## FINANCE - B.B.A.

College of Business Administration  
Department of Finance  
www.kent.edu/business/finance

### Contact Information
- Program Coordinator: William Billik, Ph.D. | wbillik@kent.edu | 330-672-1201  
- Speak with an Advisor  
- Chat with an Admissions Counselor

### Fully Offered
- Kent Campus

### Examples of Possible Careers*

#### Budget analysts
- 3.4% about as fast as the average  
- 55,400 number of jobs  
- $78,970 potential earnings

#### Business teachers, postsecondary
- 12.0% much faster than the average  
- 105,100 number of jobs  
- $88,010 potential earnings

#### Chief executives
- -10.0% decline  
- 287,900 number of jobs  
- $185,950 potential earnings

#### Compensation, benefits, and job analysis specialists
- 7.9% faster than the average  
- 94,400 number of jobs  
- $67,190 potential earnings

#### Credit analysts
- -4.8% decline  
- 74,900 number of jobs  
- $74,970 potential earnings

#### Compliance officers
- 4.6% about as fast as the average  
- 337,600 number of jobs  
- $71,100 potential earnings

#### Cost estimators
- -1.5% decline  
- 214,200 number of jobs  
- $66,610 potential earnings

#### Financial and investment analysts, financial risk specialists, and financial specialists, all other
- 5.5% faster than the average  
- 487,800 number of jobs  
- $83,660 potential earnings

#### Financial managers
- 15.5% much faster than the average  
- 697,900 number of jobs  
- $134,180 potential earnings

#### Financial examiners
- 7.3% faster than the average  
- 66,900 number of jobs  
- $81,430 potential earnings

#### General and operations managers
- 5.8% faster than the average  
- 2,486,400 number of jobs  
- $103,650 potential earnings

#### Insurance appraisers, auto damage
- -4.0% decline  
- 15,900 number of jobs  
- $65,550 potential earnings

#### Insurance sales agents
- 5.5% faster than the average  
- 501,300 number of jobs  
- $52,180 potential earnings

#### Insurance underwriters
- -6.2% decline  
- 114,700 number of jobs  
- $71,790 potential earnings

#### Loan officers
- 3.2% about as fast as the average  
- 316,900 number of jobs  
- $63,960 potential earnings

#### Personal financial advisors
- 4.4% about as fast as the average  
- 263,000 number of jobs  
- $89,330 potential earnings

#### Property appraisers and assessors
- 2.9% slower than the average  
- 75,100 number of jobs  
- $58,650 potential earnings
Real estate brokers
- 2.6% slower than the average
- 100,700 number of jobs
- $60,370 potential earnings

Real estate sales agents
- 2.3% slower than the average
- 376,500 number of jobs
- $49,040 potential earnings

Securities, commodities, and financial services sales agents
- 3.7% about as fast as the average
- 464,200 number of jobs
- $64,770 potential earnings

*Note
Source of occupation titles and labor data is from the U.S. Bureau of Labor Statistics’ Occupational Outlook Handbook. Data comprises projected percent change in employment over the next 10 years; nation-wide employment numbers; and the yearly median wage at which half of the workers in the occupation earned more than that amount and half earned less.

Description
The Bachelor of Business Administration degree in Finance provides students with an academic background appropriate for entry into a financial career, including financial management, investments, banking/financial institutions, risk/insurance and related areas. The courses are designed to provide students with an understanding of the relationship between business finance and the economic system in the context of managerial analysis and decision making.

Finance students may apply early to the M.B.A. degree or to the Master of Arts in Economics degree and double count 9 credit hours of graduate courses toward both degree programs. See the Combined Bachelor’s/Master’s Degree Program policy in the University Catalog for more information. The combined program with the Master of Arts in Economics degree requires a minimum 3.200 overall Kent State GPA.

Accreditation
AACSB, International - The Association to Advance Collegiate Schools of Business

Admission Requirements
The university affirmatively strives to provide educational opportunities and access to students with varied backgrounds, those with special talents and adult students who graduated from high school three or more years ago.

