

MERRICK SCHOOL OF BUSINESS

N. Raju Balakrishnan, dean

M. Kathryn Demarest, associate dean

Kathea Smith, assistant dean, enrollment, academic affairs and student services

Web: ubalt.edu/merrick

MISSION

The Merrick School of Business' mission is to use its urban education hub to offer practical, career-minded and globally engaged business education that inspires professional and entrepreneurial growth. Its students learn to make a positive impact from faculty members who develop compelling knowledge that influences communities, businesses, professions and scholars. The school's vision is to be known for serving students from deeply diverse backgrounds who become successful entrepreneurs and professionals.

The Merrick School of Business is an AACSB International-accredited school and was recognized by *U.S. News & World Report* as providing one of the nation's best undergraduate business programs and online MBA programs. The Merrick School of Business focuses on continuing a trajectory of academic excellence. The school continues its efforts to transform and empower students while remaining true to our legacy of serving nontraditional and first-generation college students.

ORGANIZATION

The Office of the Dean is responsible for the administration of the Merrick School of Business, maintaining relationships with the business community, and student and academic advising. The business school is organized into six academic disciplines and Dr. Ven Sriram is the Chair of the Faculty.

ACCREDITATION

The Merrick School of Business is accredited by AACSB International, the accrediting body for schools of business. AACSB International accreditation is the mark of excellence in educational programs in business, awarded only when rigorous standards for courses, curricula, faculty and resources have been met. The University of Baltimore is also accredited by the Middle States Commission on Higher Education and recognized by the Maryland Higher Education Commission.

STUDENTS

Approximately 700 students are enrolled in programs in the Merrick School of Business. The average age of undergraduate students is approximately 30. More than 80 percent of students work full or part time. Because of the level of maturity and the professional experience of students, the interchange of ideas in the classroom is lively and highly informative.

FACULTY

Merrick School of Business faculty members bring to the classroom exceptional professional and academic credentials. Ninety percent of the faculty members possess a doctorate in their fields. In addition, Merrick School of Business faculty members have professional certifications and extensive professional work experience with business, government or nonprofit organizations. Professors combine a dedication to teaching with significant research and professional and community service activities.

Our faculty members adhere to the high-quality standards of teaching mandated by AACSB International accreditation, and their teaching efforts consistently rate exceptionally high on internal measures of teaching excellence.

FACILITIES

The Merrick School of Business is located within the William H. Thumel Sr. Business Center at North Charles Street and Mount Royal Avenue on The University of Baltimore campus. This six-story building features wireless internet access and contains 16 classrooms, all of which are “smart rooms” featuring state-of-the-art display capabilities; five seminar rooms for small-group discussion; a 200-seat auditorium with simultaneous translation capability; catering and meeting facilities; a student lounge; offices for the school’s faculty and administration; and a computer lab for student use.

CENTERS AND INSTITUTES

The Merrick School of Business houses the following centers and institutes:

- the Center for Entrepreneurship and Innovation
- the Jacob France Institute.

GENERAL POLICIES AND INFORMATION

Admission and Transfer

Merrick School of Business students must meet all University admission requirements. A grade of D is transferable only if the school at which the course was taken accepts a D grade in fulfillment of General Education requirements. The student’s cumulative grade point average also must be 2.0 or higher on a 4.0 scale.

A maximum of 6 lower-level transfer credits may be applied to any specialization in the B.S. in Business Administration and the B.S. in Information Systems and Technology Management programs. Such courses can transfer only if the prerequisites, content and requirements are equivalent to those of the courses required by The University of Baltimore.

Students seeking admission to the accounting specialization in the B.S. in Business Administration program must have a cross-cumulative GPA of 2.5 or higher at the time of admission. Transfer credit is granted for courses equivalent to Principles of Accounting I and II when the student has grades of C (2.0 on a 4.0 scale) or higher in those courses. A maximum of 6 lower-level transfer credits may be applied to the accounting specialization.

Students seeking admission to the finance specialization of the B.S. in Business Administration program must have a cross-cumulative GPA of 2.25 or higher at the time of admission.

Validation Requirement

Students are not required to repeat upper-division courses if the prerequisites, content and requirements are deemed by the faculty to be equivalent to those of similar courses taken at other institutions within the first 60 credits of their academic careers. At faculty discretion, students may be required to take advanced-level work in the discipline for which such courses serve as prerequisites.

Technology Proficiency Requirements

Students enrolling in undergraduate Merrick School of Business programs must have a working knowledge of Windows-based systems and basic functional competence with spreadsheets, word

processing, email and web browsing. While in their program, students will attain levels of computer fluency that will permit them to make better use of information technology when doing research, processing information, communicating, solving problems and making decisions. These proficiencies are reinforced throughout the curriculum and provide a sound basis for lifelong learning and career enhancement.

Nondegree Student Status

For information about the admission of nondegree students, please see [Nondegree Status](#) in the [Academic Policies](#) section of this catalog. Nondegree students registering for 300- or 400-level business courses must have written approval from the Merrick School of Business to register. Contact the Merrick Advising Center for assistance.

Internships

Internships allow students to apply their education to real-world practice in their chosen field. Internships are typically part-time positions in which students work at least 120 hours over the course of a semester. Interns gain valuable experience, have the opportunity to obtain academic credit and may even get paid. The internship should be related to a student's academic and career interests. The Merrick School of Business offers an internship course in each discipline.

For more information, including a list of faculty internship advisers, forms required to receive academic credit and details on how to get started, please visit ubalt.edu/merrickinternships. Students should consult their guide to graduation and their academic adviser to determine how to integrate the internship course into their program of study.

Independent Study Policy

Independent study provides students with the opportunity to conduct individual work that is planned with a faculty member who helps set goals, develop a study plan and guide progress. Students are limited to a maximum of 6 independent study credits per degree program. To register for an independent study course, students must:

- Consult with the Merrick Advising Center for degree applicability.
- Be within 30 hours of graduation.
- Have a minimum GPA of 3.0.
- Complete an independent study form.
- Submit a two- to three-page proposal, approved by the faculty member responsible for the independent study and the appropriate department chair.
- Register for the appropriate independent study course.

