

<p>MINNESOTA STATE COLLEGES AND UNIVERSITIES*</p> <p>ARTICULATION AGREEMENT BETWEEN</p>	<p>ST CLOUD TECHNICAL & COMMUNITY COLLEGE AND MINNESOTA STATE UNIVERSITY MOORHEAD</p>
<p>*The Board of Trustees of the Minnesota State Colleges and Universities is authorized by Minnesota Statutes, Chapter 136F to enter into Agreements and has delegated this authority to colleges and universities.</p>	

This Agreement is entered into between St Cloud Technical & Community College (hereinafter sending institution), and Minnesota State University Moorhead (hereinafter receiving institution). This Agreement and any amendments and supplements, shall be interpreted pursuant to the laws of the State of Minnesota.

The sending institution has established an Associate in Applied Science in Finance (hereinafter sending program), and the receiving institution has established a Bachelor of Science in Finance (hereinafter receiving program), and will facilitate credit transfer and provide a smooth transition from one related program to another. It is mutually agreed:

Admission and Graduation Requirements

- A. The receiving institution's admission and program admission requirements apply to both direct entry students and to students who transfer under this agreement.
- B. Students must fulfill the graduation requirements at both institutions.
- C. Students must complete the entire sending program and meet the receiving institution's admission requirements for the agreement to apply.

Transfer of Credits

- A. The receiving institution will accept 60 credits from the sending program. A total of 73 - 74 credits remain to complete the receiving program.
- B. Courses will transfer as described in the attached Program Articulation Table. For system institutions, once the courses are encoded, they will transfer as described in the Transferology Audit.

Implementation and Review

- A. The Chief Academic Officers or designees of the parties to this agreement will implement the terms of this agreement, including identifying and incorporating any changes into subsequent agreements, assuring compliance with system policy, procedure and guidelines, and conducting a periodic review of this agreement.
- B. This Articulation Agreement is effective on 06/01/2019 and shall remain in effect until the end date of 06/01/2024 or for five years, whichever occurs first, unless terminated or amended by either party with 90 days prior written notice.
- C. The college and university shall work with students to resolve the transfer of courses should changes to either program occur while the agreement is in effect.
- D. This Articulation Agreement will be reviewed by both parties beginning 11/01/2023 (within six months of the end date).
- E. When a student notifies the receiving institution of their intent to follow this agreement, the receiving institution will encode course waivers and substitutions.

PROGRAM ARTICULATION TABLE

	College (sending)	University (receiving)
Institution	St Cloud Technical & Community College	Minnesota State University Moorhead
Program name	Finance	Finance
Award Type (e.g., AS)	AAS	BS
Credit Length	60	120
CIP code (6-digit)		
Describe program admission requirements (if any)		<p>Admission to the Paseka School of Business enables students to register for upper-level School of Business courses and to pursue any Business major. Admission requires a student-initiated application and approval by the Paseka School of Business.</p> <p>The application must provide evidence of:</p> <ul style="list-style-type: none"> • An overall GPA of at least 2.50 (includes all MSUM courses and courses accepted in transfer); • Completion of, or current enrollment in, the 60th semester credit; • Completion of, or current enrollment in, the following MSUM courses or equivalent courses. ACCT 230 & 231 CSIS 104 ECON 202 & 204 ENGL 101 MATH 229 & 234 PSY 113 or SOC 110 COMM 100 <p>When admission is granted based on current enrollment in any of these courses, and the student drops or fails the course, admission to the School of Business and pre-registration for upper-level business courses will be revoked.</p> <ul style="list-style-type: none"> • Application to the Paseka School of Business requires that the student sign the School of Business Statement of Ethical Student Conduct. • An admission application will be required if a student is readmitted after an enrollment break of at least one semester. <p>Any student who believes that his or her admission to the program or registration for an upper-level accounting or business course was not evaluated properly may file an appeal with the Dean of the College of Business and Innovation. The Dean's decision shall be final.</p>
<p style="text-align: center;">Instructions</p> <ul style="list-style-type: none"> • List all required courses in both academic programs. • MnTC goal areas transfer to the receiving institution according to the goal areas designated by the sending institution. • Do not indicate a goal area for general education courses that are not part of the MnTC. • For restricted or unrestricted electives, list number of credits. • Credits applied: the receiving institution course credit amount may be more or less than the sending institution credit amount. Enter the number of credits that the receiving institution will apply toward degree completion. • Show equivalent university-college courses on the same row to ensure accurate DARS encoding. 		

- **Equiv/Sub/Wav column:** If a course is to be encoded as equivalent, enter **Equiv**. If a course is to be accepted by the university as a "substitution" only for the purposes of this agreement, enter **Sub**. If a course requirement is waived by the receiving institution, enter **Wav**. If a course is to be accepted by the university as a MnTC goal area, restricted elective or unrestricted elective, leave the cell blank.

(To add rows, place cursor outside of the end of a row and press enter.)

SECTION A - Minnesota Transfer Curriculum-General Education

College (sending)			University (receiving)			
course prefix, number and name	Goal(s) ¹	Credits	course prefix, number and name	Goal(s) ¹	Credits Applied	Equiv Sub Wav
Minnesota Transfer Curriculum-General Education						
Goal Area 1 Communications – Written <i>*Recommended: ENGL 1302 Analytical Writing</i>	1	3	ENGL 101 English Composition	1	3	Equiv
Goal Area 1 Communications – Oral <i>*Recommended: CMST 2300 Intro Public Speaking</i>	1	3	COMM 100 Speech Communication	1	3	Equiv
Goal Area 2 Critical Thinking	2	3	Goal Area 2	2	3	
Goal Area 4 Mathematics and Logic <i>*Recommended: MATH 1300 College Algebra OR MATH 1350 Statistics</i>	4	3	MATH 127 College Algebra OR MATH 234 Intro to Prob & Statistics	4	3	Equiv Equiv
ECON 1310 Personal Finance	9	3	Goal Area 9	9	3	
MnTC/General Education Total		15				

Special Notes: *These courses are recommended because they fulfill goal areas or take care of prerequisites. MSUM will accept other MnTC credits and will transfer the same number of credits and goal areas as SCTCC awards.

