

RISK MANAGEMENT, B.S.

Seven Penn State campuses are scheduled for closure after Spring 2027: DuBois, Fayette, New Kensington, Mont Alto, Shenango, Wilkes-Barre, and York. New students are not being admitted at these campuses.

Begin Campus: Abington, Altoona, Berks, Beaver, Brandywine, DuBois, Erie, Fayette, Greater Allegheny, Harrisburg, Hazleton, Lehigh Valley, Mont Alto, New Kensington, Shenango, Schuylkill, University Park, Wilkes-Barre, Scranton, York

End Campus: University Park

Degree Requirements

For the Bachelor of Science degree in Risk Management, a minimum of 120 credits is required with at least 15 credits at the 400 level:

Requirement	Credits
General Education	45
Electives	14
Requirements for the Major	76

15 of the 45 credits for General Education are included in the Requirements for the Major. This includes: 6 credits of GWS courses (ENGL 15 or ENGL 30H or ENGL 137H/CAS 137H or ESL 15) and (ENGL 202D); 6 credits of GQ courses ((MATH 110 or MATH 140) and (SCM 200 or STAT 200)); 3 credits of GS courses (ECON 102 or ECON 102H).

Requirements for the Major

To graduate, a student enrolled in the major must earn a grade of C or better in each course designated by the major as a C-required course, as specified by Senate Policy 82-44 (<https://senate.psu.edu/students/policies-and-rules-for-undergraduate-students/82-00-and-83-00-degree-requirements/>).

Common Requirements for the Major (All Options)

Code	Title	Credits
Prescribed Courses		
BA 342	Socially Responsible, Sustainable and Ethical Business Practice	3
BA 411	Analyzing Business and Industry	3
BLAW 341	Business Law I: Introduction to Contracts, Liability Issues, and Intellectual Property	3
ECON 102	Introductory Microeconomic Analysis and Policy	3
ECON 104	Introductory Macroeconomic Analysis and Policy	3
MIS 250	Introduction to Problem Solving with Spreadsheet Analysis and Information Systems Management	3
SCM 301	Supply Chain Management	3
<i>Prescribed Courses: Require a grade of C or better</i>		
ACCTG 211	Financial and Managerial Accounting for Decision Making	4
ENGL 202D	Effective Writing: Business Writing	3
FIN 301	Corporation Finance	3
MGMT 301	Basic Management Concepts	3
MKTG 301	Principles of Marketing	3

Additional Courses

Additional Courses: Require a grade of C or better

MATH 110 or MATH 140	Techniques of Calculus I Calculus With Analytic Geometry I	4
SCM 200 or STAT 200	Introduction to Statistics for Business Elementary Statistics	4
Select 3 credits from the following:		3
ENGL 15	Rhetoric and Composition	
ENGL 30H	Honors Rhetoric and Composition	
ENGL/CAS 137H	Rhetoric and Civic Life I	
ESL 15	ESL Composition for American Academic Communication II	

Supporting Courses and Related Areas

Attainment of 12th credit level proficiency in a single world language. 4
Proficiency must be demonstrated by either examination or coursework.

Requirements for the Option

Select an option 24

Requirements for the Option

Enterprise Risk Management Option (24 credits)

Code	Title	Credits
Prescribed Courses		
<i>Prescribed Courses: Require a grade of C or better</i>		
RM 301	Risk and Decisions	3
RM 320W	Risk Management and Insurance	3
RM 405	Corporate Risk Management	3
Additional Courses		
<i>Additional Courses: Require a grade of C or better</i>		
Select 9 credits from the following:		9
BLAW 441	Business Law II: Agency, Employment and Business Structure	
FIN 406	Security Analysis and Portfolio Management	
RM 440	Risk, Strategy, and Decision Making	
RM 475	Quantitative Analysis for Business	

Supporting Courses and Related Areas

Select 6 credits of supporting coursework from an approved department list. 6

Real Estate Option (24 credits)

Code	Title	Credits
Prescribed Courses		
<i>Prescribed Courses: Require a grade of C or better</i>		
RM 330W	Real Estate Risk Analysis	3
RM 450	Contemporary Issues in Real Estate Markets	3
RM/FIN 460	Real Estate Financial Analysis	3
RM/FIN 470	Real Estate and Capital Markets	3
RM 475	Quantitative Analysis for Business	3
Additional Courses		
<i>Additional Courses: Require a grade of C or better</i>		
Select 3 credits from the following:		3
FIN 406	Security Analysis and Portfolio Management	
RM/BLAW 424	Real Estate Law	

Supporting Courses and Related Areas

Select 6 credits of supporting coursework from an approved department list.

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General Education

Connecting career and curiosity, the General Education curriculum provides the opportunity for students to acquire transferable skills necessary to be successful in the future and to thrive while living in interconnected contexts. General Education aids students in developing intellectual curiosity, a strengthened ability to think, and a deeper sense of aesthetic appreciation. These are requirements for all baccalaureate students and are often partially incorporated into the requirements of a program. For additional information, see the General Education Requirements (<https://bulletins.psu.edu/undergraduate/general-education/baccalaureate-degree-general-education-program/>) section of the Bulletin and consult your academic adviser.

The keystone symbol appears next to the title of any course that is designated as a General Education course. Program requirements may also satisfy General Education requirements and vary for each program.

Foundations (grade of C or better is required and Inter-Domain courses do not meet this requirement.)

- **Quantification (GQ):** 6 credits
- **Writing and Speaking (GWS):** 9 credits

Breadth in the Knowledge Domains (Inter-Domain courses do not meet this requirement.)

- **Arts (GA):** 3 credits
- **Health and Wellness (GHW):** 3 credits
- **Humanities (GH):** 3 credits
- **Social and Behavioral Sciences (GS):** 3 credits
- **Natural Sciences (GN):** 3 credits

Integrative Studies

- **Inter-Domain Courses (Inter-Domain):** 6 credits

Exploration

- **GN**, may be completed with Inter-Domain courses: 3 credits
- **GA, GH, GN, GS, Inter-Domain courses.** This may include 3 credits of World Language course work beyond the 12th credit level or the requirements for the student's degree program, whichever is higher: 6 credits

University Degree Requirements

First Year Engagement

All students enrolled in a college or the Division of Undergraduate Studies at University Park, and the World Campus are required to take 1 to 3 credits of the First-Year Seminar, as specified by their college First-Year Engagement Plan.

Other Penn State colleges and campuses may require the First-Year Seminar; colleges and campuses that do not require a First-Year Seminar provide students with a first-year engagement experience.

First-year baccalaureate students entering Penn State should consult their academic adviser for these requirements.

Cultures Requirement

6 credits are required and may satisfy other requirements

- **United States Cultures:** 3 credits
- **International Cultures:** 3 credits

Writing Across the Curriculum

3 credits required from the college of graduation and likely prescribed as part of major requirements.

Total Minimum Credits

A minimum of 120 degree credits must be earned for a baccalaureate degree. The requirements for some programs may exceed 120 credits. Students should consult with their college or department adviser for information on specific credit requirements.

Quality of Work

Candidates must complete the degree requirements for their major and earn at least a 2.00 grade-point average for all courses completed within their degree program.

Limitations on Source and Time for Credit Acquisition

The college dean or campus chancellor and program faculty may require up to 24 credits of course work in the major to be taken at the location or in the college or program where the degree is earned. Credit used toward degree programs may need to be earned from a particular source or within time constraints (see Senate Policy 83-80 (<https://senate.psu.edu/students/policies-and-rules-for-undergraduate-students/82-00-and-83-00-degree-requirements/>)). For more information, check the Suggested Academic Plan for your intended program.