MERRICK SCHOOL OF BUSINESS ACADEMIC ADVISING

Merrick School of Business

Tel: 410.837.4944

Michael Swaby-Rowe-Manager, Merrick Advising Center

Matthew Mazick, Academic Advisor

Dawn Taylor, Academic Advisor

Shawnte Ware, Academic Advisor

Subsequent to admission, students are assigned an academic adviser for consultation throughout the program. All new candidates will receive a guide to graduation containing a program guide and must meet with an adviser prior to registering for their first semester. Academic advisement is available in the Merrick

Advising Center within the William H. Thumel Sr. Business Center, Room 142. The center offers day and evening hours. Scheduled appointments are recommended. To make an appointment, call 410.837.4944 or email merrickadvising@ubalt.edu. Advisers provide information on Merrick School of Business programs, policies and procedures. Students who do not have access to the campus will be advised electronically. Academic advisers assist students in selecting appropriate courses to satisfy degree requirements. Students are advised that any deviation from their program of study must be approved. Department chairs and Merrick School of Business faculty members are also available to assist students in planning their academic program and discuss career goals.

Continuing students in good academic standing can register without an adviser's signature and are responsible for following their program guide. Continuing students who must obtain advisement and/or permission to register are:

- students declaring a major
- students changing their program or specialization
- students on academic probation
- readmitted and reinstated students
- nondegree-seeking students
- students registering for an internship, independent study or practicum course
- students requesting to take more than 16 credits during a regular semester or 7 credits during a summer session (requires permission from the Office of the Dean; please see the [Semester Load](#) section of this catalog)
- students requesting to take a course at another college or university.

Although the academic adviser will assist the student in planning a program, each student must assume responsibility for knowing curriculum requirements and seeing that these requirements are met.

Consistent and timely academic advising is strongly related to student success. To enhance the services we provide to our students and to increase the likeliness for success and on-time degree completion, UBalt requires mandatory milestone advising for all new undergraduate students as of fall 2017.

Milestone advising is anchored by three specific touch points and aligned with the personal, professional and academic goals of students at those points:

- 45 credits: Advisers will work with students to further explore the declared major and connect students with support services, clubs and other campus groups to enhance the opportunity to be involved in the UBalt community.
- 60 credits: Advisers will work with students to prepare for internships, global field studies and other experiential learning opportunities. Students will also be reintroduced to the support services offered by the Career and Internship Center.
- 90 credits: Advisers will focus on the final steps to graduation and the options for postbachelor's degree completion. Students will learn more about the graduate degree programs at UBalt that fit with their goals.

Students who have reached these important milestones must meet with their advisers to discuss their next steps for registration, course scheduling and other key academic topics before they register for classes. Advisers will release the milestone advising service indicator on students' accounts at the conclusion of the advising meetings.

SATISFACTORY/UNSATISFACTORY PROGRESS

A student who attempts 12 or more credits while enrolled in any Merrick School of Business program and earns a GPA of less than 2.0 will be placed on academic probation. In this instance, the student must abide by The University of Baltimore academic and financial aid policies on satisfactory and unsatisfactory progress. Once placed on probation, students have 12 credit hours to raise their cumulative GPA to the required 2.0; failure to do so will result in academic suspension. Please also see the [Academic Policies](#) section of this catalog.

SECOND BACHELOR'S DEGREES

Students who have previously earned a bachelor's degree, at either The University of Baltimore or another accredited institution, may earn a second bachelor's degree in a different degree program. Students must complete a minimum of 30 credits in residence at The University of Baltimore, applicable only to the second degree, and satisfy all of the departmental requirements for the degree, but they are not required to fulfill General Education or University-wide course requirements. No The University of Baltimore courses taken to complete the first bachelor's degree can be retaken to complete the second bachelor's degree.

Credits used to satisfy a first degree at The University of Baltimore may not be applied toward the 30-credit residency requirement for the second degree. In some cases, this policy may require the substitution of courses in the major other than those specified by the second degree program. Students interested in pursuing a second bachelor's degree at The University of Baltimore should consult with the appropriate program adviser before making a formal application through the Office of Admission. Information about applying for a second bachelor's degree may be found in the [Admission](#) section of this catalog.

ACADEMIC MINORS

Students who have completed 24 credit hours with a 2.0 cumulative GPA may declare a minor. A minor is a cohesive set of courses designed by faculty to provide students with an opportunity to cultivate skills and knowledge through concentrated study in an area that is not the major. Minors may focus on one discipline or may be interdisciplinary; they require 15 to 18 credits. Completing a minor is optional, and students should seek the guidance of an academic adviser when selecting a minor to understand how the minor requirements may be completed in conjunction with their degree.

For more information about minors offered and further requirements, see the [Academic Minors](#) section. Please note that some minors may require a 2.5 cumulative GPA.

ACCELERATED B.S./MBA/M.S.

Undergraduate students of recognized academic ability and educational maturity may combine the requirements for an undergraduate business degree with those of a master's degree in the Merrick School of Business. A maximum of 9 graduate credits, completed during the last 30 credits of undergraduate study, may be applied simultaneously to the requirements for both the bachelor's and the master's degrees. Those interested should discuss their options with their academic adviser.

To be eligible for the accelerated B.S./MBA/M.S., students must have an undergraduate grade point average of at least 3.2, with at least 15 credits earned at UBalt, and be admissible to the graduate program to which they are applying for the accelerated option. The undergraduate GPA is calculated

using all graded collegiate credits attempted at UBalt and other institutions over the past five years. At least 15 credits must be upper-division credits (300 level or above). Individual programs may require a certain number of credits to be upper-division credits in the major and for those credits to achieve a certain grade point average. Students should apply for the accelerated option prior to beginning the last 30 credits of their bachelor's degree so that if accepted, they may attempt the graduate credits during the last 30 credits of that degree. Students may not apply before they have successfully complete at least 75 credits, and the grade point average for acceptance will not be calculated until at least 87 credits have been completed. Students interested in an accelerated option should consult with an adviser as soon as possible. To remain in the program once accepted, students must maintain a 3.5 GPA in their undergraduate coursework and a 3.0 GPA in their graduate coursework.

