RISK MANAGEMENT, B.S.

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

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 partially incorporated into the requirements of a program. For additional information, see the General Education Requirements (https://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 Business Practice</td>
<td>3</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 Issues, and Intellectual Property</td>
<td>3</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 Analysis and Information Systems Management</td>
<td>3</td>
</tr>
<tr>
<td>SCM 301</td>
<td>Supply Chain Management</td>
<td>3</td>
</tr>
</tbody>
</table>

Prescribed Courses: Require a grade of C or better

ACCTG 211 | Financial and Managerial Accounting for Decision Making | 4  |
Additional Courses
Additional Courses: Require a grade of C or better
MATH 110 Techniques of Calculus I 4
MATH 140 Calculus With Analytic Geometry I 4
SCM 200 Introduction to Statistics for Business 4
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.

Requirements for the Option
Select an option 24

Enterprise Risk Management Option (24 credits)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM 301</td>
<td>Risk and Decisions</td>
<td>3</td>
</tr>
<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
Additional Courses: Require a grade of C or better
Select 9 credits from the following: 9

- BLAW 441 Business Law II: Agency, Employment and Business Structure
- FIN 406 Security Analysis and Portfolio Management
- RM 440 Risk, Strategy, and Decision Making
- RM 475 Quantitative Analysis for Business

Supporting Courses and Related Areas
Select 6 credits of supporting coursework from an approved department list.

Real Estate Option (24 credits)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM 330W</td>
<td>Real Estate Risk Analysis</td>
<td>3</td>
</tr>
<tr>
<td>RM 450</td>
<td>Contemporary Issues in Real Estate Markets</td>
<td>3</td>
</tr>
<tr>
<td>RM/FIN 460</td>
<td>Real Estate Financial Analysis</td>
<td>3</td>
</tr>
<tr>
<td>RM/FIN 470</td>
<td>Real Estate and Capital Markets</td>
<td>3</td>
</tr>
<tr>
<td>RM 475</td>
<td>Quantitative Analysis for Business</td>
<td>3</td>
</tr>
</tbody>
</table>

Additional Courses
Additional Courses: Require a grade of C or better
Select 3 credits from the following: 3

- FIN 406 Security Analysis and Portfolio Management
- RM/BLAW 424 Real Estate Law
- RM/BLAW 425 Business and Environmental Regulation
- RM/IB 480 International Real Estate Markets

Supporting Courses and Related Areas
Select 6 credits of supporting coursework from an approved department list.