SECTION B - Major, Emphasis, Restricted and Unrestricted Electives or Other

(pre-requisite courses; required core courses; required courses in an emphasis; or electives (restricted or general) within the major). Restricted electives (in Major) fulfill a specific requirement within a major. Example A: "Choose two of the following three courses;" Example B: "A Biology degree may require 40 science credits (20 credits of required courses + 20 credits of listed related courses, such as botany, genetics, microbiology, etc. which students can select).

Major, Emphasis, Restricted, Unrestricted Electives or Other Courses				
ACCT 1215 Accounting Principles 1	4	ACCT 230 Principles of Accounting I (3 cr)	4	Equiv
ACCT 2229 Managerial Accounting	4	ACCT 231 Principles of Accounting II (3 cr)	4	Equiv
BUSM 2275 Legal Environment of Business	3	ACCT 280 Legal Environment of Business	3	Equiv
SAMG 1215 Principles of Management	3	MGMT 260 Principles of Management	3	Equiv
CPTR 1210 Intro to Computers	3	CSIS 103 Computer Concepts & Applications	3	Equiv
BUSM 1267 Intro to Business	2	Electives	28	
FNCR 1220 Principles of Banking	3			
ACCT 1219 Spreadsheets- Microsoft Excel	2			
FNCR 1215 Investments	3			
FNCR 2240 Financial Statement Analysis	3			
SAMG 1206 Strategic Customer Service	3			
FNCR 1260 Principles of Risk Management	3			
FNCR 1250 Credit Law	3			
FNCR 2245 Consumer Lending	3			
FNCR 2275 Internship	3			
Major, Emphasis, Unrestricted Electives Total		45	Total College Credits Applied (sum of sections A and B)	
			60	

Special Notes: *To earn credit for MGMT 360 or MKTG 310 students must complete a higher level course in the same rubric with a grade of C or higher or pass a validation exam. ** The Management Concentration is recommended because it has two courses that can satisfy the Business Administration BS requirements.

SECTION C - Remaining University (receiving) Requirements


¹ MnTC goal areas transfer to the receiving MnSCU college/university according to the goal areas designated by the sending college/university

course prefix, number and name	Credits
Remaining MnTC/ LASC Goal Area Requirements*	12
ECON 202 Principles of Economics I: Micro (Goal 5)	3
ECON 204 Principles of economics II: Macro (Goal 5)	3
PHIL 312 Business Ethics (Goals 6, 9)	3
PSY 113 General Psychology (Goal 5) OR SOC 110 Intro to Sociology (Goal 5)	3
**MATH 234 Probability & Statistics (Goal 4)	3
MATH 227 Survey of Differential Calculus with Algebra OR MATH 229 Topics in Calculus (Goal 4)	3 - 4
ENGL 387 Technical Report Writing OR COMM 301 Business and Professional Communication (WI)	3
CSIS 104A Advanced Spreadsheet Topics	1
MKTG 270 Principles of Marketing	3
FINC 340 Financial Management	3
MGMT 498 Strategic Management	3
MGMT 371 Intro to Business Analytics	3
MGMT 380 Operations Management	3
FINC 360 Principles of Investment	3
FINC 425 Bank Management I	3
FINC 441 Advanced Financial Management	3
FINC 445 International Financial Management	3
Restricted Electives: Upper-division credits from a list of courses (Consult your MSUM Advisor.)	12
***COMM 100 Speech Communication	(3)
***ENGL 101 English Composition	(3)
Total Remaining University Credits²	73 - 74

Special Notes: * Students should take LASC courses that cover more than one goal area if possible. Goal areas must be met and at least 42 MnTC/ LASC credits earned. A second Writing Intensive course is required. This may also be a LASC course. ** An equivalent course may have been taken at SCTCC. If so, this is not required. ***These are required courses for the program and must be taken if an equivalent wasn't taken at SCTCC..

SECTION D - Summary of Total Program Credits			
College (sending) Credits		University (receiving) Requirements	
MnTC/General Education	15		
Major, Emphasis, Unrestricted Electives or Other	45		
Total College Credits	60	Total College Credits Applied	60
		Remaining credit to be taken at the university (receiving institution)	73 - 74
		Total Program Credits	
Special Notes, if any:			

² At least 40 of the required credits for the baccalaureate degree shall be at the upper-division level. If a lower division course is shown as equivalent to an upper division course, check with the university to determine if it will count toward the 40 required credits of upper division.

College	Name	Signature	Date
Chief Academic Officer	Lisa Stich		4/13/19
Title			
University	Name	Signature	Date

March, 2019

Department Chairperson	Vinod Lall	Vinod Lall	6/18/2019
Academic Dean	Denise Gorsline	Denise Gorsline	6.18.19
Chief Academic Officer	Marsha Weber	Marsha Weber	6-19-19
DARS Encoder	Jolene Richardson	Jolene Richardson	7/22/19
Date when equivalencies were verified/encoded in DARS by the receiving MnSCU institution.			