In applying for the program, students must secure the approval of the dean's representative, the undergraduate chair and the graduate chair involved, and develop an approved course plan prior to beginning the last 30 credits of their undergraduate degree. The application is on the UBalt website. Courses taken in the accelerated B.S./MBA/M.S. will be determined by the Merrick School of Business and may not include independent study/research, directed study, thesis or internship courses. Changes in the program of study require the approval of the dean's representative.

Students must be in continuous enrollment at The University of Baltimore for this agreement to remain in effect. Those who fail to maintain the eligibility requirements will be dropped from the accelerated option. Applicability (if any) of graduate courses to the undergraduate degree will be determined on an individual basis. Students should be aware that graduate courses applied to both undergraduate and graduate degrees at The University of Baltimore may not transfer as graduate credits to another institution. Participation in the accelerated B.S./MBA/M.S. does not guarantee admission to any The University of Baltimore graduate program. Unconditional admission to the Merrick School of Business graduate programs requires an appropriate score on the GMAT and a completed application. The completed 9 graduate credits may count toward any postbachelor's degree certificate or degree program if applicable. Applications for admission and payment of applicable fees to the graduate program must be made during the semester immediately prior to the completion of the credits required for the bachelor's degree. Admission to the graduate program will be effective the semester after completing the credits for the bachelor's degree.

LAW SCHOOL AUTOMATIC-ADMIT OPTION

Students who graduate from a The University of Baltimore undergraduate program with a cumulative cross-institutional grade point average of 3.35 or better as computed by the Credential Assembly Service and an LSAT score of 154 or better can be automatically admitted into the entering class of the UBalt School of Law following their graduation.

Admission is for the fall semester only (note that the law school cannot make an admission decision until students have completed 75 credits of undergraduate coursework). Students should take the LSAT no later than February of the calendar year in which they would like to enter law school and submit their application for admission no later than April 1.

Note that if students answer yes to any of the character and fitness questions on the UBalt School of Law application, they are not eligible for automatic admission; instead, their application will be forwarded to the admission committee for a complete review. Character and fitness questions concern information regarding academic and disciplinary probation, criminal offenses, civil suits and employment termination.

The UBalt School of Law does not ensure acceptance into the full-time day program; students may be admitted to the full-time day program, the part-time day program or the evening program. The law school reserves the right to increase the grade point average and the LSAT score required on an annual basis. For more information about this option, contact the Office of Law Admissions at 410.837.4459 or lawadmissions@ubalt.edu.

LAW SCHOOL EARLY-ENTRY OPTION

Available to students enrolled in the B.S. in Business Administration program, this option allows students' first year of enrollment at The University of Baltimore School of Law to fulfill the requirements of their last year of undergraduate study. It requires a cumulative cross-institutional grade point average of 3.5 or better as computed by the Credential Assembly Service and an LSAT score of 155 or better. This option is available only if students are continuously enrolled at the University from their undergraduate major into their law school education.

To pursue this option, students must complete the 90 undergraduate credits required for their degree and a minimum of 34 credits at UBalt, excluding AP, IB, DANTEs, CLEP or challenge examinations. Students must complete all lower- and upper-division General Education requirements and business program requirements, and apply to the UBalt School of Law. Admission is for the fall semester only; note that the law school cannot make an admission decision until students have completed 75 credits of undergraduate coursework. Students should take the LSAT no later than February of the calendar year in which they would like to enter law school and submit their application for admission no later than April 1. Note that students must apply for graduation during the last semester of their first year of law school to receive their bachelor's degree. A student who, during the first 30 semester hours of the J.D. program, wishes to leave the J.D. program or who is not successful can return to the original undergraduate program.

If students answer yes to any of the character and fitness questions on the UBalt School of Law application, they are not eligible for presumptive admission; instead, their application will be forwarded to the admission committee for a complete review. Character and fitness questions concern information regarding academic and disciplinary probation, criminal offenses, civil suits and employment termination. Law school admission may be into the full-time or part-time day program, as determined by the School of Law. The law school reserves the right to increase the grade point average and the LSAT score required on an annual basis.

For more information about this option, contact the Office of Law Admissions at 410.837.4459 or lawadmissions@ubalt.edu.

HELEN P. DENIT HONORS PROGRAM

Visit ubalt.edu/honors for complete details on the honors program and its eligibility requirements. The Merrick School of Business offers a Business Honors Program and an Accounting Honors Program as part of the University's Helen P. Denit Honors Program. These programs are designed to produce leaders in business and accounting. They offer the opportunity for an enriched curriculum, small class sizes and exceptional internship opportunities. Students in these programs have the opportunity to interact closely with faculty members and alumni in informal settings and to visit employer sites on special honors field trips. Honors students may use graduate-level coursework to fulfill honors program requirements as part of an accelerated B.S./master's degree program.

STUDENT ORGANIZATIONS/HONOR SOCIETIES

The University of Baltimore maintains affiliations with many national honor societies, with membership usually based on superior academic achievement. In addition, the University also sponsors many clubs and supports affiliations with national organizations. Business students may find the following honor societies and clubs of special interest:

- Beta Alpha Psi (accounting, finance and information systems honor society)
- Beta Gamma Sigma (business honor society)
- Coalition of UBalt Entrepreneurs
- Gamma Iota Sigma (risk management honor society)
- Marketing Club
- Mu Kappa Tau (marketing honor society)
- Sigma Iota Epsilon (management honor society)
- Sigma Nu Tau (entrepreneurship honor society)
- UBalt Investment Society.

UNDERGRADUATE PROGRAMS

- Business Administration (B.S.) with specializations in accounting, data analytics, early entry law, entrepreneurship, entrepreneurship fellows, finance, general business, management, human resource management, marketing, real estate and economic development, and risk management and insurance
- Information Systems and Technology Management (B.S.)