Freshman Students on the Kent Campus: The freshman admission policy on the Kent Campus is selective. Admission decisions are based upon the following: cumulative grade point average, ACT and/or SAT scores, strength of high school college preparatory curriculum and grade trends. The Admissions Office at the Kent Campus may defer the admission of students who do not meet admissions criteria but who demonstrate areas of promise for successful college study. Deferred applicants may begin their college coursework at one of seven regional campuses of Kent State University. For more information on admissions, including additional requirements for some academic programs, visit the admissions website for first-year students.

Freshman Students on the Regional Campuses: Kent State campuses at Ashtabula, East Liverpool, Geauga, Salem, Stark, Trumbull and Tuscarawas, as well as the Twinsburg Academic Center, have open enrollment admission for students who hold a high school diploma, GED or equivalent.

English Language Proficiency Requirements for International Students: All international students must provide proof of English language proficiency (unless they meet specific exceptions) by earning a minimum 525 TOEFL score (71 on the Internet-based version), minimum 75 MELAB score, minimum 6.0 IELTS score, minimum 48 PTE score or minimum 100 DET score; or by completing the ESL level 112 Intensive Program. For more information on international admission, visit the Office of Global Education’s admission website.

Transfer, Transitioning and Former Students: For more information about admission criteria for transfer, transitioning and former students, please visit the admissions website.

Transfer Student: A minimum 2.500 overall GPA (effective spring 2022, a minimum 2.000 overall GPA) is required for admission into the major. Students who have previously attended Kent State must also have a minimum 2.50 GPA in their former Kent State coursework, and a minimum C grade in COMM 15000, ENG 21011, FIN 36053 and MATH 11010.

Program Learning Outcomes
Graduates of this program will be able to:

1. Demonstrate a broad fundamental knowledge of the theory and practice of investments, international business finance, business and corporate finance and financial markets and institutions.
2. Demonstrate the critical thinking skills needed to apply financial theory to specific business situations.
3. Demonstrate the skills needed to work effectively as a finance professional in a group or task force environment.
4. Demonstrate the computer skills needed to successfully employ commonly used software packages (specifically, spreadsheet, word processing and presentation software) in the performance of their duties as finance professionals.

Graduates of all Bachelor of Business Administration programs will be able to:

1. Recall strategic frameworks that are used to make business decisions.
2. Perform basic calculations using quantitative tools that are used to support business decisions.
3. Articulate and deliberate their ideas in writing.
4. Articulate and deliberate their ideas orally.
5. Identify ethical dilemmas and stakeholders.
6. Recommend alternatives and consequences and choose a reasoned conclusion from the alternatives given.
7. Identify global factors in making a business decision.
8. Analyze global factors in making a business decision.
University Requirements

All students in a bachelor's degree program at Kent State University must complete the following university requirements for graduation.

**NOTE:** University requirements may be fulfilled in this program by specific course requirements. Please see Program Requirements for details.

### Kent Core Requirements

- Kent Core Composition (KCMP) 6
- Kent Core Mathematics and Critical Reasoning (KMCR) 3
- Kent Core Humanities and Fine Arts (KUM/KFA) (min one course each) 9
- Kent Core Social Sciences (KSS) (must be from two disciplines) 6
- Kent Core Basic Sciences (KBS/KLAB) (must include one laboratory) 6-7
- Kent Core Additional (KADL) 6

**Total Credit Hours:** 36-37

### Kent Core Composition (KCMP)

- UC 10162 INTRODUCTION TO HUMAN COMMUNICATION (KADL) (min C grade)
- UC 10097 INTRODUCTION TO COMPUTER APPLICATIONS
- BUS 22000 DEVELOPMENT OF PROFESSIONAL EXCELLENCE
- BUS 10123 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE
- BUS 10099 INTRODUCTION TO BUSINESS
- MATH 11010 ALGEBRA FOR CALCULUS (KMCR) (min C grade)
- MATH 11012 INTUITIVE CALCULUS (KMCR)
- MATH 11015 INTUITIVE CALCULUS (KMCR) (min C grade)
- MATH 11015 INTUITIVE CALCULUS (KMCR) (min C grade)

