



**T**he Merrick School of Business is committed to providing the guidance and support you need to complete your program in a timely manner. This [Guide to Graduation](#) provides the in-depth information necessary to assist you in planning your undergraduate academic career. It contains a complete checklist of required courses and a suggested plan of study, as well as detailed course information, including course prerequisites and projected course offerings.

While this information will be helpful to you, you should also contact the Merrick Advising Center. They are here to assist you in planning your program plan of study and to answer any questions that you may have. Advisers are available during the day and the evening. Students in the online programs and who do not have access to the campus will be advised electronically. All new students are required to meet with an adviser prior to registering for their first semester to receive a personalized program plan of study.

Although your academic adviser will assist you in planning your program, it is ultimately your responsibility to complete the degree requirements and acquaint yourself with the University's academic policies.

**Call to schedule your advising appointment today!**

#### ConTaCT info:

### Merrick advising Center

Business Center Room 142

Phone: 410.837.4944

- for students with last names beginning with a through K:

#### Judy Sabalauskas

Academic Adviser

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#### Jackie Lewis

Senior Academic Adviser

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#### office of Records and Registration

[www.ubalt.edu/records](http://www.ubalt.edu/records)

#### office of financial aid

[www.ubalt.edu/financialaid](http://www.ubalt.edu/financialaid)

#### Bursar's office

[www.ubalt.edu/bursar](http://www.ubalt.edu/bursar)