CERTIFICATE PROGRAM

- Upper-Division Certificate in Accounting

GRADUATE PROGRAMS

Master's Degree Programs

- Master of Business Administration (MBA)
- Online Master of Business Administration (MBA)
- Accounting and Business Advisory Services (M.S.) (with Towson University)
- Online Accounting and Business Advisory Services (M.S.)
- Business-Finance (M.S.)
- Cybersecurity Management (M.S.)

Cooperative MBA Programs

- MBA/J.D. (with The University of Baltimore School of Law and the University of Maryland School of Law)
- MBA/M.S. in Nursing (with the University of Maryland School of Nursing)
- MBA/Pharm.D. (with the University of Maryland School of Pharmacy)

Graduate Certificate Programs

- Accounting Fundamentals
- Business Fundamentals
- Business Valuation
- Government Financial Management

- Internal Audit Services
- Organizational Leadership

REPEAT COURSE POLICY

Students are limited to three attempts to successfully complete all lower- and upper-division business core courses and specialization courses required by the degree program.

GRADUATION REQUIREMENTS

Students must meet all University and Merrick School of Business graduation requirements, and file for graduation no later than the beginning of their last semester (the exact date is specified in the academic calendar that is published for each semester).

SCHOOLWIDE DEGREE REQUIREMENTS

All Merrick School of Business bachelor's degree candidates are required to:

- Complete a minimum of 120 credits that satisfy Maryland Higher Education Commission General Education, business core and specialization requirements.
- Apply no more than 63 credit hours of community college work toward graduation, except in specific, articulated programs.
- Earn a minimum grade of C- in all lower-level General Education requirements taken at UBalt and a minimum grade of C (2.0) in all upper-level General Education requirements.
- Earn a minimum grade of C in all lower- and upper-division business core requirements and all specialization courses required by the degree program (including courses that are regarded as business electives); some programs may have additional requirements or standards that are specified in the program requirements.
- Earn a minimum cumulative grade point average of C (2.0).
- Students must earn at least 30 credit hours required for the degree at The University of Baltimore, at least 15 of which are at the 300-level or above.
 - Generally, the last 30 credits are completed at UBalt. With advance permission of the dean, and assuming the student has already completed enough credits at The University of Baltimore, exceptions may be made for compelling reasons.

Note: Any deviation from the program requirements described in the catalog requires the written permission of the dean of the Merrick School of Business.

B.S. IN BUSINESS ADMINISTRATION

ubalt.edu/bsba

PROGRAM GOALS AND LEARNING OBJECTIVES

The goal of the B.S. in Business Administration program at the Merrick School of Business is to produce students with the capacity to compete and be productive in today's complex business environment. The program will provide high-quality management education that develops the skills required to meet the diverse needs of employers in a variety of areas in business.

Specifically, as a result of the education they receive at the Merrick School of Business, our graduates will have:

Competency 1: Broad-Based Business Knowledge and Application

LO 1.1: Students will demonstrate theoretical and applied competencies in business disciplines.

LO 1.2: Students will integrate cross-discipline knowledge and competencies to solve business problems and make decisions.

Competency 2: Thinking and Adapting Skills

LO 2.1 Students will apply data analytics techniques to solve business problems.

LO 2.2 Students will use appropriate technologies to address business challenges and problems.

LO 2.3: Students will apply creative problem-solving approaches and strategies to enable innovation.

Competency 3: Communication and Collaboration Skills

LO 3.1 Students will create a written document applying principles of effective business communication.

LO 3.2 Students will create an oral presentation applying principles of effective business communication.

LO 3.3 Students will work effectively in teams.

Competency 4: Actions and Decisions in a Framework of Social Responsibility

LO 4.1 Students will demonstrate awareness of socio-economic differences and diversity in business decision making.

LO 4.2 Students will include ethical considerations and social responsibility in making business decisions.

DEGREE REQUIREMENTS

The requirements for the B.S. in Business Administration are grouped into two categories: lower- and upper-division requirements.

Students who transfer from community colleges typically complete the lower-division requirements by following an articulated transfer program. All students' transcripts are evaluated course by course to ensure the maximum transferability of courses taken prior to starting at the Merrick School of Business. Admitted students receive a transfer evaluation from the Office of Admission.

There are 120 credit hours required for this degree, as outlined below. The number of electives required is the number of credits needed to complete the 120-credit minimum requirement after meeting the specific course requirements. Below is a brief summary of General Education requirements. Please see the [General Education](#) section of this catalog for further details. University-Wide graduation requirements are noted with the corresponding courses.

UNIVERSITY-WIDE GENERAL EDUCATION REQUIREMENTS

See the [University-Wide Degree Requirements](#) section for details regarding General Education requirements at The University of Baltimore.

LOWER-DIVISION BUSINESS CORE REQUIREMENTS (24 CREDITS)

ACCT 201	Introduction to Financial Accounting (3)
ACCT 202	Introduction to Managerial Accounting (3)
BULA 151	Business Law (3)
CMAT 303	Oral Communications in Business (<i>or</i> CMAT 201) (3) [CMAT/COMM/ELECGE]
ECON 201	Principles of Microeconomics (3) [SOSC/Q&Q/SBS]
ECON 202	Principles of Macroeconomics (3) [SOSC/Q&Q/SBS]
MATH 111	College Algebra (3) [MATH/Q&Q/MA]

MATH 115	Introductory Statistics (3) [MATH/Q&Q/MA]
OPRE 202	Statistical Data Analysis (3)

UPPER-DIVISION BUSINESS CORE REQUIREMENTS (31 CREDITS)

Today's managers need to keep pace with a continuously changing business environment. Each professional is equipped with a unique set of skills and experiences. The business core teaches the functional skills needed to navigate the ever-changing world of business. The course numbers are for courses taught at UBalt. These courses are required of all business administration students, with the exception of students choosing the accounting specialization. The accounting core and competency courses are listed separately under the section for the specialization in accounting. Students transferring with an articulated A.A. or A.S. may have completed most of the lower-division business core requirements.