**Total Credit Hours:** 36-37

### Program Requirements

#### Major Requirements

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 26085</td>
<td>INTRODUCTION TO FINANCIAL MODELING (min C grade)</td>
<td>1</td>
</tr>
<tr>
<td>FIN 36051</td>
<td>THE FINANCIAL SYSTEM (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36054</td>
<td>INTERMEDIATE CORPORATE FINANCE (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36059</td>
<td>INTERMEDIATE INVESTMENTS (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36085</td>
<td>ADVANCED FINANCIAL MODELING (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 46059</td>
<td>APPLIED FINANCIAL MANAGEMENT STRATEGIES (ELR) (WIC) (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 46064</td>
<td>INTERNATIONAL BUSINESS FINANCE (min C grade)</td>
<td>3</td>
</tr>
</tbody>
</table>

Accounting or Finance Electives, choose from the following (no more than 6 hours can be counted from ACCT courses): 1

**Minimum Total Credit Hours:** 120

### Additional Requirements (courses do not count in major GPA)

- ACCT 33001 INTERMEDIATE FINANCIAL ACCOUNTING I
- ACCT 33010 COST ACCOUNTING
- ACCT 33012 INTERMEDIATE FINANCIAL ACCOUNTING II
- FIN 36061 PRINCIPLES OF REAL ESTATE
- FIN 36072 LAW OF COMMERCIAL TRANSACTIONS
- FIN 36081 PRINCIPLES OF INSURANCE
- FIN 46054 FINANCIAL RISK MANAGEMENT
- FIN 46055 ADVANCED DERIVATIVE SECURITIES
- FIN 46056 ADVANCED FIXED INCOME MANAGEMENT
- FIN 46061 REAL ESTATE FINANCE
- FIN 46067 ADVANCED PORTFOLIO ANALYSIS
- FIN 46068 COMMERCIAL BANK MANAGEMENT
- FIN 46070 ADVANCED COMMERCIAL BANK MANAGEMENT
- FIN 46089 INTERNATIONAL FINANCE EXPERIENCE (ELR)
- FIN 46096 INDIVIDUAL INVESTIGATION IN FINANCE
- FIN 46192 INTERNSHIP IN FINANCE (ELR)

### Kent Core (see table below)

- Kent Core (see table below) 36-37
- Writing-Intensive Course (WIC) 1 course
- Upper-Division Requirement 39 (or 42)

### Kent Core Composition (KCMP)

- ACCT 23020 INTRODUCTION TO FINANCIAL ACCOUNTING
- ACCT 23021 INTRODUCTION TO MANAGERIAL ACCOUNTING
- BUS 10123 EXPLORING BUSINESS
- BUS 30062 ADVANCED PROFESSIONAL DEVELOPMENT
- CIS 24053 INTRODUCTION TO COMPUTER APPLICATIONS
- COMM 15000 INTRODUCTION TO HUMAN COMMUNICATION (KADL) (min C grade)
- ECON 22060 PRINCIPLES OF MICROECONOMICS (KSS)
- ECON 22061 PRINCIPLES OF MACROECONOMICS (KSS)
- FIN 26074 BUSINESS FINANCE (min C grade)
- FIN 36053 BUSINESS FINANCE (min C grade)
- MATH 11010 ALGEBRA FOR CALCULUS (KMCR) (min C grade)
- MATH 11012 INTUITIVE CALCULUS (KMCR)
- MGMT 24056 BUSINESS ANALYTICS I
- MGMT 24163 PRINCIPLES OF MANAGEMENT
- MGMT 34060 OPERATIONS MANAGEMENT
- MGMT 44285 INTEGRATED BUSINESS POLICY AND STRATEGY
- MKTG 25010 PRINCIPLES OF MARKETING
- UC 10097 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE
- UC 10162 INTRODUCTION TO PROFESSIONAL DEVELOPMENT

**Minimum Total Credit Hours:** 120
Please meet with the Chair of the Department of Finance or academic advisor for a listing of courses that will provide the best possible preparation for the following career tracks: corporate finance, banking, investments (CFA or CFP) or risk management and insurance. Students may not receive major elective credit for more than six credit hours from the following four courses: FIN 46089, FIN 46096, FIN 46192 and FIN 46295. Any excess credit hours can be used for general electives, if needed.

