

# COLLEGE OF BUSINESS AND ECONOMICS

**William A. Dempsey, Dean**  
**Whitt Hall 135**  
**(540) 831-5187**  
**<http://cobe-web.asp.radford.edu>**

**J. Duncan Herrington, Associate Dean**  
**Whitt Hall 004A, (540) 831-5258**

**Clarence Rose, Director of the MBA and Outreach Programs**  
**Whitt Hall 102, (540) 831-5185**  
**MBA Office, (540) 831-6905**

**Judy Birchfield, Advising Coordinator**  
**Whitt Hall 114, (540) 831-5074**

**Mary Weeks, Assistant to the Dean, Internship Coordinator**  
**Whitt Hall 135, (540) 831-5382**

## VISION STATEMENT

We want our students, faculty and graduates to be able to compete with the best.

## MISSION

The primary mission served by the College of Business and Economics, is to educate students who will contribute to the economic well-being of the Commonwealth of Virginia and beyond by creating, managing and/or operating successful businesses. We add value to our students by enabling them to develop skills and competencies to compete effectively with their peers.

## GUIDING PRINCIPLES

The College of Business and Economics pursues excellence through activities that

- Encourage students to be lifetime learners,
- Continuously enhance the quality of our faculty, administration and staff; and
- Serve the external constituencies of the College.

## WHAT WE VALUE

- A high degree of standards, ethics and integrity in both academic and professional environments.
- Programs and facilities that foster student development and the continuous improvement of student quality and performance.
- A high degree of standards, ethics and integrity in both academic and professional environments.
- A work environment of teamwork that sustains high morale, productivity and outstanding performance
- Applying expertise and knowledge to service, problems and issues in the community extending beyond the classroom.
- Continuous intellectual activities with most involving contributions to practice, while we also encourage discipline-based scholarship and learning and pedagogical research.
- Activities that contribute to the personal and professional growth and well-being of our students.
- Input and feedback from our external stakeholders.

## PROGRAMS

The College of Business and Economics offers a wide range of programs that prepare graduates for careers in business or economics in both the private and public sectors of the economy.

Business and economics programs build on the liberal arts foundation established in the general education portion of the curriculum with courses that explore the theory and practice of modern business administration. Graduates of the College of Business and Economics, depending on their majors, may find employment or pursue graduate studies in public or managerial accounting; finance, insurance or real estate; retail or supply management, sales or advertising; the management of public and private organizations;

self-employment or entrepreneurial activities; international business or economics.

The college is comprised of four academic departments which offer a variety of combinations of undergraduate degrees and majors:

Accounting, Finance, and Business

Law p. 156

Economics p. 158

Management p. 160

Marketing p. 161

The college also offers the Master of Business Administration (MBA) degree, an interdisciplinary program that involves course work in all four academic departments.

## ACCREDITATION

The graduate and undergraduate programs in business administration offered by the College of Business and Economics at Radford University are accredited by the Association to Advance Collegiate Schools of Business (AACSB-International). The AACSB is the premier accrediting agency for business schools, worldwide.

## ENROLLMENT RESTRICTIONS

Enrollment in upper-division courses in business (those prefixed by ACTG, BLAW, ECON, FINC, MGNT or MKTG) is restricted to students who have completed the Pre-business Program (p.155). Students must achieve a combined minimum 2.0 grade point average (GPA) in the 8 courses listed for Pre-business before being admitted to the business major. Other students may take upper-division business courses only if they have completed at least 56 semester credit hours and meet all other course prerequisites. Students in baccalaureate programs outside of business may not take more than 25 percent of their course work within the College of Business and Economics.

## TRANSFER POLICIES

Transfer credit for College of Business and Economics courses offered at the junior (300) or senior (400) level at Radford University will be granted only for equivalent, upper-division courses taken as a junior or senior and completed with a grade of "C" or better at a four-year institution. Additional undergraduate transfer credit policies are covered on p. 61.

## ADVISING

Each student has ultimate responsibility for meeting the requirements of his or her academic program. Requirements for majors are available in the RU catalog, Business Advising Center (Whitt 114) and online at <http://busadviz.asp.radford.edu>. Students are expected to know and adhere to the requirements for his/her major. Students in the Pre-business Program are advised by the Business Advising Center under the supervision of the college advising coordinator. Junior and senior business majors who have met the pre-business requirements and all economics majors have faculty advisers.