ENTR 305	Entrepreneurship and Innovation (3)
FIN 331	Financial Management (3)
INSS 300	Management Information Systems (3) [COSC/CTEK/ELECGE] (GR-IL/TF)
INSS 305	Data Driven Decision Making (3)
MGMT 301	Management and Organizational Behavior (3)
MGMT 302	Global Business Environment (3) (GR-GD)
MGMT 330	Personal and Professional Business Skills for Business (1)
MGMT 339	Process and Operations Management (3)
MKTG 301	Marketing Management (3) (GR-IL)
OPRE 315	Business Application of Decision Science (3)
MGMT 470	Enterprise Management and Strategy (3) (GR-CAP)

This is the capstone course and is taken in a student's last semester.

SPECIALIZATION REQUIREMENTS (15-21 CREDITS)

A specialization allows students to tailor their degree program to their advantage, perhaps by completing their B.S. with a sampling of specified courses across business disciplines with a general business specialization or by choosing one of eight defined specializations, providing in-depth knowledge in a particular area of business.

Students can choose a defined specialization in accounting, computer information systems, finance, entrepreneurship, entrepreneurship fellows, management, human resource management, international business or marketing.

Each specialization allows students to pursue an area of in-depth study. The number of business elective credits required for each specialization varies from 15 to 21 credits. The maximum number of lower-level (200-level) courses that can count toward a specialization is six.

ELECTIVES

The number of electives required is the number of credits needed to complete the 120-credit minimum requirement after meeting the specific program and specialization requirements. This number will vary and will be determined at the initial advising appointment.

GENERAL BUSINESS SPECIALIZATION

ubalt.edu/generalbusiness

Students may choose a 15-credit customized specialization, in lieu of one of the more formal specializations defined below, by choosing courses that include at least the following:

- one course from each of three areas, denoted by different course abbreviation codes (e.g., ACCT, ECON, ENTR, FIN, INSS, MGMT, MKTG or REED)
- two additional business electives
- approval of electives by the Merrick Advising Center.

The B.S. with the general business specialization provides students with a maximum amount of flexibility in course options and in the availability of online courses. This specialization can be completed entirely online.

ACCOUNTING CONCENTRATION

ubalt.edu/accounting

FACULTY: Demarest, Korb, Pevzner, White, Williams

A maximum of 6 lower-level transfer credits, excluding ACCT 301: Intermediate Accounting I, may be applied to the accounting specialization. A minimum grade of C is required in ACCT 302: Intermediate Accounting II. ACCT 302 may not be given in transfer except on a case-by-case basis.

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions. This concentration may be completed entirely online.

Upper-Division Business Core Requirements (28 credits)

ENTR 305	Entrepreneurship and Innovation (3)
FIN 331	Financial Management (3)
INSS 300	Management Information Systems (3) [COSC/CTEK/ELECGE] (GR-IL/TF)
INSS 305	Data Driven Decision Making (3)
MGMT 301	Management and Organizational Behavior (3)
MGMT 302	Global Business Environment (3) (GR-GD)
MGMT 315	Human Resource Management (3)
MGMT 330	Personal and Professional Skills for Business (1)
MKTG 301	Marketing Management (3) (GR-IL)

Choose two of the following:

OPRE 315	Business Application of Decision Science (3)
MGMT 339	Process and Operations Management (3)
MGMT 470	Enterprise Management and Strategy (3) (GR-CAP)

Accounting Specialization Requirements (27 credits)

Required Courses (21 credits)

ACCT 301	Intermediate Accounting I (3)
ACCT 302	Intermediate Accounting II (3)
ACCT 310	Intermediate Accounting III (3)

This is the capstone course and is taken in the last semester.

ACCT 317	Accounting Information Systems (3)
ACCT 401	Auditing (3)
ACCT 403	Advanced Financial Reporting (3)

ACCT 405 Income Taxation (3)

Electives (6 credits)

Chose two of any upper-division 3-credit accounting courses that are not required (ACCT 495 recommended).

DATA ANALYTICS SPECIALIZATION

ubalt.edu/dataanalytics

FACULTY: Aggarwal, Fowler, Mirani

The data analytics specialization provides the student with skills necessary to analyze and interpret data in a variety of fields. Students receive instruction in a variety of areas, such as project management and business intelligence. Students may choose electives from several advanced courses in information systems. This specialization is designed for business majors desiring strong quantitative and technological skills.

Data Analytics Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/courseDescriptions.

Required Courses (9 credits)

- INSS 310 Coding for Data Analytics (3)
- INSS 421 Design of Database Management Systems (3)
- INSS 422 Business Intelligence (3)

Electives (6 credits)

Three of the following:

- INSS 370 Project Management (3)
- INSS 406 Systems Analysis and Design (3)
- INSS 495 Internship in Information Systems (3)
- INSS 497 Special Topics in Information Systems (3)
- INSS 499 Independent Study (3)

ENTREPRENEURSHIP SPECIALIZATION

ubalt.edu/entrepreneurship

FACULTY: Lingelbach, Weiss, Sunwar

Entrepreneurs discover and create opportunities, generating the bulk of new jobs and wealth in today's global economy. As a result, they help to drive innovation and organizational change in Maryland, across the nation and around the world. Entrepreneurship is a universal activity that can take place anywhere humans gather to conduct business: in existing organizations, in new ventures created by teams or through self-employment. Even in large, established organizations, employees who understand how to think entrepreneurially possess a distinct competitive edge in the hiring and promotion processes. Current estimates suggest that more than 40 percent of today's students will found or co-found an entrepreneurial venture sometime in their careers, making entrepreneurship the most rapidly growing course of study in American business schools.



The entrepreneurship specialization of the B.S. in Business Administration program enables students to think entrepreneurially. Students complete five courses: a required three-course sequence and two electives. Required courses explore the key concepts in this discipline and help students learn to develop new business and product opportunities. Ultimately, students will be empowered to launch a new venture either as a stand-alone entity or as part of an existing organization. Taught primarily by full-time academics who have also started and financed new ventures, these courses provide a unique interdisciplinary experience, drawing on relevant insights from the finance, accounting, marketing, management, economics and operations disciplines.