# PRoGRaM CheCKLiST

effective fall 2009

## B.S. in Real estate and economic Development

Name: \_\_\_\_\_

Student ID Number: \_\_\_\_\_

Semester: \_\_\_\_\_

| DeGRee ReQUiReMentS  |                 | UB CoURSe  | CReDiTS                        | Gen. eD.                           | SeMester CoMPLeTeD |
|--|-----------------|--|--------------------------------|------------------------------------|--------------------|
| <b>GeneRaL eDUCaTion and UniveRSiTy ReQUiReMentS</b>   |                 |  |                                |                                    |                    |
| <b>University Requirements</b>   |                 | <i>Note: The following course is only required of UB freshmen.</i> |                                |                                    |                    |
| Seminar – Applied Learning & Study Skills  | IDIS 101        | 2  |                                |                                    |                    |
| <b>Lower Division General education Requirements</b>   |                 |  |                                |                                    |                    |
| English Composition  | WRIT 101        | 3  | WRIT                           |                                    |                    |
| Literature   |                 | 3  | ENGL                           |                                    |                    |
| History or Philosophy  |                 | 3  | HIPL                           |                                    |                    |
| Fine Arts  |                 | 3  | ART                            |                                    |                    |
| Social Science 1 (Other than ECON)   |                 | 3  | SOSC 1                         |                                    |                    |
| Biological & Physical Science 1  |                 | 3  | GSCI 1                         |                                    |                    |
| Biological & Physical Science 2 (1 with lab)   |                 | 4  | GSCI 2                         |                                    |                    |
| <b>Upper Division General education Requirements</b>   |                 |  |                                |                                    |                    |
| Ethical Issues in Business and Society   | IDIS 302        | 3  | IDIS                           |                                    |                    |
| Advanced Expository Writing (by 2 <sup>nd</sup> semester in the program)   | WRIT 300        | 3  | WRIT                           |                                    |                    |
| <b>BUSineSS ReQUiReMentS</b>   |                 |  |                                |                                    |                    |
| <b>Lower Division Business Requirements</b>  |                 |  |                                |                                    |                    |
| Introduction to Financial Accounting   | ACCT 201        | 3  |                                |                                    |                    |
| Introduction to Managerial Accounting  | ACCT 202        | 3  |                                |                                    |                    |
| Business Law I   | BULA 151        | 3  |                                |                                    |                    |
| Oral Communications  | CMAT 201 or 303 | 3  | CMAT                           |                                    |                    |
| The Economic Way of Thinking   | ECON 200        | 3  | SOSC 2                         |                                    |                    |
| College Algebra  | MATH 111        | 3  | MATH                           |                                    |                    |
| Introduction to Business Statistics  | OPRE 201        | 3  | MATH                           |                                    |                    |
| Statistical Data Analysis  | OPRE 202        | 3  |                                |                                    |                    |
| <b>Business fundamental Requirements</b>   |                 |  |                                |                                    |                    |
| The Entrepreneurial Experience   | ENTR 300        | 3  |                                |                                    |                    |
| Financial Management   | FIN 331         | 3  |                                |                                    |                    |
| Financial Modeling & Communications  | FIN 332         | 3  |                                |                                    |                    |
| Management Information Systems   | INSS 300*       | 3  | COSC                           |                                    |                    |
| Human Resource Management  | MGMT 315        | 3  |                                |                                    |                    |
| Marketing Management   | MKTG 301        | 3  |                                |                                    |                    |
| <b>Real eStAte CoRe ReQUiReMentS</b>   |                 |  |                                |                                    |                    |
| Real Estate Legal Rights & Responsibilities  | BULA 312        | 3  |                                |                                    |                    |
| Public Economics & Land Use Policy   | ECON 312        | 3  |                                |                                    |                    |
| Real Estate Principles & Transactions  | FIN 312         | 3  |                                |                                    |                    |
| Real Estate Investments  | FIN 470         | 3  |                                |                                    |                    |
| Real Estate Finance  | FIN 471         | 3  |                                |                                    |                    |
| Real Estate Market Analysis  | MKTG 470        | 3  |                                |                                    |                    |
| <b>aPPRoVeD PRoGRaMeLeCTiveS</b> - Choose fve of the following. (See Dr. Deborah Ford for additional elective options) |                 |  |                                |                                    |                    |
| Intermediate Accounting I  | ACCT 301        | 3  | Public Administration          | GVPP 320                           | 3                  |
| Intermediate Accounting II   | ACCT 302        | 3  | Bureaucracy & Public Policy    | GVPP 322                           | 3                  |
| Income Tax   | ACCT 405        | 3  | Urban Politics & Public Policy | GVPP 326                           | 3                  |
| Community Studies  | CSC 301         | 3  | State & Local Government       | GVPP 348                           | 3                  |
| Economic & Community Dev.  | CSC 401         | 3  | MD Government Process/Politics | GVPP 461                           | 3                  |
| Any 400 level Finance course   | FIN             | 3  | History of Baltimore           | HIST 382                           | 3                  |
| <b>Total Transfer Credits: _____</b>   |                 | <b>Total Credits Required: _____</b>                               |                                | <b>Total Credits earned: _____</b> |                    |
| <b>Minimum of 120 credits</b>  |                 |  |                                |                                    |                    |

\*This course also satisfies the University's information literacy requirement.

# GUIDE TO GRADUATION

## B.S. in Real estate and economic Development

Below is an example plan of study for the B.S. in Real Estate and Economic Development. This is meant to act as a guide, but need not be followed in the same order for every student. Part-time students and those students transferring in credits from another university or college will need to adjust their plan accordingly. This plan does not account for courses taken during summer sessions. Students should consult with their adviser each semester prior to registration.

### FALL SEMESTER

### SPRING SEMESTER

#### freshmen

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IDIS 101 Applied Learning & Study Skills  
DVMA or MATH 111 College Algebra  
General Education or Lower-Level Elective  
General Education or Lower-Level Elective  
General Education or Lower-Level Elective

CMAT 201 Communicating Effectively  
WRIT 101 College Composition  
General Education or Lower-Level Elective  
General Education or Lower-Level Elective  
General Education or Lower-Level Elective

#### Sophomore

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ACCT 201 Intro to Financial Accounting  
BULA 151 Business Law  
OPRE 201 Intro to Business Statistics  
General Education or Lower-Level Elective  
General Education or Lower-Level Elective

ACCT 202 Intro to Managerial Accounting  
ECON 200 Economic Way of Thinking  
OPRE 202 Statistical Data Analysis  
General Education or Elective  
General Education or Elective