## CENTER FOR ECONOMIC EDUCATION

**133 DAVIS HALL, (540) 831-5100**

The Center for Economic Education provides in-service programs for local teachers of economics or economics-related subjects. The center also prepares educational materials, conducts research, assembles economic education libraries, and engages in a variety of community programs. The Center for Economic Education is a member of the Virginia Council on Economic Education and the U.S. Joint Council on Economic Education.

## STUDENT ORGANIZATIONS

The College of Business and Economics sponsors a variety of student organizations which permit students to pursue extracurricular activities related to business, economics, or a specific functional area of business. The student organizations and their primary areas of interest are the Institute of Management Accounting (accounting), the American Marketing Association (marketing), the Financial Management Association (finance), Beta Gamma Sigma (business), Society for Advancement of Management (business and management), Phi Beta Lambda (business), Alpha Kappa Psi (business), Delta Sigma Pi (business), Student Economics Association (economics), and Omicron Delta Epsilon (economics). The Student Managed Investment Portfolio Organization has a selective member process. These student organizations are open to any interested student with the exception of Beta Gamma Sigma and Omicron Delta Epsilon, which are honorary societies and have special membership criteria.

## UNDERGRADUATE DEGREE REQUIREMENTS

Undergraduates in the College of Business and Economics may earn a Bachelor of Business Administration (B.B.A.) degree. Students majoring in economics may also select to earn a Bachelor of Arts (B.A.), or Bachelor of Science degree (B.S.).

Before declaring a specific business major, B.B.A. students must complete the Pre-business Program shown later in this section.

Specific requirements for majors are described in the appropriate department entries that follow. All majors earning a B.B.A. have a number of requirements in common: those requirements are listed here and referenced in the department entries.

## B.B.A. DEGREE

All students, regardless of their major, who intend to earn a B.B.A. degree must take 18 semester hours of required courses of which 15 may also be used to fulfill General Education requirements and 30 semester hours of Business Core courses.

### General Education

#### Required Courses 18

*COMM 114. Public Speaking or COMM 240. Teamwork and Communication.	3
*STAT 200. Introduction to Statistics.	3
*ECON 105. Principles of Economics.	3
*ECON 106. Principles of Economics.	3
*ITEC 100. Information Technology.	3
*MATH 126. Business Calculus.	
or	
*Math 151. Calculus and Analytic Geometry I.	3

\*These courses may also be used to satisfy General Education requirements, and the college recommends they be used in this way.

### Business Core 30

ACTG 211. Fundamentals of Financial Accounting.	3
ACTG 212. Fundamentals of Managerial Accounting.	3
BLAW 203. Legal Environment of Business.	3
ECON 340. Global Economy and Business.	3
MGNT 322. Organizational Behavior.	3
MGNT 333. Statistical Decision Support.	3
MGNT 357. Operations Management.	3
FINC 331. Introduction to Business Finance.	3
MKTG 340. Principles of Marketing.	3
MGNT 428. Business Policy and Strategy.	3

## **PRE-BUSINESS PROGRAM (MINIMUM) 56**

Before being admitted to a business major, all students pursuing the B.B.A. degree must complete the Pre-business Program. Most of the program consists of courses in the university's General Education requirements and in the B.B.A. requirements listed above.

Students who wish to major in business are classified as pre-accounting, pre-finance, pre-management, or pre-marketing, or, if they have not yet decided on a specific field within business, pre-business until they have completed the pre-business course requirements and have a GPA of at least 2.0 in the eight lower-division business and economics courses designated with an asterisk (\*) in the following list.

Pre-business Program – a minimum of 56 hours, including the following:

*ACTG 211. Fundamentals of Financial Accounting.	3
*ACTG 212. Fundamentals of Managerial Accounting.	3
*BLAW 203. Legal Environment of Business.	3
*ECON 105,*106. Principles of Economics.	3, 3
*ITEC 100. Information Technology.	3
ENGL 101. Introduction to Expository Writing.	3
ENGL 102. Reading, Writing and Research Skills.	3
Laboratory Science (See General Education, p. 79).	4:4
*MATH 126. Business Calculus.	
or	
Math 151. Calculus and Analytic Geometry I.	3
COMM 114. Public Speaking.	
or	
COMM 240. Teamwork and Communication.	3
*STAT 200. Introduction to Statistics.	3
Other electives or required courses.	15

Pre-business students are placed in the "LBUS" category during the term in which they expect to complete all pre-business requirements and allowed to register conditionally for upper-division business and economics courses for the next term. Final acceptance into a business major and enrollment in upper-division business and economics courses is dependent upon verification that all pre-business requirements have been met with a 2.0 average for the eight courses as indicated by an asterisk(\*).

