Program Transfer Agreement  
Cecil College & Towson University  

Bachelor of Science (B.S.) Degree in Business Administration (2023-2028)

Cecil College, a community college located in North East, Maryland, and Towson University, a four-year public institution located in Towson, Maryland, agree to follow the articulation of courses outlined in the articulation (course equivalency) document, for completion of the requirements for Towson University’s Bachelor of Science degree in Business Administration (Attachment A), which is attached to, and incorporated by reference into, this Program Transfer Agreement. The following principles guide the operation of this Program Transfer Agreement, with the requirements for transfer in specific curricula set forth in Attachment A.

1. Students who have completed the Associate of Arts degree in Business Administration Transfer may transfer into Towson University’s Bachelor of Science in Business Administration program with junior standing provided that the student has completed all courses identified in Attachment A with a cumulative GPA of 2.00 or higher. Courses completed at Cecil College with 300 or 400 level Towson University course equivalencies will transfer as lower-level credit but will satisfy course content as indicated.

2. Only Cecil College courses in which a grade of C (2.00 GPA) or better is earned will apply toward the major at Towson University.

3. The number of transferable Cecil College credits specific to the Bachelor of Science in Business Administration program is reflected in Attachment A. The standard credit weighting for Cecil College’s Associate of Arts in Business Administration Transfer is 60 credits. Towson University will accept a maximum number of 64 transfer credits from Cecil College toward the fulfillment of the 120 credit hours required for baccalaureate completion.

4. In accordance with the Maryland Higher Education Commission’s credit transfer policy pertaining to general education requirements, Towson University will accept the completion of Cecil College’s general education requirements and students will be required to complete additional courses at Towson University to satisfy the remaining Core Curriculum requirements as shown in Attachment A.

5. Towson University recognizes college-level experiential learning gained through previous work, military and/or volunteer service or life experience. Credit for prior learning may also be established through course challenge or standardized credit by examination.
6. Cecil College students transferring to Towson University will be given every consideration for financial aid and will be eligible to compete for academic scholarships upon entrance to Towson University subject to stated scholarship deadlines.

7. Both Cecil College and Towson University agree to work together to facilitate the transfer of students from Cecil College to Towson University to work cooperatively to ensure the high quality of the programs at the respective institutions. Transfer of students will be in accordance with policies and procedures of both institutions, as they may be amended from time to time.

8. This Program Transfer Agreement will be in effect initially for five years, beginning with the commencement of the Fall 2023 semester and ending at the completion of the Fall 2028 semester, with a review every year by both parties. Any revisions the parties deem necessary must be evidenced in writing and signed by the authorized officials of each institution. The Program Transfer Agreement may be terminated by either party for due cause and after adequate notice of not less than six months is given to the other party.

9. Towson University will provide information on the academic progress of Cecil College transfer students enrolled under the terms of this Program Transfer Agreement upon request by Cecil College and in compliance with the provisions of the Family Educational Rights and Privacy Act (FERPA) and applicable Towson University policies and procedures.

10. This Program Transfer Agreement, when signed, constitutes the entire agreement between the parties and supersedes all prior agreements and understandings between the parties respecting the matter hereof.

CECIL COLLEGE AND TOWSON UNIVERSITY

[Signatures]

Dr. Christy Dryer
Vice President
Academic Programs

Date: 9/28/2023

[Signatures]

Dr. Cynthia Cooper
Acting Provost for
Academic Affairs

Date: 9/25/23
Section 1: Course Completion Plan for Cecil College
This section outlines the courses to satisfy Cecil College (Cecil) general education and program requirements in order to complete both Cecil and Towson University (TU) degrees within a total of four years and earn the minimum required 120 units/credits. The following tables do not include any nontransferable or prerequisite coursework outside of the curriculum.