Entrepreneurship Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions.

Required Courses (6 credits)

- ENTR 320 Opportunity Assessment and Development (3)
- ENTR 450 Entrepreneurial Organization, Planning and Implementation (3)

Electives (9 credits)

Three of the following:

- COSC 405 The Business of Game Development (3)
- ENTR 460 Social Enterprise (3)
- ENTR 497 Special Topics in Entrepreneurship (3)
- FIN 430 Entrepreneurial Organization and Finance (3)
- MKTG 430 Personal Selling (3)
- MKTG 440 Product Management (3)

ENTREPRENEURSHIP FELLOWS PROGRAM (COHORT PROGRAM)

ubalt.edu/gazelles

FACULTY: Lingelbach, Weiss, Sunwar

The Entrepreneurship Fellows Program is a full-time cohort program that offers a new way to educate the next generation of entrepreneurs. The program balances classroom theory with practical, hands-on experience by allowing students to work side by side with expert entrepreneurs and faculty members. The Entrepreneurship Fellows Program is a two-year program with a 15-credit upper-division specialization. In contrast with the existing entrepreneurship specialization, the program focuses on identifying and developing “expert entrepreneurs,” each of whom will launch one viable new venture upon or prior to graduation. This specialization may be pursued as a minor by students outside of the Merrick School of Business or as an appropriate area of concentration within the BA in Interdisciplinary Studies program.

Enrollment in the program is limited to students meeting admission standards. Please visit ubalt.edu/merrick for the most current information on admission and scholarship requirements.

Required Courses (12 credits)

- ENTR 320 Opportunity Assessment and Development (3)
- ENTR 390 Entrepreneurial Mentorship (1) (taken three times)
- ENTR 490 Entrepreneurial Strategy (3)

FIN 430 Entrepreneurial Organization and Finance (3)

The cohort piece of the program is organized into four practicums. The practicums are taken in the following sequence:

1. Entrepreneurship Practicum One: Entrepreneurial Opportunities and Markets (4 credits)
(taken fall semester of year one)
ENTR 320 Opportunity Assessment and Development (3)
ENTR 390 Entrepreneurship Mentorship (1)
2. Entrepreneurship Practicum Two: Human Capital in a New Venture (4 credits)
(taken spring semester of year one)
ENTR 390 Entrepreneurship Mentorship (1)
MGMT 301 Management and Organizational Behavior (3)
3. Entrepreneurship Practicum Three: Economics of New Venture Financing (4 credits)
(taken fall semester of year two)
ENTR 390 Entrepreneurship Mentorship (1)
FIN 430 Entrepreneurial Organization and Finance (3)
4. Entrepreneurship Practicum Four: Entrepreneurial Strategy (3 credits)
ENTR 490 Entrepreneurial Strategy (3)

Students are also required to complete all remaining General Education and business core requirements.

FINANCE SPECIALIZATION

ubalt.edu/finance

FACULTY: Chen, Nguyen, Yu, Yunus

The finance specialization provides students with a solid foundation on which to build successful professional careers. Regardless of the student's primary area of interest, an understanding of the financial forces and interdependencies in today's world is essential for every graduate of a sound business program. Students need to acquire the tools necessary to make informed decisions and continue on a path of lifelong learning and intellectual development.

Upon successful completion of this program, students will be prepared for career opportunities with domestic and international corporations, financial institutions, and governmental and educational organizations. Specific areas of employment might include economic forecasting and analysis, bank management, capital investment analysis, security analysis, working capital management, portfolio management, real estate management, and various other managerial and professional staff positions with financial institutions. The logical and rigorous arguments in finance also provide excellent preparation for graduate work or law school.

Finance Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at

ubalt.edu/coursedescriptions.

Required Courses (6 credits)

FIN 330 Excel for Financial Analysis (3)

FIN 333 Investment Analysis and Portfolio Management (3)

Elective (9 credits)

Select from a track below or complete 9 credits of approved FIN or RMGT coursework

Financial Planning Track

ACCT 405 Income Taxation (3)
FIN 340 Financial Planning (3)
FIN 420 Risk and Insurance (3) or RMGT 301 Managing Property and Casualty (3)

Management Accountant Track

ACCT 306 Cost Accounting (3)
FIN 450 Financial Statement Analysis (3)
RMGT 301 Managing Property and Casualty (3)

Financial Analyst Track

FIN 433 International Financial Management (3)
FIN 450 Financial Statement Analysis (3)
Any 3 credit Finance (FIN) or Risk Management (RMGT) course

MANAGEMENT AND HUMAN RESOURCE MANAGEMENT SPECIALIZATIONS

ubalt.edu/management

FACULTY: Carter, Pezeshkan, Stickney, Wynne

The two programs in the field of management help students build the managerial knowledge and ability needed to operate in an international world of information, innovation and entrepreneurship. Students are exposed to concepts involved in the solution of human, organizational and business problems.

Nearly all activities in an organization involve some form of management of employees, finances, raw materials or information. Managers must be creative people who can motivate and guide others in the achievement of organizational goals. They are the leaders who establish departmental objectives consistent with the organizational mission or vision, develop plans and procedures, orchestrate the work of their human resources, foster teamwork and ultimately influence the productivity of their organizations.

These programs emphasize the importance of understanding the business environment and how it is affected by social, political and economic events and trends. Students learn the skills and responsibilities of management, with a particular emphasis on the influence managers can exercise on changing conditions, productivity, morale and attitudes. Accordingly, the goal of the management program is to teach the student to become an efficient, well-rounded manager who is capable of assessing the work situation, initiating proper action with sensitivity to work force diversity, and achieving objectives under a multitude of conditions in business and public enterprises. Clearly, the art and science of management are not restricted merely to job-related functions but also can be applied to everyday situations.

Management Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions.