## **GRADUATION REQUIREMENTS**

Students must have an overall grade point average (GPA) of at least 2.0 in all courses taken at Radford to graduate with the B.B.A. degree. In addition, students must have at least an overall 2.0 major GPA. For the purpose of computing the major GPA, the major is defined as ECON 105, 106, all business core courses and the 18 to 30 hours prescribed for the major by the department. At least 50 percent (60 semester hours, including up to nine hours of economics), must be in courses taught outside the College of Business and Economics. In addition, at least 50 percent of the business courses required for the B.B.A. degree must be taken at Radford University. Business courses are defined as those having the prefix ACTG, BLAW, ECON, FINC, MGNT, or MKTG. Students earning a business minor must earn a GPA of at least 2.00 in the courses comprising the minor. Courses in a minor are defined under each category. At least 50 percent of the business courses required for a minor must be taken at Radford University.

## **BUSINESS ADMINISTRATION MINOR (18 semester hours)**

The minor in business administration is open only to students majoring in the B.A. or B.S. degree in economics or programs outside the College of Business and

Economics. The minor in business administration provides an excellent opportunity for students in all fields to develop a basic understanding of the framework in which business operates. Students take an introductory course in the fundamental business areas and must select one other business course to fulfill the minor requirements.

<b>Required Courses</b>	<b>18</b>
ACTG 211. Fundamentals of Financial Accounting.	3
ECON 105. Principles of Macroeconomics. or	
ECON 106. Principles of Microeconomics.	3
FINC 251. Personal Finance.	3
MGNT 322. Organizational Behavior.	3
MKTG 340. Principles of Marketing.	3
An elective in accounting, business law, finance, management or marketing.	3

## ◆ACCOUNTING, FINANCE, AND BUSINESS LAW

**Daniel Davidson\***, Chairperson  
<http://actg-web.asp.radford.edu>

### UNDERGRADUATE PROGRAM

The undergraduate program in the Department of Accounting, Finance and Business Law prepares students for careers in the public, private, government and nonprofit sectors in accounting, finance, insurance, and/or real estate. The program provides students with a basic and broad knowledge of business and administrative practices including analytical problem-solving and decision-making skills.

The department offers the Bachelor of Business Administration Degree with majors in Accounting and Finance.

### B.B.A. DEGREE

All requirements for majors in the Department of Accounting, Finance and Business Law are outlined below. Among the requirements are General Education Required Courses (see p. 79), Business Core courses, major courses, and electives.

## ACCOUNTING MAJOR

All requirements for majors in the Department of Accounting, Finance and Business Law are outlined below. Among these requirements are a set of Required Courses, Business Core Courses, and 21-30 semester hours of Major Courses.

The major prepares students to enter the fields of public, industrial, service, governmental and nonprofit, or tax accounting. It also provides an appropriate preparation for students who wish to pursue graduate work in accounting or other areas of business.

The Virginia Board of Accountancy requires candidates taking the Certified Public Accountant (CPA) exam in Virginia to have a baccalaureate degree, 150 total semester hours of credits, 30 semester hours of accounting, and 24 semester hours of business in order to sit for the CPA exam. The requirements for other states vary; however, most now or soon will require students to meet the 150-hour requirement. Alternatives to meeting this 150 hour requirement include, but are not limited to, entering our Master of Business Administration (MBA) program after completion of the bachelor's degree or pursuing a double major, perhaps in Accounting and Finance. (The MBA program requires a minimum of 30 hours, thus meeting the 150 requirement. A double major may not require a minimum of 30 hours, in which case the student would need to take some additional courses in order to satisfy the 150 hour requirement.) Students should discuss with their advisor all possible alternatives for meeting the 150 hour requirement at both the undergraduate and graduate level.