A student changing to the College of Business Administration or transferring may be waived out of BUS 10123 if:

- 30 or more credit hours have been earned and any two classes (from ACCT 23020, ACCT 23021, FIN 26074, MGMT 24163, MKTG 25010 or CIS 24053) have successfully been completed.
- 60 or more credit hours have been earned and the student has successfully completed one course from (ACCT 23020, ACCT 23021, FIN 26074, MGMT 24163, MKTG 25010 or CIS 24053)

At the discretion of the Dean's Office, the student has sufficient breadth and depth of knowledge in a business field (as demonstrated by a CLEP exam or Credit by Exam) but does not meet the requirements listed above.

Students who have taken MATH 10041 for another program may use it as a substitute for MGMT 24056.

Minimum C grade in ENG 21011 or HONR 20197.

Students may take or use any course at any level as long as the minimum 39-credit hours requirement for upper-division courses is satisfied for graduation with a B.B.A. Exceptions: Maximum 4 credit hours of Physical Activity, Wellness and Sport (PWS) courses. A minor (business or non-business) is encouraged. Any other exceptions must be approved by the assistant dean. FIN 36280 is repeatable for a maximum of 3 credits for students in the major, the credits may only count towards general electives. FIN 46280 is repeatable for a maximum of 6 credit hours for students in the major; credits will automatically count towards general electives when taken both times. Students who want to use the credits earned the second time taken towards the Accounting or Finance elective major requirement will need to request an override from an academic advisor to have the credits applied to the major requirement.

### Progression Requirements

- Minimum 2.000 overall GPA
- Minimum C grade in COMM 15000, ENG 21011, MATH 11010 (or placement out of MATH 11010), FIN 26085 and FIN 36053 and all required finance (FIN) major courses.

### Graduation Requirements

<table>
<thead>
<tr>
<th>Minimum Major GPA</th>
<th>Minimum Overall GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.000</td>
<td>2.000</td>
</tr>
</tbody>
</table>

- Minimum C grade in required finance (FIN) major courses.
- Students must complete at least 50 percent of business credit hours (required for the business degree) in-residence on a Kent State University campus.
- Students must complete two measures of outcomes assessment as specified by the College of Business Administration for complete satisfaction of the B.B.A.
Roadmap

This roadmap is a recommended semester-by-semester plan of study for this major. However, courses designated as critical (!) must be completed in the semester listed to ensure a timely graduation.