Table 1: Cecil General Education Courses Applied to TU Core Curriculum

<table>
<thead>
<tr>
<th>Cecil Requirement</th>
<th>Cecil Course to Take</th>
<th>Credits</th>
<th>TU Equivalent Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>English Composition</td>
<td>EGL 101 College Composition (E)</td>
<td>3</td>
<td>ENGL 102 Writing for a Liberal Education</td>
</tr>
<tr>
<td>Mathematics</td>
<td>MAT 127 Introduction to Statistics (M)</td>
<td>4</td>
<td>MATH 231 Basic Statistics</td>
</tr>
<tr>
<td>Arts &amp; Humanities</td>
<td>Arts and Humanities Elective (H)</td>
<td>3</td>
<td>Equivalency will vary by course.</td>
</tr>
<tr>
<td>Arts &amp; Humanities</td>
<td>EGL 102 Composition &amp; Literature (H)</td>
<td>3</td>
<td>ENGL TLL English Lower-Level Elective</td>
</tr>
<tr>
<td>Social &amp; Behavioral Sciences</td>
<td>PSY 101 Introduction to Psychology (SS)</td>
<td>3</td>
<td>PSYC 101 Introduction to Psychology</td>
</tr>
<tr>
<td>Social &amp; Behavioral Sciences</td>
<td>Social Science Elective (SS)</td>
<td>3</td>
<td>Equivalency will vary by course.</td>
</tr>
<tr>
<td>Biological &amp; Physical Sciences</td>
<td>Science Electives with Lab (S/SL)</td>
<td>4</td>
<td>Equivalency will vary by course.</td>
</tr>
<tr>
<td>Biological &amp; Physical Sciences</td>
<td>Science Electives (S)</td>
<td>3</td>
<td>Equivalency will vary by course.</td>
</tr>
<tr>
<td>History Elective</td>
<td>History Elective (H)</td>
<td>3</td>
<td>Equivalency will vary by course.</td>
</tr>
</tbody>
</table>

**Cecil general education credits: 29**
Completing the courses above will satisfy the general education program at Cecil. TU will transfer these courses without a course-by-course match to the Core Curriculum requirements. See section 2 for details.

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1 Note that Cecil College awards academic “credit” for its courses, whereas Towson University uses the term “unit” in reference to the credit hour weighting assigned to its undergraduate courses. For the purposes of this articulation agreement, the terms “credit” and “unit” are interchangeable.
### Table 2: Cecil Program Requirements and Electives Applied to TU Degree

<table>
<thead>
<tr>
<th>Cecil Requirement</th>
<th>Cecil Course to Take</th>
<th>Credits</th>
<th>TU Equivalent Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Requirements</td>
<td>ACC 101 Accounting I</td>
<td>3</td>
<td>ACCT 201 Principles of Financial Accounting</td>
</tr>
<tr>
<td>Program Requirements</td>
<td>ACC 102 Accounting II</td>
<td>3</td>
<td>ACCT 202 Principles of Managerial Accounting</td>
</tr>
<tr>
<td>Program Requirements</td>
<td>CIS 101 Introduction to Computer Concepts (I)</td>
<td>3</td>
<td>COSC 111 Information and Technology for Business</td>
</tr>
<tr>
<td>Program Requirements</td>
<td>BUS 187 Business Ethics</td>
<td>3</td>
<td>PHIL T71 Business Ethics</td>
</tr>
<tr>
<td>Program Requirements</td>
<td>BUS 103 Introduction to Business</td>
<td>3</td>
<td>General Lower-Level Elective</td>
</tr>
<tr>
<td>Program Requirement</td>
<td>Choose one of the following:</td>
<td>3</td>
<td>Equivalency will vary by course:</td>
</tr>
<tr>
<td></td>
<td>- SPH 141 Public Speaking (H)</td>
<td></td>
<td>- COMM 131 Public Speaking</td>
</tr>
<tr>
<td></td>
<td>- SPH 121 Interpersonal Communications (H)</td>
<td></td>
<td>- COMM 215 Interpersonal Communication</td>
</tr>
<tr>
<td>Program Requirement</td>
<td>ECO 221 Economics-Micro (SS)</td>
<td>3</td>
<td>ECON 201 Microeconomic Principles</td>
</tr>
<tr>
<td>Program Requirement</td>
<td>ECO 222 Economics-Macro (SS)</td>
<td>3</td>
<td>ECON 202 Macroeconomic Principles</td>
</tr>
<tr>
<td>Program Requirement</td>
<td>MAT 125 Applied Calculus (M)</td>
<td>4</td>
<td>MATH 211 Calculus for Applications</td>
</tr>
<tr>
<td>Program Elective</td>
<td>BUS 210 Business Law</td>
<td>3</td>
<td>LEGL 225 Legal Environment of Business</td>
</tr>
</tbody>
</table>

