RISK MANAGEMENT, B.S.

Begin Campus: Any Penn State Campus
End Campus: University Park

Program Description
The Risk Management major prepares students for careers in a wide range of private industries and public service agencies involving such areas as operations, property development, financial strategy, and government. The major is integrative in nature by crossing traditional business boundaries while offering specific areas of study in actuarial science, enterprise risk management, and real estate. High profile risks are faced by leaders and managers up and down the corporate ladder and require specialized skills, knowledge and preparation. The Risk Management major prepares students for this along with a chance to study risk from three different perspectives by offering specialty courses along with a common pool of risk management courses. This structure assures that the students in the risk management major are equipped with the common tools of risk analysis while at the same time permitting the students to tailor the specifics of their training through the selection of a particular option.

Enterprise Management Option
The Enterprise Risk Management Option prepares students to identify, quantify and qualify the regulatory, legal, financial and contractual aspects of enterprise risk; the management of such risks; and the application of risk financing techniques to control risk exposures in organizations. Emphasis is also placed on the understanding of the principles and risks underlying complex business contracts.

Real Estate Option
This option is designed to prepare the student for a wide range of professional opportunities in corporate real estate management, real estate brokerage, appraisal, property management, mortgage lending and banking, development, and governmental service.

What is Risk Management?
Organizations face a wide array of risks in today’s rapidly changing and complex business environment. Operations can be disrupted by a variety of unanticipated factors, ranging from external forces like natural disasters and political risks to internal factors like faulty product design and flawed financial systems. CEOs make risky strategic decisions in an increasingly competitive marketplace where the cost of missteps is high. In recent years, firms have encountered new risks in the form of terrorism, global litigation, and the growing costs of human resources. Corporations and nonprofits have turned to enterprise risk management in an effort to quantify and qualify the regulatory, legal, financial and contractual aspects of enterprise risks.

MORE INFORMATION ABOUT RISK MANAGEMENT (https://undergrad.smeal.psu.edu/majors/risk-management)

Entrance to Major
To be eligible for entrance into the Risk Management major, a degree candidate must be enrolled in the Smeal College of Business or the Division of Undergraduate Studies and satisfy the requirements for entrance.

This program currently has administrative enrollment controls. Administrative Enrollment Controls are initiated when limitations of space, faculty, or other resources in a major prevent accommodating all students who request them. Students must follow the administrative enrollment controls that are in effect for the semester that they enter the university.

First-Year Students Entering Summer 2019, Fall 2019, Spring 2020
In order to be eligible for entrance to this major, students must satisfy the following requirements:

- 40-59 graded Penn State credits (excludes transfer and AP credits)
- completed with a grade of C or better: ENGL 15 or ENGL 15 or ENGL 30, ACCTG 211*, FIN 301*, MATH 110 or MATH 140, MGMT 301*, MKTG 301*, and SCM 200 or STAT 200
- completed ECON 102
- earned a minimum grade-point average (GPA) of 3.20 in the eight entrance-to-major courses listed above.
- earned a minimum of 3.20 cumulative GPA

* Must be completed at Penn State (no substitutions or transfers)

Students Who Entered Prior to Summer 2019
Students who entered the University during Summer 2018, Fall 2018, and Spring 2019 should view the administrative enrollment controls in the archived 2018-19 Undergraduate Bulletin (http://bulletins.psu.edu/archive/2018-19/undergraduate/general-information/academic-information/#administrativeenrollmentcontrolstext). Students who entered the University prior to the summer 2018 semester should view the administrative enrollment controls for the semester that they entered the university (http://advising.psu.edu/entrance-major-requirements) on the Academic Advising Portal.

Degree Requirements
For the Bachelor of Science degree in Risk Management, a minimum of 120 credits is required with at least 15 credits at the 400 level:

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Education</td>
<td>45</td>
</tr>
<tr>
<td>Electives</td>
<td>14</td>
</tr>
<tr>
<td>Requirements for the Major</td>
<td>73</td>
</tr>
</tbody>
</table>

12 of the 45 credits for General Education are included in the Requirements for the Major. This includes: 3 credits of GWS courses (ENGL 202D); 6 credits of GQ courses (MATH 110 or MATH 140 and SCM 200 or STAT 200); 3 credits of GS courses (ECON 102).

