

**HOWARD UNIVERSITY SCHOOL OF BUSINESS**  
Accredited by AACSB-International

**Undergraduate Curriculum**  
**FINANCE**  
**(RISK MANAGEMENT AND INSURANCE CONCENTRATION)**

**FIRST YEAR**

<b>FIRST SEMESTER</b>		<b>HRS</b>	<b>SECOND SEMESTER</b>		<b>HRS</b>
ENGW-XXX	English Writing Requirement	3	ENGW-XXX	English Writing Requirement	3
MATH-010	College Algebra II *	4	MATH-026	Applied Calculus *	4
	Foreign Language ①	3	<b>ACCT-201</b>	<b>Accounting Principles I</b>	3
	Afro-American Elective ①	3	ECON-001	Principles of Economics I	3
INFO-010	Business Problem Solving	2	HHPL-XXX	Physical Education- Activity	1
<b>MGMT-010</b>	<b>Business Orientation</b>	1	<b>MGMT-011</b>	<b>Business Orientation II</b>	1
	<b>TOTAL</b>	<b>16</b>		<b>TOTAL</b>	<b>15</b>

**SECOND YEAR**

<b>FIRST SEMESTER</b>			<b>SECOND SEMESTER</b>		
ECON-002	Principles of Economics II	3	<b>ECON-180</b>	<b>Statistics-Bus &amp; Economics</b>	3
	Literature Elective ①	3	PSYC-050	Intro to Psychology	3
<b>ACCT-202</b>	<b>Accounting Principles II</b>	3		History or Political Science Elective ①	3
	Foreign Language (Level 2+)	3	<b>INFO-204</b>	<b>Management Info Systems</b>	3
HHPL-XXX	Physical Education- Health ①	1	<b>FINA-312</b>	<b>Business Finance</b>	3
<b>MGMT-001</b>	<b>Career Counseling</b>	1			
	<b>TOTAL</b>	<b>14</b>		<b>TOTAL</b>	<b>15</b>

**THIRD YEAR**

<b>FIRST SEMESTER</b>			<b>SECOND SEMESTER</b>		
<i>INSU-350</i>	<i>Risk and Insurance</i>	3	<i>INSU-351</i>	<i>Life &amp; Health Insurance</i>	3
<b>BCOM-320</b>	<b>Business Communication</b>	3	<i>FINA-363</i>	<i>Financial Modeling &amp; Analysis</i>	3
<b>INFO-311</b>	<b>Quantitative Bus Analysis</b>	3	<b>BLAW-305</b>	<b>Business Law I</b>	3
	Science Elective ①	3-4	<b>BECN-330</b>	<b>Managerial Economics</b>	3
<b>MKTG-301</b>	<b>Principles of Marketing</b>	3	<i>FINA-XXX</i>	<i>Finance Elective ②</i>	3
	<b>TOTAL</b>	<b>15-16</b>		<b>TOTAL</b>	<b>15</b>

**FOURTH YEAR**

<b>FIRST SEMESTER</b>			<b>SECOND SEMESTER</b>		
<i>FINA-313</i>	<i>Financial Management</i>	3	<i>FINA-380</i>	<i>Business Fin Policy &amp; Dec Making</i>	3
<i>FINA-330</i>	<i>Principles of Investments</i>	3	<i>INSU-354</i>	<i>Risk Management</i>	3
<i>INSU-352</i>	<i>Property Liability Insurance</i>	3	<b>MGMT-351</b>	<b>Entrepreneurship</b>	3
<b>MGMT-301</b>	<b>Management &amp; Org Behavior</b>	3	<b>INFO-335</b>	<b>Production &amp; Operations Mgmt</b>	3
	Non-Business Elective	3	<b>MGMT-390</b>	<b>Business Policy</b>	3
	<b>TOTAL</b>	<b>15</b>		<b>TOTAL</b>	<b>15</b>

**Minimum semester credits required for GRADUATION: 120**

\*A GRADE OF "C" OR BETTER MUST BE EARNED IN EACH OF THE TWO REQUIRED MATH COURSES IN ORDER TO FULFILL THE MATH REQUIREMENT AND IN ORDER TO ENROLL IN EACH AND EVERY SCHOOL OF BUSINESS JUNIOR-LEVEL AND SENIOR-LEVEL COURSE. ONLY 4 CREDIT HOURS WILL BE AWARDED FOR EACH REQUIRED MATH COURSE. AN AVERAGE OF AT LEAST A GRADE OF "C" MUST BE EARNED IN ACCOUNTING PRINCIPLES I AND ACCOUNTING PRINCIPLES II.

① See the *General Education Electives Sheet* in order to determine the courses that fulfill these requirements.

② See the *Course Requirements for the Major Sheet* in order to determine the courses that fulfill these requirements.

Course names in **bold** are those courses that comprise the business core. Course names in *italics* are those courses that are required for the major. Many of the courses listed above require prerequisites. For more information see the *Course Prerequisite Information Sheet*. Any student who has enrolled in a course without the proper prerequisite(s) will be withdrawn from the course.