### General Education Courses **53**

(includes 18 hours of Pre-business required courses. See p. 79 for General Education courses)

### Business Core Courses **30** (see p. 154)



<b>Required Courses</b>	<b>21</b>
ACTG 311. Cost Accounting.	3
ACTG 313:314. Intermediate Accounting I and II.	3:3
ACTG 410. Accounting Information Systems.	3
ACTG 411. Federal Taxation.	3
ACTG 414. Auditing.	3
ACTG 416. Governmental and Not-for-Profit Accounting.	3
Choose three courses from: (At least two courses must have ACTG prefix)	9
ACTG 401. International Accounting.	3
ACTG 412. Advanced Taxation.	3
ACTG 413. Advanced Financial Topics.	3
ACTG 415. Accounting Theory.	3
BLAW 304. Business Law I.	3
FINC 332. Intermediate Finance.	3
<b>Electives</b>	<b>7</b>
<b>Total Credits Needed for Degree</b>	<b>120</b>

## FINANCE MAJOR

The Finance Major prepares students for careers in financial management, investment brokerage, insurance, and real estate. It also provides an appropriate preparation for students who wish to pursue graduate work in finance or other areas of business.

The finance major is divided into three tracks--Business Finance, Financial Planning, and International Finance. The requirements for each track are outlined below.

### BUSINESS FINANCE TRACK

<b>General Education Courses</b> (includes 18 hours of Pre-business required courses. See p. 79 for General Education courses)	<b>53</b>
<b>Business Core Courses</b> (see p. 154)	<b>30</b>

<b>Required Courses</b>	<b>12</b>
FINC 332. Intermediate Business Finance.	3
FINC 335. Financial Markets and Institutions.	3
FINC 381. Investment Analysis.	3
FINC 438. Financial Decision Making.	3
<b>Choose three finance electives from:</b> (at least one elective must have the FINC prefix)	<b>9</b>
ACTG 311. Cost Accounting.	3
ACTG 313. Intermediate Accounting I.	3
ACTG 401. International Accounting.	3
ACTG 411. Federal Taxation.	3
BLAW 304. Business Law I.	3
FINC 336. Principles of Real Estate.	3
FINC 341. Insurance I.	3
FINC 351. Personal Financial Planning.	3
FINC 434. Bank Management	3
FINC 436. Real Estate Finance.	3
FINC 439. International Finance.	3
FINC 441. Insurance II.	3
FINC 451. Advanced Financial Planning.	3
FINC 481. Global Portfolio Wealth Management.	3

<b>Electives</b>	<b>16</b>
<b>Total Credits Needed for Degree</b>	<b>120</b>

### FINANCIAL PLANNING TRACK

<b>General Education Courses</b> (includes 18 hours of Pre-business required courses. See p. 79 for General Education courses)	<b>53</b>
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<b>Business Core Courses</b> (see p. 154)	<b>30</b>
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<b>Required Courses</b>	<b>12</b>
FINC 332. Intermediate Business Finance.	3
FINC 335. Financial Markets and Institutions.	3
FINC 381. Investment Analysis.	3
FINC 438. Financial Decision Making.	3

<b>Financial Planning Courses</b>	<b>15</b>	Pre-Approved FINC 472. Independent Study.	3
FINC 341. Insurance I.	3	<b>Electives</b>	<b>13</b>
FINC 351. Personal Financial Planning.	3	<b>Total Credits Needed for Degree</b>	<b>120</b>
FINC 431. Retirement and Estate Planning.	3		
FINC 451. Advanced Financial Planning.	3		
ACTG 411. Federal Taxation.	3		
<b>Electives</b>	<b>10</b>		
<b>Total Credits Needed for Degree</b>	<b>120</b>		

## INTERNATIONAL FINANCE TRACK

**General Education Courses** **53**  
(includes 18 hours of Pre-business required courses. See p. 79 for General Education courses)

**Business Core Courses** **30**  
(see p. 154)

**Required Courses** **12**  
FINC 332. Intermediate Business Finance. 3  
FINC 335. Financial Markets and Institutions. 3  
FINC 381. Investment Analysis. 3  
FINC 438. Financial Decision Making. 3

**International Finance Track**  
**Required Courses** **9**  
ACTG 401. International Accounting. 3  
FINC 439. International Finance. 3  
FINC 481. Global Portfolio Wealth Management. 3

**International Finance Track**  
**Electives** **3**  
Choose one from the following:  
ECON 311. Economic Development. 3  
ECON 442. International Trade Theory and Policy. 3  
ECON 443. International Monetary Theory and Policy. 3  
MGNT 326. Cultural Diversity and International Management. 3  
Pre-Approved FINC 471. Special Topics in Finance. 3

## ◆ECONOMICS

Nozar Hashemzadeh\*, Chairperson  
<http://econ-web.asp.radford.edu>

## UNDERGRADUATE PROGRAM

The Economics Department offers programs leading to the Bachelor of Arts, the Bachelor of Science, and the Bachelor of Business Administration degree. A major in economics prepares students for a diversity of career opportunities. With minimal training, economics majors are competitive for jobs in business and industry, local, regional, national, or international government agencies and social service institutions in both the public and private sectors. The economics major also is a good foundation for graduate training in business (MBA or Ph.D.), economics (M.A., M.S. or Ph.D.), public administration, law, and related areas.