General Education
Connecting career and curiosity, the General Education curriculum provides the opportunity for students to acquire transferable skills necessary to be successful in the future and to thrive while living in interconnected contexts. General Education aids students in developing intellectual curiosity, a strengthened ability to think, and a deeper sense of aesthetic appreciation. These are requirements for all baccalaureate students and are often partially incorporated into the requirements of a program. For additional information, see the General Education Requirements (http://bulletins.psu.edu/undergraduate/general-
education/baccalaureate-degree-general-education-program) section of
the Bulletin and consult your academic adviser.

The keystone symbol appears next to the title of any course that is
designated as a General Education course. Program requirements may
also satisfy General Education requirements and vary for each program.

Foundations (grade of C or better is required.)
- Quantification (GQ): 6 credits
- Writing and Speaking (GWS): 9 credits

Knowledge Domains
- Arts (GA): 6 credits
- Health and Wellness (GHW): 3 credits
- Humanities (GH): 6 credits
- Social and Behavioral Sciences (GS): 6 credits
- Natural Sciences (GN): 9 credits

Integrative Studies (may also complete a Knowledge Domain
requirement)
- Inter-Domain or Approved Linked Courses: 6 credits

University Degree Requirements
First Year Engagement
All students enrolled in a college or the Division of Undergraduate Studies
at University Park, and the World Campus are required to take 1 to 3
credits of the First-Year Seminar, as specified by their college First-Year
Engagement Plan.

Other Penn State colleges and campuses may require the First-Year
Seminar; colleges and campuses that do not require a First-Year Seminar
provide students with a first-year engagement experience.

First-year baccalaureate students entering Penn State should consult
their academic adviser for these requirements.

Cultures Requirement
6 credits are required and may satisfy other requirements
- United States Cultures: 3 credits
- International Cultures: 3 credits

Writing Across the Curriculum
3 credits required from the college of graduation and likely prescribed as
part of major requirements.

Total Minimum Credits
A minimum of 120 degree credits must be earned for a baccalaureate
degree. The requirements for some programs may exceed 120 credits.
Students should consult with their college or department adviser for
information on specific credit requirements.

Quality of Work
Candidates must complete the degree requirements for their major and
earn at least a 2.00 grade-point average for all courses completed within
their degree program.

Limitations on Source and Time for Credit Acquisition
The college dean or campus chancellor and program faculty may require
up to 24 credits of course work in the major to be taken at the location or
in the college or program where the degree is earned. Credit used toward
degree programs may need to be earned from a particular source or
within time constraints (see Senate Policy 83-80 (http://senate.psu.edu/
policies-and-rules-for-undergraduate-students/82-00-and-83-00-degree-
requirements/#83-80)). For more information, check the Suggested
Academic Plan for your intended program.

Requirements for the Major
To graduate, a student enrolled in the major must earn a grade of C or
better in each course designated by the major as a C-required course, as
specified by Senate Policy 82-44 (http://senate.psu.edu/policies-and-
rules-for-undergraduate-students/82-00-and-83-00-degree-requirements/
#82-44).

Common Requirements for the Major (All Options)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>BA 342</td>
<td>Socially Responsible, Sustainable and Ethical</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Business Practice</td>
<td></td>
</tr>
<tr>
<td>BA 411</td>
<td>Analyzing Business and Industry</td>
<td>3</td>
</tr>
<tr>
<td>BLAW 341</td>
<td>Business Law I: Introduction to Contracts, Liability</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Issues, and Intellectual Property</td>
<td></td>
</tr>
<tr>
<td>ECON 102</td>
<td>Introductory Microeconomic Analysis and Policy</td>
<td>3</td>
</tr>
<tr>
<td>ECON 104</td>
<td>Introductory Macroeconomic Analysis and Policy</td>
<td>3</td>
</tr>
<tr>
<td>MIS 250</td>
<td>Introduction to Problem Solving with Spreadsheet</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Analysis and Information Systems Management</td>
<td></td>
</tr>
</tbody>
</table>

Prescribed Courses: Require a grade of C or better

ACCTG 211 Financial and Managerial Accounting for Decision Making 4
ENGL 202D Effective Writing: Business Writing 3
FIN 301 Corporation Finance 3
MGMT 301 Basic Management Concepts 3
MKTG 301 Principles of Marketing 3
RM 301 Risk and Decisions 3
SCM 301 Supply Chain Management 3

Additional Courses: Require a grade of C or better

MATH 110 Techniques of Calculus I 4
or MATH 140 Calculus With Analytic Geometry I 4
SCM 200 Introduction to Statistics for Business 4
or STAT 200 Elementary Statistics 4

Supporting Courses and Related Areas

Attainment of 12th credit level proficiency in a single foreign
language. Proficiency must be demonstrated by either examination
or coursework.

