

This transfer guide is intended for students pursuing an Associate Degree in Business Administration Transfer at Cecil College who are interested in pursuing a Bachelor of Science in Financial Planning at Towson University. This transfer guide outlines the courses and program requirements a student should follow to satisfy degree requirements at Cecil College in order to complete both the Cecil College and TU degrees within a total of 4 years and 121 credits.

Associate Degree in Business Administration Transfer

Effective Term:

Bachelor of Science in Financial Planning

Fall 2026

YEAR 1 - Cecil College

Fall	TU Equivalent	Credits	Spring	TU Equivalent	Credits
EGL 101 - College Composition (E) * ©	ENGL 102	3	MAT 127 - Introduction to Statistics (M) * ©	MATH 231	4
BUS 103 - Introduction to Business	USEL TLL	3	ECO 222 - Economics-Macro (SS) * ©	ECON 202	3
ACC 101 - Accounting I *	ACCT 201	3	ACC 102 - Accounting II *	ACCT 202	3
CIS 101 - Introduction to Computer Concepts (I) ©	COSC 111	3	EGL 102 - Composition & Literature (H) ©	ENGL TLL	3
PSY 101 - Introduction to Psychology (SS) ©	PSYC 101	3	SPH 121 - Interpersonal Communications (H) © OR SPH 141 - Public Speaking (H) ♦ ©	COMM 215	3
				COMM 131	
TOTAL CREDITS: 15			TOTAL CREDITS: 16		

YEAR 2 - Cecil College

Fall	TU Equivalent	Credits	Spring	TU Equivalent	Credits
ECO 221 - Economics-Micro SS) * ©	ECON 201	3	BUS 187 - Business Ethics * ©	PHIL T71	3
MAT 125 - Applied Calculus (M) *	MATH 211	4	BUS 210 - Business Law *	LEGL 225	3
BIO 130/BIO 131 - Princ of Biology I Lecture & Lab (S) ©	BIOL 200/200L	4	BIO 101 - General Biology Lecture (S) ©	BIOL 120	3
EGL 210 - Topics in World Literature (H) ♦	ENGL TLL	3	HST 110 - World History I (H) ©	HIST 160	3
			SOC 101 - Introduction to Sociology (SS) ♦ ©	SOCI 101	3
TOTAL CREDITS: 14			TOTAL CREDITS: 15		

YEAR 3 - Towson University

Fall	Credits	Spring	Credits
BUSX 301 - Business Communications (Core 9) * ©	4	ACCT 361 - Tax Accounting I *	3
EBTM 300 - Problem Solving in Business *	3	FIN 333 - Investments and Equity Security Analysis *	3
FIN 331 - Principles of Financial Management *	3	FIN 350 - Financial Modeling in Corporate Finance *	3
FPLN 341 - Fundamentals of Financial Planning *	3	MKTG 341 - Principles of Marketing *	3
MNGT 361 - Leadership and Management *	3	Financial Planning Concentration Elective *	3
TOTAL CREDITS: 16		TOTAL CREDITS: 15	

YEAR 4 - Towson University

Fall	Credits	Spring	Credits
EBTM 365 - Principles of Operations Management *	3	BUSX 460 - Professional Experience *	3
FPLN 441 - Retirement Planning and Employee Benefits *	3	FPLN 450 - Capstone in Financial Planning *	3
FPLN 443 - Estate Planning *	3	MNGT 481 - Strategic Management *	3
Financial Planning Concentration Elective *	3	Financial Planning Concentration Elective *	3
General Electives (If needed)	3	General Electives (If needed)	3
TOTAL CREDITS: 15		TOTAL CREDITS: 15	

* Denotes course that must be completed with a grade of C or better ** Must consult with a TU Academic Advisor © Core Curriculum

Notes & Recommendations from Towson University:

- *Consult the latest version of the TU catalog for specific information on degree requirements/GPA requirements/repeat policy.
- *Core 1 at TU is automatically waived for all transfer students.
- *Courses with the ♦ symbol are recommended, but not required to complete the 4-year degree program. Consult your advisor for alternate course options.
- *Course equivalents ending in TLL are general lower-level elective coursework at TU.
- *T and F codes are lower-level versions of upper level courses at receiving institution. They do not count towards the upper level requirement for graduation.
- *Check TU Catalog for concentration electives

Bachelor's degree requirements for all students:

- A cumulative grade point average (GPA) of 2.0 is required.
- A C grade (2.0 GPA) or higher is required for all major courses and prerequisites.
- 32 credits of the bachelor's degree must be completed at the upper level (courses numbered 300 or above) at TU