#### Junior

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FIN 312 Real Estate Principles & Transactions  
FIN 331 Financial Management  
MKTG 301 Marketing Management  
WRIT 300 Advanced Expository Writing  
Program Elective

ECON 312 Public Economics & Land Use  
FIN 332 Financial Modeling & Comm.  
MGMT 315 Human Resource Management  
Program Elective  
Program Elective

#### Senior

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BULA 312 Real Estate Legal Rights & Respons.  
FIN 471 Real Estate Finance  
INSS 300 Management Information Systems  
MKTG 470 Real Estate Market Analysis  
Program Elective

ENTR 300 The Entrepreneurial Experience  
FIN 470 Real Estate Investments  
IDIS 302 Ethical Issues in Business & Society  
Program Elective  
Elective

#### important Student information:

- Maintain a minimum cumulative grade point average of 2.0.
- Earn a minimum of "C-" in all required courses with the exception of non-Business electives.
- Earn a minimum grade of "C" in **WRIT 300 and IDIS 302**
- Apply up to 60 credits of community college work or up to 90 credits of four-year college or university work toward degree requirements, unless an articulation agreement stipulates otherwise.
- Complete at least 30 credits at the University of Baltimore.
- **PLACEMENT TESTING** is required for MATH 111 *College Algebra* and WRIT 300 *Advanced Expository Writing*. For complete information visit the following Web site: <http://www.ubalt.edu/arc>
- Please check the current catalog for all courses that satisfy general education requirements
- The last 30 credit hours of your program must be taken at UB. To take courses outside UB toward your program, you must obtain approval from your academic adviser.

**note:** The provisions of this fact sheet are not to be regarded as a contract between the student and the University of Baltimore. The Merrick School reserves the right to change courses, schedules, calendars, and any other provisions or requirements. Students are responsible for the selection of courses, completion of degree requirements, and acquainting themselves with academic policies.

## LoWer Division BUSineSS ReQUIReMenTS

| Course   | Course Title                          | Course Description  | Prerequisite   | Semesters offered  |
|----------|---------------------------------------|---|--|--|
| aCCT 201 | Introduction to Financial Accounting  | A comprehensive study of basic financial accounting processes applicable to a service, merchandising and manufacturing business. An analysis of transactions, journalizing, posting, preparation of working papers and financial statements.  |  | Fall and Spring semesters and occasionally in the Summer |
| aCCT 202 | Introduction to Managerial Accounting | An introductory study of managerial accounting processes including job order costing, process costing, cost-volume-profit analysis, standard costs, activity-based costing, cost analysis, budgeting and managerial decision making.  | ACCT 201 or equivalent with a minimum grade of C   | Fall and Spring semesters and occasionally in the Summer |
| BULa 151 | Business Law                          | A basic study of the judicial system, contracts, agency, fraud, sale of personal property, warranties, transfer of title and legal remedies   |  | Fall and Spring semesters and occasionally in the Summer |
| CVaT 201 | Communicating Effectively             | Introduction to oral communication: interpersonal, small group and public speaking. Emphasis on accurately transmitting information, using effective strategies for informing and persuading, using effective communication techniques to work with others, and feeling at ease in front of an audience.  |  | Fall and Spring semesters                                |
| CVaT 303 | Oral Communication in Business        | Extensive practice in presentational speaking, briefing techniques, the mechanics and dynamics of group meetings and the development of interviewing, critical listening and interpersonal communication skills. Laboratory fee required. Note: If students have already completed CVAT 201, they don't need to complete CVAT 303.  |  | Fall and Spring semesters and occasionally in the Summer |
| eCon 200 | The Economic Way of Thinking          | An economist sees the world in a unique way and is able to provide a different perspective on many issues. This course presents the "economic way of thinking" with an emphasis on being able to make effective decisions in a wide variety of economic and business situations. In addition, the "economic way of thinking" is used to understand the impact of business and government policies and actions on our daily lives.   |  | Fall and Spring semesters and occasionally in the Summer |
| MaTh 111 | College Algebra                       | Provides students with more advanced skills required for high-level applications of mathematics. Negative and rational exponents; functions, their properties and operations including inverse functions; linear, quadratic, polynomial, rational, absolute value, exponential and logarithmic functions are explored. Students develop graphical and algebraic skills and study applications of concepts.  | Adequate placement test score or successful completion of DVMA 95: Intermediate Algebra  | Fall and Spring semesters and occasionally in the Summer |
| oPRE 201 | Introduction to Business Statistics   | An introductory course in descriptive and inferential statistical concepts and techniques used in business. The study of probability concepts includes discrete and continuous probability distributions. Topics in descriptive statistics explore measures of location and dispersion and the correlation coefficient. The study of inferential statistics includes sampling distributions of statistics, confidence interval estimation and an introduction to hypothesis testing.  | Adequate placement test scores or successful completion of DVMA 95: Intermediate Algebra | Fall and Spring semesters and occasionally in the Summer |
| oPRE 202 | Statistical Data Analysis             | A second course in the statistical analysis of data related to business activities with emphasis on applications in various functional areas including accounting, finance, management, marketing and operations management, among others. Topics include estimation, hypothesis testing, contingency tables and chi-square test, analysis of variance and covariance, simple and multiple regression analysis and correlation analysis. Computer implementation using Excel-based statistical data analysis or other relevant software and interpretation of results for business applications are emphasized. | OPRE 201 and INSS 100 or equivalent  | Fall and Spring semesters and occasionally in the Summer |