Required Course (9 credits)

MGMT 315 Talent Management Principles for Managers (3)
MGMT 445 Service Operations (3)

MGMT 465 International Management (3)

Electives (6 credits)

Any two of the following:

Any 400 level MGMT course not previously completed

MGMT 495 Internship in Management (3)

MGMT 497 Special Topics in Management (3)

MGMT 498 Global Field Study (3)

MGMT 499 Independent Study (3)

Human Resource Management Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/courseDescriptions.

Required Courses (9 credits)

MGMT 315 Human Resource Management (3)

MGMT 410 Employment Relations Law (3)

MGMT 415 Compensation and Performance Management (3)

Electives (6 credits)

Any three of the following:

MGMT 400 Human Resource Analysis and Communications (3)

MGMT 419 Seminar in Human Resource Management (3)

MGMT 425 Employee and Labor Relations (3)

MGMT 495 Internship in Management (3)

MGMT 497 Special Topics in Management (3)

MARKETING SPECIALIZATION

ubalt.edu/marketing

FACULTY: Pitta, Randhawa, Sriram

Businesses and not-for-profit organizations must build relationships with their customers and create, deliver, capture and communicate the value of their offerings. To grow, they must constantly innovate and embrace new technologies in an increasingly competitive global market. Marketing careers include advertising and promotions managers, account executives, market research managers, market analysts, product managers, transportation managers, sales representatives and public relations officers. Marketing graduates work in new ventures, large corporations, and government, service and nonprofit organizations. Many organizations use marketing techniques and strategies as an important aspect of their management and development.

To prepare students for rewarding careers, the marketing specialization blends theoretical and applied concepts in coursework with hands-on experiences involving case studies of marketing organizations. It also offers internship opportunities with area businesses.

Marketing Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/courseDescriptions.

Required Courses (3 credits)

MKTG 460 Advanced Marketing Management (3)

Electives (9 credits)

Three of the following or choose 9 credits from a track below:

MKTG 407 International Marketing (3)
MKTG 415 Marketing Communications and Digital Media (3)
MKTG 430 Personal Selling (3)
MKTG 440 Product Management (3)
MKTG 495 Internship in Marketing (3)*
MKTG 497 Special Topics in Marketing (3)*
MGMT 498 Global Field Study (3)*

Sales and Communications

CMAT 391 Public Relations Challenges (3)
MKTG 405 Digital Marketing Strategy (3)
MKTG 415 Marketing Communications and Digital Media (3)
MKTG 430 Personal Selling (3)

Marketing Strategy

CMAT 391 Public Relations Challenges (3)
ENTR 320 Opportunity Assessment and Development (3)
MKTG 407 International Marketing (3)
MKTG 410 Buyer Behavior and Market Analysis (3)
MKTG 440 Product Management (3)

Marketing Analytics

ENTR 320 Opportunity Assessment and Development (3)
INSS 422 Business Intelligence (3)
MKTG 405 Digital Marketing Strategy (3)
MKTG 410 Buyer Behavior and Market Analysis

* Indicates course can be used in all tracks

REAL ESTATE AND ECONOMIC DEVELOPMENT SPECIALIZATION

ubalt.edu/realestate

FACULTY: Yunus

The real estate and economic development specialization provides students with a background in the areas of jobs and economic growth, construction safety, and government, along with working in communities to create better living and work environments for their citizens. In this specialization, students receive a holistic business fundamentals education and in real estate theory and practice. Study includes property taxation, zoning, land use planning and government-assisted financing programs.

Real Estate and Economic Development Specialization Requirements (18 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions.

Required Courses (9 credits)

- REED 312 Real Estate Principles and Transactions (3)
REED 315 Real Estate Law (3)
FIN 471 Real Estate Finance (3)

This is the real estate capstone.

Elective (6 credits)

Choose two of the following or choose from a track below:

- REED 495 Internship in Real Estate and Economic Development (3)
REED 497 Special Topics in REED (3)

Development and Entrepreneurship

- ENTR 300 The entrepreneurial experience (3)
ECON 312 Introduction to Economic Development (3)
REED 475 Real Estate Market Analysis (3)

Finance and Investment

- REED 475 Real Estate Market Analysis (3)
FIN 470 Real Estate Investments (3)
RMGT 301 Managing Property and Casualty Risk (3)

Property Management and Brokerage

- RMGT 301 Managing Property and Casualty Risk (3)
REED 480 Property Management (3)
HSER 330 Human Services Delivery Systems and Diversity (3)
MKTG 430 Personal Selling (3)

RISK MANAGEMENT AND INSURANCE SPECIALIZATION

ubalt.edu/risk

FACULTY: TBD

The risk management and insurance specialization provides students with the skills and knowledge to engage in the risk management and insurance industry. Background skills in property and casualty insurance, risk management across the enterprise, and risk control give students foundational knowledge in the field. Student have the option to choose between corporate risk management and health care risk management courses.

Risk Management and Insurance Specialization Requirements (15 credits)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions.

Required Courses (9 credits)

- RMGT 301 Managing Property and Casualty Risk (3)
FIN 420 Risk and Insurance (3)
RMGT 475 Risk Management Across the Enterprise (3)

Elective (6 credits)—choose a track

Choose two of the following in the corporate risk management track:

RMGT 400	Risk Control and Mitigation
INSS 370	Project Management
FIN 300	Excel for Financial Analysis
FIN 471	Real Estate Finance
RMGT 495	Internship in Risk Management and Insurance
RMGT 497	Special Topics in RMI

Choose two of the following in the health care risk management track:

HSMG 370	Overview of Health Care Delivery Systems
HSMG 477	Health Care Law and Risk Management
INSS 370	Project Management
RMGT 495	Internship in Risk Management and Insurance
RMGT 497	Special Topics in RMI

B.S. IN INFORMATION SYSTEMS AND TECHNOLOGY MANAGEMENT

ubalt.edu/istm

FACULTY: Aggarwal, Fowler, Guo, Mirani, Zhang

This degree prepares students to become “core IT workers” in the digital economy of the new millennium. It builds on core knowledge of business and technology to deliver key competencies and develop specialized skills needed for successful information systems professionals.