Select 6 credits of supporting coursework from an approved
department list.

Requirements for the Option

Select an option 15

Requirements for the Option
Enterprise Risk Management Option (15 credits)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM 320W</td>
<td>Risk Management and Insurance</td>
<td>3</td>
</tr>
<tr>
<td>RM 405</td>
<td>Corporate Risk Management</td>
<td>3</td>
</tr>
</tbody>
</table>

Additional Courses: Require a grade of C or better

Select 9 credits from the following: 9
Enterprise Risk Management Option, University Park Campus

The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

### First Year

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
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<tbody>
<tr>
<td>PSU 6</td>
<td>1</td>
<td>MGMT 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
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</tr>
<tr>
<td>(MATH 110 or MATH 140)</td>
<td>4</td>
<td>(SCM 200 or STAT 200) or</td>
<td>4</td>
</tr>
<tr>
<td>or (SCM 200 or STAT 200)</td>
<td></td>
<td>(MATH 110 or MATH 140)</td>
<td></td>
</tr>
<tr>
<td>(GQ)&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>ENGL 15, 30, ESL 15, ENGL</td>
<td>3</td>
<td>World Language - Level Two&lt;sup&gt;3&lt;/sup&gt;</td>
<td>4</td>
</tr>
<tr>
<td>137H, or CAS 137H&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td></td>
</tr>
<tr>
<td>ECON 102 (GS)&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3</td>
<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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</tr>
<tr>
<td>(US)&lt;sup&gt;4&lt;/sup&gt;</td>
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<td></td>
</tr>
<tr>
<td>World Language - Level One&lt;sup&gt;3&lt;/sup&gt;</td>
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<td></td>
<td>15</td>
<td>14</td>
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</table>

**Second Year**

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MKTG 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3</td>
<td>FIN 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3</td>
</tr>
<tr>
<td>ACCTG 211&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>4</td>
<td>SCM 301</td>
<td>3</td>
</tr>
<tr>
<td>ECON 104</td>
<td>3</td>
<td>CAS 100, ENGL 138T, or CAS</td>
<td>3</td>
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<tr>
<td></td>
<td></td>
<td>138T&lt;sup&gt;1&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>World Language - Level Three&lt;sup&gt;3&lt;/sup&gt;</td>
<td>4</td>
<td>MIS 250</td>
<td>3</td>
</tr>
<tr>
<td>General Education Course&lt;sup&gt;4&lt;/sup&gt; (IL)&lt;sup&gt;5&lt;/sup&gt;</td>
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<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<td></td>
<td>17</td>
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**Third Year**

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>RM 320W&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
<td>RM 301&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2020&lt;sup&gt;1&lt;/sup&gt;</td>
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<td>Additional RM_ERM Option Course&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td>BLAW 341 or BA 342</td>
<td>3</td>
<td>BA 342 or BLAW 341</td>
<td>3</td>
</tr>
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<td>General Education Course&lt;sup&gt;4&lt;/sup&gt; (N)&lt;sup&gt;4&lt;/sup&gt;</td>
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<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
<td>3</td>
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<td>15</td>
<td>15</td>
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</tr>
</tbody>
</table>

**Fourth Year**

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional RM_ERM Option Course&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
<td>RM 405&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
</tr>
<tr>
<td>BA 411 (or Additional RM_ERM Option Course)&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
<td>BA 411 (or Additional RM_ERM Option Course)&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3</td>
</tr>
<tr>
<td>Two-Piece Sequence (see Department List)</td>
<td>3</td>
<td>Two-Piece Sequence (see Department List)</td>
<td>3</td>
</tr>
<tr>
<td>General Education Course&lt;sup&gt;4&lt;/sup&gt; (Z)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>3</td>
<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
<td>3</td>
</tr>
</tbody>
</table>

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### Academic Advising

The objectives of the university’s academic advising program are to help advisees identify and achieve their academic goals, to promote their intellectual discovery, and to encourage students to take advantage of both in-and out-of class educational opportunities in order that they become self-directed learners and decision makers.