The course *underlined and italicized* is the Capstone for the major. This course integrates specific knowledge and skill sets acquired from previous courses within the discipline and features comprehensive assessments of cumulative student learning.

The course **underlined and in bold** is the Capstone course for the undergraduate business curriculum. This course integrates the knowledge and skills sets acquired from courses in different disciplines and features comprehensive assessments of students' competency in solving complex, interdisciplinary business problems.

**SCHOOL OF BUSINESS**  
**COURSE PREREQUISITE INFORMATION SHEET**  
**(RISK MANAGEMENT AND INSURANCE CONCENTRATION ONLY)**

BUSINESS CORE COURSE	SUBJECT NAME COURSE NUMBER	PREREQUISITES
BUSINESS ORIENTATION	MGMT 010	NONE; Offered only in the Fall Semester
BUSINESS ORIENTATION II ( <i>Effective Fall 2012</i> )	MGMT 011	Business Orientation I (MGMT 010)
CAREER COUNSELING	MGMT 001	Business Orientation II (MGMT 011)
ACCOUNTING PRINCIPLES I	ACCT 201	College Algebra I (MATH 006)
ACCOUNTING PRINCIPLES II	ACCT 202	College Algebra II (MATH 010) <i>or</i> Precalculus (MATH 007) <i>and</i> Accounting Principles I (ACCT 201)
BUSINESS COMMUNICATION	BCOM 320	English Writing Requirement (ENGW 101, 102, 104), English Writing Requirement (ENGW 103, 105); Sophomore Standing
BUSINESS LAW I	BLAW 305	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Accounting Principles II (ACCT 202), <i>and</i> Business Communication (BCOM 320); Junior Standing
MANAGEMENT INFORMATION SYSTEMS	INFO 204	Business Problem Solving (INFO 010)
STATISTICS— BUSINESS & ECONOMICS (COLLEGE OF ARTS & SCIENCES)	ECON 180	None
QUANTITATIVE BUSINESS ANALYSIS	INFO 311	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Statistics- Business & Economics (ECON 180), Management Information System (INFO 204), <i>and</i> Accounting Principles II (ACCT 202); Junior Standing
MANAGEMENT AND ORGANIZATIONAL BEHAVIOR (FORMERLY PRINCIPLES OF MANAGEMENT)	MGMT 301	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Principles of Economics I (ECON 001), Principles of Economics II (ECON 002), <i>and</i> Accounting Principles II (ACCT 202); Junior Standing
BUSINESS FINANCE	FINA 312	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Principles of Economics I (ECON 001), Principles of Economics II (ECON 002), <i>and</i> Accounting Principles II (ACCT 202); Sophomore Standing
PRINCIPLES OF MARKETING	MKTG 301	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Principles of Economics I (ECON 001), Principles of Economics II (ECON 002), <i>and</i> Accounting Principles II (ACCT 202); Junior Standing
PRODUCTION & OPERATIONS MANAGEMENT	INFO 335	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156) <i>and</i> Quantitative Business Analysis (INFO 311); Junior Standing
ENTREPRENEURSHIP	MGMT 351	Applied Calculus (MATH 026) <i>or</i> Calculus I (MATH 156), Finance Principles (FINA 311) <i>or</i> Business Finance (FINA 312), Management <i>and</i> Organizational Behavior (MGMT 301), <i>and</i> Principles of Marketing (MKTG 301); Junior Standing
MANAGERIAL ECONOMICS	BECN 330	Applied Calculus (Math 026) <i>or</i> Calculus I (MATH 156), Principles of Economics I (ECON 001), Principles of Economics II (ECON 002), <i>and</i> Quantitative Business Analysis (INFO 311)
BUSINESS POLICY	MGMT 390	Management and Organizational Behavior (MGMT 301) <i>and</i> Senior Standing
MATH PREREQUISITES WILL NOT BE WAIVED. A GRADE OF "C" OR BETTER IS REQUIRED IN ALL MATH COURSES IN ORDER TO ADVANCE TO THE NEXT LEVEL.		

NUMBER OF HOURS ACCEPTED IN THE BUSINESS CORE WITH A GRADE OF "F": 0  
NUMBER OF HOURS ACCEPTED IN THE BUSINESS CORE WITH A GRADE OF "D": 6  
NUMBER OF HOURS (INCLUDING THE BUSINESS CORE) ACCEPTED WITH A GRADE OF "D": 21  
NUMBER OF HOURS ACCEPTED IN THE BUSINESS CORE COURSE REQUIRED IN THE MAJOR WITH A GRADE OF "D" OR "F": 0  
NUMBER OF HOURS ACCEPTED IN THE MAJOR REQUIREMENTS WITH A GRADE OF "D" OR "F": 0  
MINIMUM CUMULATIVE GRADE POINT AVERAGE REQUIRED IN THE MAJOR IN ORDER TO GRADUATE: 2.50  
MINIMUM CUMULATIVE GRADE POINT AVERAGE REQUIRED IN ORDER TO GRADUATE: 2.00

*FOR MORE INFORMATION ON REQUIREMENTS AND ELECTIVES SEE THE ACADEMIC AND/OR FACULTY ADVISORS.*