## ENROLLMENT REQUIREMENTS

Undergraduate courses in the Department of Economics numbered 300 or higher are open only to students who have achieved junior standing (56 or more credit hours completed) and meet all other prerequisites.

## B.A. OR B.S. DEGREE

### ECONOMICS MAJOR

All requirements for economics majors are outlined below.

**Required Courses** **12-13**  
\*COMM 114. Public Speaking. 3  
\*ITEC 100. Information Technology. 3  
or  
ITEC 120. Principles of Computer Science I 4

\*MATH 126. Business Calculus.  
or  
\*MATH 151. Calculus and Analytic  
Geometry. 3  
\*STAT 200. Introduction to Statistics. 3

### **Economics Core 18**

\*ECON 105:106. Principles of  
Economics. 3:3  
ECON 305:306. Intermediate  
Economic Theory. 3:3  
ECON 330. Money and Banking. 3  
ECON 495. Current Topics in  
Economics. 3  
\*May also be used to satisfy General Edu-  
cation requirements.

**Concentration 18**  
(Majors must choose one of the three con-  
centrations listed below)

**B.A./B.S. Requirements 6-12**  
(see below)

### **General Education and Electives 59-66**

Majors must elect courses from the follow-  
ing areas to total 120 semester hours: ac-  
counting, finance, information technology,  
management, marketing, economics, foreign  
languages, geography, history, humanities,  
mathematics, statistics, computer science,  
philosophy, political science, psychology  
and/or sociology.

**Total Credits Needed for Degree 120**

**B.A. Requirements 6-12**  
The Bachelor of Arts degree requires com-  
pletion of the B.A. language requirements  
described on p. 84 of this catalog.

**B.S. Requirements 6-8**  
The Bachelor of Science degree requires six  
to eight semester hours of courses in speci-  
fied areas outside the major, which the de-  
partment chairperson must approve.

## **ECONOMICS CONCENTRATIONS**

### **BASIC CONCENTRATION 18**

This concentration requires additional 18 se-  
mester hours in economics electives.

### **MANAGERIAL CONCENTRATION 18**

Concentration prepares students for the high  
entry level, high responsibility, non-special-  
ized, managerial market. This concentration  
is recommended for students planning to  
pursue graduate studies in economics.

#### **Required Courses 18**

ECON 307. Mathematical Economics. 3  
ECON 350. Investment Economics.  
or  
ECON 461. Industrial Organization. 3  
ECON 421. Econometrics. 3  
ECON 455. Principles of Managerial  
Economics. 3  
ECON Elective or ACTG 211. 3  
ECON Elective or FINC 331. 3

### **INTERNATIONAL CONCENTRATION 18**

This concentration prepares students for  
careers in international business or finance  
and careers with firms having international  
operations.

#### **Required Courses 18**

ECON 309. Comparative Economic  
Systems. 3  
ECON 311. Economic Development. 3  
ECON 442. International Trade Theory  
and Policy. 3  
ECON 443. International Monetary  
Theory and Policy. 3  
ECON Electives 6



## **B.B.A. DEGREE**

### **ECONOMICS MAJOR**

**General Education Requirements 53**  
(includes 18 hours of Pre-business required courses. See p. 79 for General Education courses)

**Business Core Course 30**  
(see p. 154)

**Major Requirements 18**  
ECON 305. Intermediate Macro Theory. 3  
ECON 306. Intermediate Micro Theory. 3  
ECON 330. Money and Banking. 3  
ECON 495. Current Topics. 3  
ECON Electives 6

**Electives 19**

**Total Credits Needed for Degree 120**

### **ECONOMICS MINOR 18**

The Economics Department offers a minor in economics that consists of 18 semester hours of courses in economics.

## **◆MANAGEMENT**

**Hooshang Beheshti \*, Chairperson**  
<http://mgnt-web.asp.radford.edu>

### **UNDERGRADUATE PROGRAM**

The undergraduate program in the Department of Management prepares students for careers in organizations. The program provides students with a basic knowledge of business and administrative practices and helps them to develop an understanding of business and administrative functions and analytical problem-solving and decision-making skills. The Management degree is for students primarily interested in dealing with the total operations of organizations.