Both advisers and advisees share responsibility for making the advising relationship succeed. By encouraging their advisees to become engaged in their education, to meet their educational goals, and to develop the habit of learning, advisers assume a significant educational role. The advisee’s unit of enrollment will provide each advisee with a primary academic adviser, the information needed to plan the chosen program of study, and referrals to other specialized resources.

READ SENATE POLICY 32-00: ADVISING POLICY (http://senate.psu.edu/policies-and-rules-for-undergraduate-students/32-00-advising-policy)

### University Park

**Advising Center**
Smeal College Undergraduate Education
202 Business Building
University Park, PA 16802
814-863-1947
uge@smeal.psu.edu

### Suggested Academic Plan

The suggested academic plan(s) listed on this page are the plan(s) that are in effect during the 2019-20 academic year. To access previous years’ suggested academic plans, please visit the archive (http://bulletins.psu.edu/undergraduate/archive) to view the appropriate Undergraduate Bulletin edition (Note: the archive only contain suggested academic plans beginning with the 2018-19 edition of the Undergraduate Bulletin).
Elective 4

2 Elective 4

3

14

15

Total Credits 120

1 Course requires a grade of C or better
2 Entrance-to-Major Course – complete prior to attaining 59 cumulative credits at Penn State
3 Attain 12th credit level proficiency in a world language (0-12 credits). Credits required vary based on predetermined skill level. Balance of remaining credits are taken as electives.
4 When planning general education and elective courses, students should factor in the following requirements:
   • 3 credits of United States Culture (US)
   • 3 credits of International Culture (IL)
   • 6 credits of Inter-Domain (N) and/or Linked (Z) coursework

University Requirements and General Education Notes:

US and IL are abbreviations used to designate courses that satisfy University Requirements (United States and International Cultures).

W, M, X, and Y are the suffixes at the end of a course number used to designate courses that satisfy University Writing Across the Curriculum requirement.

GWS, GQ, GHW, GN, GA, GH, and GS are abbreviations used to identify General Education program courses. General Education includes Foundations (GWS and GQ) and Knowledge Domains (GHW, GN, GA, GH, GS, and Integrative Studies). Foundations courses (GWS and GQ) require a grade of ‘C’ or better.

Integrative Studies courses are required for the General Education program. N is the suffix at the end of a course number used to designate an Inter-Domain course and Z is the suffix at the end of a course number used to designate a Linked course.

All incoming Schreyer Honors College first-year students at University Park will take ENGL/CAS 137 in the fall semester and ENGL/CAS 138 in the spring semester. These courses carry the GWS designation and replace both ENGL 30 and CAS 100. Each course is 3 credits.

College and Department Notes:

I. The Smeal College of Business requires that the following entrance-to-major courses be taken at Penn State: ACCTG 211, MGMT 301, MKTG 301, and FIN 301.

II. Pursuant to the Association to Advance Collegiate Schools of Business (AACSB) accreditation standards, the Smeal College of Business requires that all upper division courses within the departments sponsoring the major be completed in residence at University Park under the instruction of Smeal College faculty.

Enterprise Risk Management Option, Commonwealth Campuses

The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

First Year

Fall

Credits Spring

Credits

First-Year Seminar (if required by Campus)

1-0 MGMT 301 1

3

(MATH 110 or MATH 140)