- Cecil program requirements and elective credits applied to the TU degree: 31 credits
- Total Cecil credits applied to the TU Core Curriculum to fulfill TU general education requirements: 38 credits (includes courses taken at Cecil to meet general education requirements [see Table 1] and program requirements [see Table 2] for the A.A. degree)
- Total Cecil credits transferred to TU: 60-64

While Cecil’s A.A. degree in Business Administration Transfer is 60 credits, Cecil students may transfer a maximum of 64 credits toward TU’s B.S. degree in Business Administration. The application of these additional credits beyond the 60-credit standard will be determined by TU on an individual case-by-case basis. If students do not adhere to the courses outlined above in Tables 1 and 2, they are not guaranteed completion of the bachelor’s degree in two years. Refer to section 2 for specific course details and transfer planning information.
Section 2: Cecil Course Selection & Transfer Details

This section explains any specific course selections made in section 1 and provides transfer planning guidance specific to this degree plan. Students must follow the course selections outlined in this document. If students do not complete any or all of the courses outlined in this agreement, they will be required to complete outstanding requirements at TU.

GENERAL EDUCATION

Students must take the following courses for their general education requirements. Students must earn a minimum grade of C in the following course to satisfy TU major requirements.

- **Mathematics (M): MAT 127 Introduction to Statistics** to satisfy the major requirement of MATH 231 Basic Statistics.

The following information explains the transfer of Students’ general education courses:

- TU will recognize the courses in Table 1 (see section 1) as a completed general education program. Students will receive a core package that satisfies most of the TU Core Curriculum without the need for course-by-course placement in specific Core Curriculum requirements.
- Students entering into this agreement will need to complete one Core Curriculum requirement at TU, Advanced Writing Seminar (Core 9). Students not completing the courses listed in Tables 1 and 2 above will be required to complete additional Core Curriculum requirements at TU.

PROGRAM REQUIREMENTS:

Students must take the following courses in order to also satisfy the Core 14 requirement and required courses in the major at TU. Students must earn a minimum grade of C to satisfy major requirements at TU.

- **BUS 187 Business Ethics** to satisfy TU’s Core 14 Ethics requirement.
- **ACC 101 Accounting I** to satisfy the major requirement of ACCT 201 Principles of Financial Accounting.
- **ACC 102 Accounting II** to satisfy the major requirement of ACCT 202 Principles of Managerial Accounting.
- **ECO 221 Economics – Micro (SS)** to satisfy the major requirement of ECON 201 Microeconomic Principles.
- **ECO 222 Economics – Macro (SS)** to satisfy the major requirement of ECON 202 Macroeconomic Principles.
- **MAT 125 Applied Calculus** to satisfy the major requirement of MATH 211 Calculus for Applications.

PROGRAM ELECTIVES

Students must take the following courses in order to also satisfy required courses in the major at TU. Students must earn a minimum grade of C in each of the following courses.