Courses cover decision-making, production of goods and services, supply chain management, electronic business, human resources, entrepreneurship, global issues in management of corporations, and labor relations areas of business. The Department of Management offers the Bachelor of Business Administration degree in Management.

### **ENROLLMENT RESTRICTIONS**

Enrollment in upper-division courses in the Department of Management (those prefixed by MGNT) is restricted to students who have completed the Pre-business Program (p. 155) and have been admitted to a business major.

## **B.B.A. DEGREE**

All requirements for majors in the Department of Management are outlined below. Among the requirements are Required Courses (which may also be used to fulfill General Education requirements), Business Core courses, major courses, and electives.

**General Education Requirements 53**  
(includes 18 hours of Pre-Business required courses. See page 79 for General Education courses)

**Business Core Courses 30**  
(see p. 154)

**Required Courses 9**  
MGNT 323. Human Resource Management. 3  
MGNT 421. Leadership and Motivation. 3  
MGNT 425. Management of Change. 3

**Choose four courses from the following list: 12**

MGNT 326. Cultural Diversity and International Management. 3  
MGNT 351. Starting and Managing a Small Business. 3  
MGNT 361. Organizational Communications. 3  
MGNT 452. Business Consulting. 3

MGNT 460. Contemporary Issues in Management.	3
MGNT 471. Special Topics in Management.	3-6
MGNT 490. Management Internship.	3
<b>Electives</b>	<b>16</b>
<b>Total Credits Needed for Degree</b>	<b>120</b>

### **MANAGEMENT MINOR (15 semester hours)**

The management minor is open to all non-business majors.

<b>Required Courses</b>	
MGNT 322. Organizational Behavior.	3
MGNT electives.	9
Additional semester hours in ACTG, BLAW, FINC, MGNT, or MKTG.	3

### **◆MARKETING**

Melvin Mattson \*, Chairperson  
<http://mktg-web.asp.radford.edu>

### **UNDERGRADUATE PROGRAM**

The major in marketing includes the study of the principles and methods which are used by organizations to plan, price, promote and distribute products or services in such a way as to fulfill the needs of the customer and meet the goals of the organization. Areas of study include consumer behavior, marketing strategy, marketing research, interactive marketing, advertising and promotion, logistics and supply management, retailing and sales.

### **ENROLLMENT RESTRICTIONS**

Enrollment in upper-division courses in the Department of Marketing (those prefixed by MKTG) is restricted to students who have completed the Pre-business Program (p. 155) and have been admitted to a business major.

### **B.B.A. DEGREE**

All requirements for majors in the Department Marketing are outlined below. Among the requirements are Required Courses (which may also be used to fulfill General Education requirements), Business Core courses, major courses, and electives.

<b>General Education Requirements</b>	<b>53</b>
(includes 18 hours of Pre-Business required courses. See p. 79 for General Education courses)	

<b>Business Core Courses</b>	<b>30</b>
(see p. 154)	

<b>Required Courses</b>	<b>9</b>
MKTG 350. Consumer Behavior.	3
MKTG 445. Marketing Strategy.	3
MKTG 446. Marketing Research.	3

<b>Choose Twelve hours from the following list:</b>	<b>12</b>
MKTG 341. Advertising Strategy.	3
MKTG 342. Internet Marketing.	3
MKTG 343. Retailing.	3
MKTG 344. Sales Management.	3
MKTG 345. Integrated Marketing Communications.	3
MKTG 360. Professional Selling.	3
MKTG 440. Logistics.	3
MKTG 444. Supply Management.	3
MKTG 452. International Marketing.	3
MKTG 471. Special Topics in Marketing.	3
MKTG 481. Marketing Study Abroad.	3-6
MKTG 490. Marketing Internship.	3

<b>Electives</b>	<b>16</b>
<b>Total Credits Needed for Degree</b>	<b>120</b>

**MARKETING MINOR**  
**(15 semester hours)**

The minor in marketing is open to all non-business majors. It provides an excellent opportunity for students in all fields to learn the basic principles of marketing products, services, ideas, places and/or personalities.

**Required Courses**

MKTG 340. Principles of Marketing.	3
MKTG electives	9
Additional semester hours in ACTG, BLAW, FINC, MGNT or MKTG	3