## BUSineSS fUnDaMenTaLS

| Course   | Course Title                         | Course Description  | Prerequisite   | Semesters offered  |
|----------|--------------------------------------|---|--|--|
| enTR 300 | The Entrepreneurial Experience       | The entrepreneurial process considered as a paradigm, tracing the process and highlighting its practical applications. Special emphasis on the creation and initial growth phases of new ventures, with discussion of related ethical, international and legal issues. Local entrepreneurs serve as guest speakers. Open to all students, this course functions as a survey course as well as the first in the specialization in entrepreneurship sequence.   |  | Fall and Spring semesters and occasionally in the Summer |
| fin 331  | Financial Management                 | An overview and understanding of fundamental principles of financial decision making and their application to internal and external problem solving by the business enterprise. Topics include financial statement analysis and forecasting, time value of money and security valuation, corporate capital budgeting, cost of capital and capital structure. Thematic coverage encompasses the traditional, international and ethical dimensions of financial decision making.  | ACCT 201 and ECON 200 or 3 hours of micro- or macroeconomics | Fall and Spring semesters and occasionally in the Summer |
| fin 332  | Financial Modeling and Communication | Designed to equip students with a working knowledge of the technical methods and tools of financial analysis, as well as to provide them with the ability to design and implement professional-quality written, oral and electronic presentation of their results. Topics include financial statement constructions, creating exhibits for presentation of financial information, and analysis and communication of corporate financial policy.   | FIN 331 and INSS 300   | Fall and Spring semesters                                |
| inSS 300 | Management Information Systems       | Provides a fundamental knowledge of information systems and technology (IS&T) issues from the perspective of business professionals. This includes information technology concepts and vocabulary, as well as insights into IS&T applications in business organizations. Topics include searching and extracting information to solve business problems; the role of organizational context in IS&T effectiveness; the economic, social, legal and ethical impacts of IS&T; the systems life cycle approach; and key technologies such as the Internet, networking and database management systems. |  | Fall and Spring semesters and occasionally in the Summer |
| MGMT 315 | Human Resource Management            | An exploration of competence areas necessary for effectively dealing with people in the workplace. Emphasis is placed on practical application of knowledge gained in the areas of human resource planning, job analysis, selection, training, compensation and safety/health administration. An overview of labor management relations is provided. Course coverage includes diversity, ethics, communication and international considerations.  |  | Fall and Spring semesters and occasionally in the Summer |
| MKTG 301 | Marketing Management                 | A basic course in the contribution of marketing to the firm or organization that includes decision-making tools for integrating product, price, distribution, and communication decisions and processes into an organization competing in a global environment. Students also build skills in oral and written communication.   |  | Fall and Spring semesters and occasionally in the Summer |