- **BUS 210 Business Law** to satisfy the major requirement of LEGL 225 Legal Environment of Business.
- Students should not take **BUS 212 Principles of Marketing** or **BUS 131 Principles of Management** for the purposes of fulfilling elective coursework at Cecil. These courses will transfer as general lower-level credit and will not satisfy a major requirement for the B.S. in Business Administration at TU. Students who take these courses at Cecil will have to repeat them at TU.
LOWER-LEVEL EQUIVALENTS OF UPPER-LEVEL COURSES
A course number beginning with T or F indicates that it is a lower-level equivalent of an upper-level TU course. **PHIL T71 Business Ethics** will satisfy a Core Curriculum requirement but will not count toward the TU degree requirement for 32 upper-level units.

Section 3: Degree Requirements to be Completed at TU
This section outlines the degree requirements for students transferring into all Business Administration major tracks. Refer to section 4 for additional major requirements, recommendations, and university-wide degree requirements.

CORE CURRICULUM REQUIREMENTS: 4 UNITS
Core 9 Advanced Writing Seminar (4 units) (this will be satisfied by BUSX 301 Business Communications in the major)

REQUIRED BUSINESS COURSES: 30 UNITS
BUSX 301 Business Communications (4 units) (this is counted above in the Core Curriculum requirements)
EBTM 250 Problem Solving in Business I (1 unit) (this course can be waived if students have previously obtained the Microsoft Office Specialist Excel Expert level certification)
EBTM 251 Problem Solving in Business II (1 unit)
EBTM 337 Enterprise Information Systems (3 units)
FIN 331 Principles of Financial Management (3 units)
MKTG 341 Principles of Marketing (3 units)
MNGT 361 Leadership and Management (3 units)
BUSX 460 Professional Experience (3 units)
EBTM 350 Business Analytics (3 units)
EBTM 365 Principles of Operation Management (3 units)
MNGT 481 Strategic Management (3 units)

MAJOR CONCENTRATION/TRACK: 21-24 Units
Business Analytics: 21 units
Economics: 21 units
Entrepreneurship: 24 units
Finance: 24 units
Financial Planning: 21 units
Human Resource Management: 24 units
International Business: 24 units
Investments: 21 units
Leadership and Management: 24 units
Marketing: 24 units
Project Management and Business Analysis: 24 units

GENERAL ELECTIVES: 6-9 UNITS
The total number of elective units required will be determined by the total units completed within the major. Electives can be additional major electives or courses for personal interests.

Section 4: Additional Requirements & Recommendations for TU Degree Completion

ADDITIONAL REQUIREMENTS FOR BUSINESS ADMINISTRATION
Business Administration is a screened major at TU. Students must first choose to major in pre-Business Administration (PBUA) and are then admitted into the business administration major (BUAD) only after successfully completing a set of required courses with at least a C grade. Students must earn an overall GPA of 2.00 or higher. Students will not be allowed to take major-only courses until they have successfully completed all of the PBUA courses and have subsequently been admitted into the BUAD major.

BACHELOR’S DEGREE REQUIREMENTS FOR ALL STUDENTS
- A grade C (2.0) or higher is required in all major courses and prerequisites.
- A cumulative GPA of 2.0 is required.
- 32 units of the bachelor’s degree must be completed at the upper level (courses numbered 300 or above).

Degree Completion Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Units Required for TU B.S. in Business Administration Degree</td>
<td>120 UNITS</td>
</tr>
<tr>
<td>Cecil A.A. Degree in Business Administration Transfer</td>
<td>60</td>
</tr>
<tr>
<td>Completion of Core Curriculum at TU</td>
<td>4*</td>
</tr>
<tr>
<td>Business Administration Required Business Coursework at TU</td>
<td>26*</td>
</tr>
<tr>
<td>Business Administration Major Concentration/Track Coursework Requirements at TU</td>
<td>21-24</td>
</tr>
<tr>
<td>General Electives Taken at TU</td>
<td>6 -9</td>
</tr>
</tbody>
</table>
*Students will fulfill the four-unit Core Curriculum requirement for Core 9 by taking BUSX 301 Business Communications, which is a required course for the Business Administration major, but is not counted in the unit total for the required business coursework in the above table. The Business Administration major at TU requires a minimum of 120 units for degree completion.