<table>
<thead>
<tr>
<th>Semester One</th>
<th>Credits</th>
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<tbody>
<tr>
<td>BUS 10123 EXPLORING BUSINESS</td>
<td>3</td>
</tr>
<tr>
<td>COMM 15000 INTRODUCTION TO HUMAN COMMUNICATION (KADL)</td>
<td>3</td>
</tr>
<tr>
<td>MATH 11010 ALGEBRA FOR CALCULUS (KMCR)</td>
<td>3</td>
</tr>
<tr>
<td>UC 10097 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE</td>
<td>1</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
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<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>16</strong></td>
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<table>
<thead>
<tr>
<th>Semester Two</th>
<th>Credits</th>
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<tbody>
<tr>
<td>CIS 24053 INTRODUCTION TO COMPUTER APPLICATIONS</td>
<td>3</td>
</tr>
<tr>
<td>ECON 22060 PRINCIPLES OF MICROECONOMICS (KSS)</td>
<td>3</td>
</tr>
<tr>
<td>MATH 11012 or INTUITIVE CALCULUS (KMCR) 3-5</td>
<td></td>
</tr>
<tr>
<td>or MATH 12002 ANALYTIC GEOMETRY AND CALCULUS I (KMCR)</td>
<td></td>
</tr>
<tr>
<td>UC 10162 INTRODUCTION TO PROFESSIONAL DEVELOPMENT</td>
<td>1</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>16</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Semester Three</th>
<th>Credits</th>
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<tbody>
<tr>
<td>! ACCT 23020 INTRODUCTION TO FINANCIAL ACCOUNTING</td>
<td>3</td>
</tr>
<tr>
<td>! ECON 22061 PRINCIPLES OF MACROECONOMICS (KSS)</td>
<td>3</td>
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<tr>
<td>FIN 26074 LEGAL ENVIRONMENT OF BUSINESS</td>
<td>3</td>
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<tr>
<td>MGMT 24163 PRINCIPLES OF MANAGEMENT</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
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<table>
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<tr>
<th>Semester Four</th>
<th>Credits</th>
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<tbody>
<tr>
<td>ACCT 23021 INTRODUCTION TO MANAGERIAL ACCOUNTING</td>
<td>3</td>
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<tr>
<td>BUS 30062 ADVANCED PROFESSIONAL DEVELOPMENT</td>
<td>3</td>
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<tr>
<td>FIN 26085 INTRODUCTION TO FINANCIAL MODELING</td>
<td>1</td>
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<tr>
<td>FIN 36051 THE FINANCIAL SYSTEM</td>
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<tr>
<td>MGMT 24056 BUSINESS ANALYTICS I</td>
<td>3</td>
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<tr>
<td>MKTG 25010 PRINCIPLES OF MARKETING</td>
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<td><strong>Credit Hours</strong></td>
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<table>
<thead>
<tr>
<th>Semester Five</th>
<th>Credits</th>
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<tbody>
<tr>
<td>Required for progression in the major: Minimum 2.000 overall GPA, minimum C grade in COMM 15000, ENG 21011, MATH 11010, FIN 26085 and FIN 36053 and all required Finance major courses</td>
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</tr>
<tr>
<td>! FIN 36053 BUSINESS FINANCE</td>
<td>3</td>
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<tr>
<td>MGMT 34060 OPERATIONS MANAGEMENT</td>
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<tr>
<td>Kent Core Requirement</td>
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</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
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<tr>
<td>General Electives</td>
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<td><strong>Credit Hours</strong></td>
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<table>
<thead>
<tr>
<th>Semester Six</th>
<th>Credits</th>
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<tbody>
<tr>
<td>Required: minimum overall 2.000 GPA</td>
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<tr>
<td>! FIN 36054 INTERMEDIATE CORPORATE FINANCE</td>
<td>3</td>
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<tr>
<td>FIN 36059 INTERMEDIATE INVESTMENTS</td>
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<tr>
<td>FIN 36085 ADVANCED FINANCIAL MODELING</td>
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<tr>
<td><strong>Credit Hours</strong></td>
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<thead>
<tr>
<th>Semester Seven</th>
<th>Credits</th>
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<tbody>
<tr>
<td>Required: minimum 2.000 overall GPA</td>
<td></td>
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<tr>
<td>FIN 46064 INTERNATIONAL BUSINESS FINANCE</td>
<td>3</td>
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<tr>
<td>Accounting or Finance Electives</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>General Electives</td>
<td>6</td>
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<tr>
<td><strong>Credit Hours</strong></td>
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<table>
<thead>
<tr>
<th>Semester Eight</th>
<th>Credits</th>
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<tr>
<td>Required: minimum overall 2.000 GPA. Note: completion of The Assurance of Learning Assessment given in FIN 46059 and MGMT 44285</td>
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<tr>
<td>FIN 46059 APPLIED FINANCIAL MANAGEMENT STRATEGIES (ELR) (WIC)</td>
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<tr>
<td>MGMT 44285 INTEGRATED BUSINESS POLICY AND STRATEGY</td>
<td>3</td>
</tr>
<tr>
<td>Accounting or Finance Electives</td>
<td>6</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
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</table>

| Minimum Total Credit Hours:  | 120  |