## Real eStAte CoRe ReQUiReMenTS

| Course   | Course Title                                  | Course Description   | Prerequisite         | Semesters offered |
|----------|---|--|----------------------|-------------------|
| BULa 312 | Real Estate Legal Rights and Responsibilities | Focuses on how law impacts real estate, its ownership, conveyance and development. Emphasis is on real property ownership interests, restrictions on such interests, methods of transferring such interests, private and public land use controls, and legal transactions involving real estate, such as gifts, sales and leases.  |                      | Fall semester     |
| eCon 312 | Public Economics and Land Use Policy          | Analyzes the nature and structure of urban economies; the location of economic activity; the economics of an urban framework; and the principles of urban economic development, housing, transportation, poverty, and unemployment and municipal finance.  |                      | Spring semester   |
| fin 312  | Real Estate Principles and Transactions       | Identifies the framework in which the acquisition and development of real estate are arranged. Particular attention is paid to financing techniques and the underlying financial structures involved in real estate investment choices. Emphasis will be placed on development issues including site acquisition and evaluation, environmental regulation, market analysis and interaction with constituent groups.                          |                      | Fall semester     |
| fin 470  | Real Estate Investments                       | Introduces the fundamentals of real estate investment analysis, including elements of mortgage financing and taxation, and applies the standard tools of financial analysis and economics to real estate valuation. Topics include traditional and nontraditional appraisal methods, techniques of real estate financing, real estate work-outs, innovations in real estate financing and the relationship to the macroeconomic environment. | FIN 312 and FIN 331  | Spring semester   |
| fin 471  | Real Estate Finance                           | Analyzes the instruments, techniques and institutions of real estate finance. Emphasis is placed on the sources of funds, mortgage risk analysis and typical policies and procedures used in financing residential and commercial properties.  | FIN 312 and FIN 331  | Fall semester     |
| MKTG 470 | Real Estate Market Analysis                   | Emphasizes real estate markets with specific attention given to understanding the market forces affecting real estate at the urban and regional levels. The main focus will be on providing insight into the operation of urban land and nonresidential markets and the process of urban growth and regional development.  | FIN 312 and MKTG 301 | Fall semester     |

## aPPRoVED PRoGRaMeLeCTiveS (Choose five courses from the following)

| Course   | Course Title                       | Course Description  | Prerequisite                                     | Semesters offered  |
|----------|------------------------------------|---|--|--|
| aCCT 301 | Intermediate Accounting I          | A study of financial accounting standard setting, the conceptual framework underlying financial accounting, balance sheet and income statement presentations, revenue and expense recognition and accounting for current assets and current liabilities.  | ACCT 202 or equivalent with a minimum grade of C | Fall and Spring semesters                                |
| aCCT 302 | Intermediate Accounting II         | A continuation of the study of financial accounting standards with emphasis on accounting for investments, dilutive securities, long-term liabilities, fixed assets, intangible assets, stockholders' equity and earnings per share.  | ACCT 301 with a minimum grade of C               | Fall and Spring semesters                                |
| aCCT 405 | Income Taxation                    | A study and analysis of the federal income tax structure with emphasis on the taxation of individuals. Topics include income determination, deductions, property transactions, credits and procedures, and an introduction to corporation and partnership taxation, tax planning and ethical issues.  | ACCT 202 or equivalent with a minimum grade of C | Fall and Spring semesters and occasionally in the Summer |
| CSCe 301 | Community Studies                  | Uses the Baltimore area as a laboratory for interdisciplinary research on contemporary issues. Through a hands-on service-learning experience, students will have the opportunity to connect in significant and sustained ways with issues related to social change. This course helps students to learn about the complex community life of Central Maryland and urban areas throughout the United States and to develop personal and professional competencies relevant to careers in community-serving and grassroots nonprofit organizations. |  | Offered by the College of Liberal Arts                   |
| CSCe 401 | Economic and Community Development | Using theory and practice, this course will emphasize the programs and policies that enhance the economic vitality of low- and moderate-income communities and organizations to provide an understanding of the basis for both economic and community development along with a basic set of practical tools to enable the student to work in the field of community development. This course features a service-learning component.   |  | Offered by the College of Liberal Arts                   |