Students will:

- Learn how to manage information systems projects, including how to manage risk, calculate return on investment, assess a project as part of an overall IT portfolio, manage vendors and deliver IT as a service.
- Learn how to define business needs as information system requirements and design solutions to match the enterprise architecture.
- Learn systems, databases, networking, and web and programming technologies, and apply these technologies to develop solutions for business.
- Be able to work as end-user support, business analysts, system administrators, database analysts, network specialists, web designers, webmasters or systems analysts, and in many other jobs that are being created in today’s digital economy.

This degree differs from the B.S. in Business Administration with a specialization in computer information systems in that it has less emphasis on business knowledge and more in-depth coverage of information systems technologies and management.

PROGRAM GOALS AND LEARNING OBJECTIVES

The B.S. in Information Systems and Technology Management program at the Merrick School of Business delivers key business competencies and develops specialized skills needed for successful information systems professionals. It emphasizes the application of information systems technology to business and provides students with the knowledge and skills to enhance their job performance and allow for meaningful professional career advancement in the information technology area.

Graduates will have:

- **Goal 1 Competencies in the application of technologies:** Students will demonstrate proficiency in the key information systems technologies used in organizations.
- **Goal 2 Understanding of the environment of information systems development and deployment:** Students will demonstrate their understanding of the managerial and organizational issues and practices surrounding information systems.
- **Goal 3 Effective communication skills:** Students will demonstrate an acceptable level of written and oral communication skills.
- **Goal 4 An ethical perspective:** Students will understand the importance of behaving ethically in their professional lives.
- **Goal 5 Team skills and dynamics:** Students will understand group and individual dynamics in organizations.

DEGREE REQUIREMENTS

There are 120 credit hours required for this degree, as outlined below. The number of electives required is the number of credits needed to complete the 120-credit minimum requirement after meeting the specific program requirements.

UNIVERSITY-WIDE GENERAL EDUCATION REQUIREMENTS

See the [University-Wide Degree Requirements](#) for details regarding General Education requirements at The University of Baltimore. University-wide graduation requirements are noted with the corresponding courses.

LOWER-DIVISION CORE REQUIREMENTS (27 CREDITS)

ACCT 201	Introduction to Financial Accounting (3)
ACCT 202	Introduction to Managerial Accounting (3)
CMAT 303	Oral Communication in Business (or CMAT 201) (3) [CMAT/COMM/ELECGE] (GR-OC)
ECON 200	The Economic Way of Thinking (3) [SOSC/Q&Q/SBS]
INSS 209	Introduction to Programming Language (3)*
INSS 225	Structural Programming Using Procedural Languages (3)*
MATH 111	College Algebra (3) [MATH/Q&Q/MA]
MATH 115	Introductory Statistics (3) [MATH/Q&Q/MA]
OPRE 202	Statistical Data Analysis (3)

* These courses may be replaced by 6 credit hours of programming language approved by the Merrick Advising Center and the department chair.

UPPER-DIVISION CORE REQUIREMENTS (19 CREDITS)

INSS 300	Management Information Systems (3) [COSC/CTEK/ELECGE] (GR-IL/TF)
MGMT 301	Management and Organizational Behavior (3)
MGMT 330	Personal and Professional Skills for Business (1)
OPRE 315	Business Applications of Decision Science (3)
MGMT 302	Global Business Environment (3) (GR-GD)

Select two of the following:

FIN 331	Financial Management (3)
MGMT 339	Process and Operations Management (3)

MKTG 301 Marketing Management (3)
MKTG 430 Personal Selling (3)

INFORMATION SYSTEMS AND TECHNOLOGY MANAGEMENT REQUIREMENTS (24 CREDITS)

For prerequisites, refer to the individual listings in the online course descriptions, found at ubalt.edu/coursedescriptions.

INSS 370 Project Management (3)
INSS 406 Systems Analysis and Logical Design (3)
INSS 421 Design of Database Management Systems (3)
INSS 422 Business Intelligence (3)
INSS 427 Business Data Communications (3)
INSS 470 IT Service Delivery (3) (GR-CAP)

Two of the following:

INSS 401 Internet and Business (3)
INSS 431 Electronic Commerce (3)
INSS 453 Internet and Network Security (3)
INSS 454 Operating Systems (3)
INSS 495 Internship in MIS (3)
INSS 497 Special Topics in Information Systems (3)
INSS 499 Independent Study (3)

UPPER-DIVISION CERTIFICATE IN ACCOUNTING

ubalt.edu/cpaprep

The Upper-Division Certificate in Accounting provides the necessary coursework to allow students who do not have the equivalent of an undergraduate degree in accounting to sit for the CPA exam. In addition, this certificate program may be used by students who want to have evidence on their resumes of meeting job requirements that request applicants have the equivalent of an undergraduate degree in accounting or at least 24 accounting credits. The program is 24 to 30 credits, depending upon whether students have previously taken the introductory accounting courses. Admission to this certificate requires a previously earned bachelor's degree. Students may transfer equivalent courses for ACCT 201 and ACCT 202 and a maximum of 6 credit hours of upper-division requirements with approval of the program director.

LEARNING OBJECTIVES

Upon completion of the certificate, students will be able to identify and apply the key accounting and ethics concepts identified by the Maryland Board of Public Accountancy in the following areas:

- financial accounting
- auditing, cost/managerial accounting and U.S. federal income taxation
- business ethics, including the social responsibility of business professionals and corporate social responsibility.

TRANSFERABLE CREDITS (6 CREDITS)

ACCT 201 Introduction to Financial Accounting (3)
ACCT 202 Introduction to Managerial Accounting (3)

PROGRAM REQUIREMENTS (24 CREDITS)

ACCT 301 Intermediate Accounting I (3)
ACCT 302 Intermediate Accounting II (3)
ACCT 306 Cost Accounting (3)
ACCT 310 Intermediate Accounting III (3)
ACCT 401 Auditing (3)
ACCT 403 Advanced Financial Reporting (3)
ACCT 405 Income Taxation (3)
IDIS 302 Ethical Issues in Business and Society (3)