4 (SCM 200 or STAT 200) or

4

or (SCM 200 or STAT 200) (GQ) 1,2

ENGL 15, 30, ESL 15, ENGL

3 World Language - Level Two 3

137H, or CAS 137H 1,2

4

ECON 102 (GS) 1,2

3 General Education Course (US) 4

World Language - Level One 3

4

15-14

14

Second Year

Fall

Credits Spring

Credits

MKTG 301 1,2

3 FIN 301 1,2

3

ACCTG 211 1,2

4 ENGL 202D 1,2

3

ECON 104

3 CAS 100, ENGL 138T, or CAS

3

138T

World Language - Level Three 3

4 General Education Course 4

3

General Education Course (IL) 4

3 General Education Course (N) 4

17

15

Third Year

Fall

Credits Spring

Credits

RM 320W 1

3 RM 301 1

3

SCM 301

3 Additional RM_ERM Option

3

Course 1

BLAW 341 or BA 342

3 BA 342 or BLAW 341

3

MIS 250

3 General Education Course 4

3

General Education Course 4

3

15

15

Fourth Year

Fall

Credits Spring

Credits

Additional RM_ERM Option

3 RM 405 1

3

Course 1

BA 411 (or Additional

3 BA 411 (or Additional

3

RM_ERM Option Course) 1

RM_ERM Option Course) 1

Two-Piece Sequence (see

3 Two-Piece Sequence (see

3

Department List)

Department List)

3

General Education Course

3 General Education Course 4

3

(EZ) 4

Elective 4

2-3 Elective 4

3

14-15

15

Total Credits 120

1 Course requires a grade of C or better
2 Entrance-to-Major Course – complete prior to attaining 59 cumulative credits at Penn State
3 Attain 12th credit level proficiency in a world language (0-12 credits). Credits required vary based on predetermined skill level. Balance of remaining credits are taken as electives.
When planning general education and elective courses, students should factor in the following requirements:
- 3 credits of United States Culture (US)
- 3 credits of International Culture (IL)
- 6 credits of Inter-Domain (N) and/or Linked (Z) coursework

University Requirements and General Education Notes:
US and IL are abbreviations used to designate courses that satisfy University Requirements (United States and International Cultures).
W, M, X, and Y are the suffixes at the end of a course number used to designate courses that satisfy University Writing Across the Curriculum requirement.

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Integrative Studies courses are required for the General Education program. N is the suffix at the end of a course number used to designate an Inter-Domain course and Z is the suffix at the end of a course number used to designate a Linked course.

All incoming Schreyer Honors College first-year students at University Park will take ENGL/CAS 137 in the fall semester and ENGL/CAS 138 in the spring semester. These courses carry the GWS designation and replace both ENGL 30 and CAS 100. Each course is 3 credits.

College and Department Notes:
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Real Estate Option, University Park Campus
The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

First Year
<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSU 6</td>
<td>1</td>
<td>MGMT 301</td>
<td>3</td>
</tr>
<tr>
<td>(MATH 110 or MATH 140) or (SCM 200 or STAT 200) (GQ)</td>
<td>4</td>
<td>(SCM 200 or STAT 200) or (MATH 110 or MATH 140) (GQ)</td>
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</tr>
<tr>
<td>ENGL 15, 30, ESL 15, ENGL 137H, or CAS 137H</td>
<td>3</td>
<td>World Language - Level Two</td>
<td>4</td>
</tr>
<tr>
<td>ECON 102 (GS)</td>
<td>3</td>
<td>General Education Course (US)</td>
<td>3</td>
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</tbody>
</table>

Second Year
<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MKTG 301</td>
<td>1</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>ACCTG 211</td>
<td>1</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>ECON 104</td>
<td>3</td>
<td>CAS 100, ENGL 138T, or CAS 138T</td>
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<tr>
<td>World Language - Level Three</td>
<td>4</td>
<td>MIS 250</td>
<td>3</td>
</tr>
<tr>
<td>General Education Course (IL)</td>
<td>3</td>
<td>General Education Course</td>
<td>3</td>
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Third Year
<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
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<tbody>
<tr>
<td>RM 330W</td>
<td>1</td>
<td>3</td>
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<tr>
<td>ENGL 202D</td>
<td>1</td>
<td>3</td>
<td>3</td>
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<td>BLAW 341 or BA 342</td>
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Fourth Year
<table>
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<tr>
<th>Fall</th>
<th>Credits</th>
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<tbody>
<tr>
<td>RM/FIN 460</td>
<td>1</td>
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<tr>
<td>BA 411 (or Additional RM_REST Option Course)</td>
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<td>BA 411 (or Additional RM_REST Option Course)</td>
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<tr>
<td>Two-Piece Sequence (see Department List)</td>
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<td>Two-Piece Sequence (see Department List)</td>
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<tr>
<td>General Education Course (Z)</td>
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<tr>
<td>Elective</td>
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Total Credits 120