aPPROveD PRoGRaMeLeCTiveS (continued)

| Course   | Course Title                               | Course Description   | Prerequisite              | Semesters offered                      |
|----------|--|--|---------------------------|--|
| fin 420  | Risk and Insurance                         | Fundamental concepts of insurance/reinsurance products as risk management tools for individuals and corporations. Topics include the regulatory environment, financial operations of insurance companies and the role of the capital market in the risk management process.  |                           | Spring semester                        |
| fin 430  | Entrepreneurial Organization and Finance   | Provides knowledge and training in the area of capital acquisition strategies and tactics through the life cycle of an entrepreneurial venture and coverage of valuation techniques as applied to the allocation of business areas. Topics include start-up and mezzanine financing and bridging to initial public offers on the capital budgeting and internal control techniques applied in the strategic context developed in earlier courses. This course is cross-listed with ENTR 430.             | FIN 331                   | Fall and Spring semesters              |
| fin 433  | International Financial Management         | In global financial markets, exchange rate risk exposure demands careful management and the use of financial instruments for hedging currency risk. These include currency options, futures and swaps. Working capital management and long-term financing and investment decisions are also crucial to today's financial managers and need to be understood in the context of expanding global financial markets.  | FIN 331                   | Fall and Spring semesters              |
| fin 450  | Professional Finance Portfolio             | Students in this course will apply finance tools and techniques to business plans for selected nonprofit and for-profit firms. Nonprofit firms will be assisted in establishing profit-making subsidiaries. Over the semester, students will learn about successful ventures and engage in lectures and hands-on experiences. The students' work for external firms will focus on determining the feasibility of entrepreneurial ideas, analyzing financial obstacles and converting ideas into reality. | FIN 332                   | Fall semester                          |
| fin 497  | Special Topics in Finance                  | The economics and finance faculty, from time to time, offer an opportunity to integrate new material into the undergraduate program reflecting changes in the field and in the educational needs of students.  | FIN 331                   | Offered according to demand            |
| fin 499  | Independent Study: Finance                 | An independent study under the direction of a faculty member.  | See your academic adviser |  |
| GvPP 320 | Public Administration                      | The problems of municipal, state and federal governments as these relate to organization, budgeting, personnel, welfare, control, reporting, public relations, federal-state-local relations, the city government in society and the division of state and federal powers.   |                           | Offered by the College of Liberal Arts |
| GvPP 322 | Bureaucracy and Public Policy              | An understanding of the institutional political, legal and ethical challenges of public policy management in the contemporary administrative state.  |                           | Offered by the College of Liberal Arts |
| GvPP 326 | Urban Politics and Public Policy           | An examination of the organization and main functions of urban government, the major participants and key issues in the urban political process, and the political relationship between cities and other levels of government. The distinctive characteristics of the political process in the urban setting with special emphasis on Baltimore.   |                           | Offered by the College of Liberal Arts |
| GvPP 348 | State and Local Government                 | Emphasis on the organization, powers and functions of state, local, county and municipal governments. Government in theory and practice at different levels in the state of Maryland.  |                           | Offered by the College of Liberal Arts |
| GvPP 461 | Maryland Government Processes and Politics | A study of the structure of Maryland's three branches of government and their relationship to interest groups, political parties and public policies.  |                           | Offered by the College of Liberal Arts |
| hiST 382 | History of Baltimore                       | Social and economic changes that took place in American cities. Emphasis is placed on a detailed study of Baltimore as it exemplified changes taking place during the period. Major themes are industrialization and racial and ethnic diversity.  |                           | Offered by the College of Liberal Arts |



