meet with the Executive Board at least twice a year to review the fund's performance and adherence to policy. The Advisory Board does not directly control trades but can recommend actions and must approve any changes to the Investment Policy."* Many schools have such boards to guide students and protect the fund. University of Tulsa's SIF mentions being guided by an advisory board and faculty advisor ⁶². - **Reporting:** Commit to transparency with those who provided capital. *"The Fund will produce a written report each semester for its stakeholders (donors, faculty, etc.), detailing portfolio holdings, performance vs benchmarks, and significant activities."* This could even be a requirement from donors. Also mention an annual presentation or audit: e.g., *"An annual report will be submitted to the University's Foundation Office and presented at the Finance Department's advisory council meeting."* Essentially, ensure donors (the "shareholders") are kept informed ⁶³. In Tulsa's mission statement for SIF, they explicitly mention providing superior returns to those who donated to the fund ⁶³ – we can mirror that sentiment, promising prudent stewardship of donated funds. - **Limits on Authority:** Clarify that students manage the fund within the boundaries of the Investment Policy and under oversight. For instance, *"All trades require approval by the faculty advisor or a designated oversight official before execution through the brokerage account."* Some universities require a faculty or staff co-signer for actual transactions to add a checkpoint. Define if any **real-money transaction constraints** exist (like max \$ amount per trade without special approval). - **Use of**

Funds: State what happens to any proceeds. If profits can be used for scholarships or club activities, note the mechanism. E.g., *“At the end of each academic year, up to 4% of the fund’s value may be transferred to support student scholarships, as approved by the Advisory Board, ensuring the fund’s corpus grows over time.”* Or if the fund is entirely reinvested, state that. TAMID chapters often have donors and national org oversight, which could be analogous to having to comply with donor intents.

- **Dissolution Clause:** Though hopefully never needed, include *“In the event of the fund’s dissolution, remaining assets shall be returned to the University Foundation or as directed by the donors.”* Also mention dissolution requires a supermajority vote and consent of the faculty/advisors (since it’s a big deal) ⁶⁴ ⁶⁵ .

9. Amendments

Describe how the constitution can be amended in the future. Typically: *“Proposed amendments must be presented in writing at a general meeting and approved by a two-thirds majority of voting members”*. Possibly also require advisor or school approval if needed. This ensures the constitution remains a living document that can adapt as CampusCapital grows.

10. Parliamentary Authority (optional)

State that meetings will be conducted following basic parliamentary procedure (you could reference Roberts Rules of Order or a simplified variant) to maintain order. Some clubs include this for formality, though it might be as simple as “majority rules, chair moderates discussion”.

Each of these sections ensures that CampusCapital operates with clarity, fairness, and accountability. The final step would be to compile these into a formal constitution document. The tone should be formal and use clear legalistic language for definitions (e.g., *“The Executive Board shall consist of...”*). This constitution should then be made available as a PDF on the website for any interested party to download, fulfilling the transparency principle.

Deliverable Note: The completed constitution, after being reviewed by the faculty advisor and any required university officials, can be linked on the website (e.g., *Download our Constitution (PDF)*). It will serve as a guiding charter for the student fund’s governance and give confidence to donors and members alike that a solid framework is in place.

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⁵ ⁶ ⁷ ⁸ Modern CSS Starfield – Animated Starfield Background (HTML CSS JS) — Simples Agency

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⁹ ¹⁰ ¹¹ Font Strategies for Fintech Websites and Apps

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¹² ¹⁶ The Ultimate Guide to Choosing the Perfect Font Size for Any Design

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