1. Course requires a grade of C or better
2. Entrance-to-Major Course – complete prior to attaining 59 cumulative credits at Penn State
3. Attain 12th credit level proficiency in a world language (0-12 credits). Credits required vary based on predetermined skill level. Balance of remaining credits are taken as electives.
4. When planning general education and elective courses, students should factor in the following requirements:
   - 3 credits of United States Culture (US)
   - 3 credits of International Culture (IL)
   - 6 credits of Inter-Domain (N) and/or Linked (Z) coursework

University Requirements and General Education Notes:
US and IL are abbreviations used to designate courses that satisfy University Requirements (United States and International Cultures).
W, M, X, and Y are the suffixes at the end of a course number used to designate courses that satisfy University Writing Across the Curriculum requirement.
GWS, GQ, GHW, GN, GA, GH, and GS are abbreviations used to identify General Education program courses. General Education includes Foundations (GWS and GQ) and Knowledge Domains (GHW, GN, GA, GH, GS, and Integrative Studies). Foundations courses (GWS and GQ) require a grade of ‘C’ or better.

Integrative Studies courses are required for the General Education program. N is the suffix at the end of a course number used to designate an Inter-Domain course and Z is the suffix at the end of a course number used to designate a Linked course.

All incoming Schreyer Honors College first-year students at University Park will take ENGL/CAS 137 in the fall semester and ENGL/CAS 138 in the spring semester. These courses carry the GWS designation and replace both ENGL 30 and CAS 100. Each course is 3 credits.

### College and Department Notes:

I. The Smeal College of Business requires that the following entrance-to-major courses be taken at Penn State: ACCTG 211, MKTG 301, and FIN 301.

II. Pursuant to the Association to Advance Collegiate Schools of Business (AACSB) accreditation standards, the Smeal College of Business requires that all upper division courses within the departments sponsoring the major be completed in residence at University Park under the instruction of Smeal College faculty.

### Real Estate Option, Commonwealth Campuses

The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

### First Year

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits Spring</th>
<th>Credits</th>
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<tbody>
<tr>
<td>First-Year Seminar (if required by Campus)</td>
<td>1-0 MGMT 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<tr>
<td>(MATH 110 or MATH 140) or (SCM 200 or STAT 200) (GQ)&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>4 (SCM 200 or STAT 200) or (MATH 110 or MATH 140) (GQ)&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<tr>
<td>ENGL 15, 30, ESL 15, ENGL 137H, or CAS 137H&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3 World Language - Level Two&lt;sup&gt;3&lt;/sup&gt;</td>
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<td>ECON 102 (GS)&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3 General Education Course (US)&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td>World Language - Level One&lt;sup&gt;3&lt;/sup&gt;</td>
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### Second Year

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<tr>
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<tr>
<td>MKTG 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3 FIN 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td>ACCTG 211&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>4 ENGL 2020&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td>ECON 104</td>
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<td>World Language - Level Three&lt;sup&gt;3&lt;/sup&gt;</td>
<td>4 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td>General Education Course (IL)&lt;sup&gt;4&lt;/sup&gt;</td>
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<td><strong>Total Credits</strong></td>
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### Third Year

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<tr>
<td>RM 330W&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3 RM 301&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td>SCM 301</td>
<td>3 RM 450&lt;sup&gt;1&lt;/sup&gt;</td>
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<td>BLAW 341 or BA 342</td>
<td>3 BA 342 or BLAW 341</td>
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<tr>
<td>MIS 250</td>
<td>3 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td>RM/FIN 460&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3 RM/FIN 470&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td>BA 411 (or Additional Entrance-to-Major Course)</td>
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<td>3</td>
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<td>3</td>
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<tr>
<td>General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
<td>3 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td>Elective&lt;sup&gt;4&lt;/sup&gt;</td>
<td>2-3 Elective&lt;sup&gt;4&lt;/sup&gt;</td>
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Accreditation

The Bachelor of Science degree in Accounting is accredited by the Association to Advance Collegiate Schools of Business (AACSB).

MORE INFORMATION ABOUT THE ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS (http://www.aacsb.edu)

Contact

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DEPARTMENT OF RISK MANAGEMENT
355 Business Building
814-865-4172
RM@smeal.psu.edu

https://php.smeal.psu.edu/smeal/contact/?contactID=ire