

Articulation Agreement Template is provided by the Maryland Higher Education Commission (MHEC) and is a resource for institutions. This template is not legal advice. Institutions should consult their own legal counsel regarding articulation agreements and other agreements, contracts, or institutional policies. Please provide a copy of all institutional articulation agreements to MHEC.

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**ACADEMIC PROGRAM ARTICULATION AGREEMENT BETWEEN
GARRETT COLLEGE
AND
FROSTBURG STATE UNIVERSITY REGARDING TRANSFER FROM ASSOCIATE
OF ARTS DEGREE IN BUSINESS ADMINISTRATION TO BACHELOR OF SCIENCE
IN ACCOUNTING**

This Academic Program Articulation Agreement ("Agreement") is entered into by and between Garrett College (the "Sending Institution") and Frostburg State University (the "Receiving Institution") (collectively, the "Institutions") to facilitate the transfer of academic credits from Associate of Science in Business Administration, HEGIS code 497001 and CIP code 520101 for the completion of Bachelor of Science in Accounting, HEGIS code 050200 and CIP code 520301.

A. Qualifying Students

This Agreement pertains to the transfer of "Qualifying Students", *i.e.*, those students who:

1. Have successfully completed the program at the Sending Institution;
2. Are enrolled in the Sending Institution, in good standing; and
3. Are accepted for admission to the Receiving Institution

B. Responsibilities of the Institutions

The Institutions agree to implement the transfer of Qualifying Students in accordance with applicable law and the following requirements and protocols:

1. A Qualifying Student may transfer from the Sending Institution into the Receiving Institution for the completion of the Program.
2. Courses for which the Receiving School will accept credits towards completion of the Program include:

Garrett College			Frostburg State University			
Course Number	Course Name	Credits	Course Number	Course Name	Credits	Applied to*
Year One, 1st Semester						
FYE 101	First Year Experience	1	ORJE 101	Introduction to Higher Education	1	General Elective
ENG 101	Comp I – Expository Writing**	3	ENGL 101	First-Year Composition	3	GEP Core

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Garrett College			Frostburg State University			
Course Number	Course Name	Cred its	Course Number	Course Name	Cr ed its	Applied to*
CIS 105	Intro to Computers	3	COSC 100	Introduction to Computer Science	3	Tech Fluency
ACC 210	Financial Accounting**	3	ACCT 211	Financial Accounting	3	Major
BUS 101	Intro to Business	3	BUAD 100	Introduction to Business	3	General elective
MAT 210	Introductory Statistics**	3	MATH 109	Probability and Statistics	3	GEP Core and Major
	Total	16		Total	16	
Year One, 2nd Semester						
ACC 213	Managerial Accounting**	3	ACCT 212	Managerial Accounting	3	Major
BUS 251	Principles of Management**	3	MGMT 251	Knowledge and Application of Management	3	Major
COM 101	Intro to Communication **	3	STCO 122	Intro to Public Speaking	3	GEP Group E
	GER Literature Course	3	ENGL 150	Intro to Literature	3	GEP Group B
	GER Social & Behavioral Science Course	3		GEP Social Science	3	GEP Group D
	Total	15		Total	15	
Year Two, 1st Semester						
BUS 201	Principles of Marketing**	3	MKTG 261	Principles of Marketing	3	Major
	GER Science Lab Course	4		GEP Natural Science	4	GEP Group C
	GER Social & Behavioral Science Course	3		GEP Social Science	3	GEP Group D
ECN 201	Principles of Economics I**	3	ECON 201	Macro-economics	3	Major and GEP Group E
MAT 105	College Algebra*(**)	3	MATH 119	College Algebra	3	Major
	Total	16		Total	16	
Year Two, 2nd Semester						
BUS 203	Business Law**	3	BLAW 291	Legal Environment of Business	3	Major

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Garrett College			Frostburg State University			
Course Number	Course Name	Credits	Course Number	Course Name	Credits	Applied to*
	GER Science Lab Course	4		GEP Natural Science	4	GEP Group C
	GER Arts & Humanities Course	3		GEP Humanities	3	GEP Group B
ECN 202	Principles of Economics II**	3	ECON 202	Micro-economics	3	Major
	Total	14			14	
Total Credits at Garrett College: 60						

*Recommended for elective choice

**Must earn a grade of C or better

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
Year Three, 1st Semester			
ECON 113	Economics of Race and Gender*	3	GEP Group F
MGMT 200	Intro to Data Analytics	3	Major
ACCT 311	Intermediate Accounting I	3	Major
FINA 370	Corporate Finance	3	Major
ENGL 330	Business Writing	3	GEP Core
	Total:	15	
Year Three, Second Semester			
ART 100	Art Appreciation*	3	GEP Group A
ACCT 325	Auditing	3	Major
MGMT 355	Operations and Supply Chain Mgmt.	3	Major
MGMT 356	Leadership and Power	3	Major
ACCT 312	Intermediate Accounting II	3	Major
	Total:	15	
Year Four, 1st Semester			
ACCT 420	Tax	3	Major
	Accounting Electives	3	Major
ACCT 305	Accounting Systems	3	Major
ACCT 315	Cost Accounting	3	Major
ACCT 313	Intermediate Accounting III	3	Major
	Total:	15	
Year Four, 2nd Semester			
MGMT 485	Business Policy and Strategy	3	Major
	Accounting Electives	3	Major
MGMT 405	Corporate Social Responsibility & Moral Reasoning	3	Major

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ACCT 401	Advanced Financial Accounting	3	Major
	General Elective	3	General electives
	Total:	15	
Total Credits at FSU: 60			

*One of multiple course options possible to meet this requirement. Students should consult with their advisor on course selection and visit ARTSYS to view all possible course options for this category.

- The Receiving Institution shall designate, and shall provide to the Sending Institution, the contact information for a staff person at the Receiving Institution who is responsible for the oversight of the transfer of Qualifying Students. The Sending Institution shall designate, and shall provide to the Receiving Institution, the contact information for a staff person at the Sending Institution who is responsible for the oversight of the transfer of Qualifying Students.

	Sending Institution	Receiving Institution
Name of staff person responsible for oversight	Kim DeGiovanni	Dr. Linda Steele
Title of staff person	Associate Dean of Student Affairs/Registrar	Transfer and Articulation Coordinator
Email address	registrar@garrettcollege.edu	lsteel@frostburg.edu
Telephone Number	301-387-3040	301-687-4137

Should the staff person or position change, the institution will promptly provide new contact information to the partner institution and inform the Maryland Higher Education Commission of the change.

Additional contact information:

[Role & Responsibilities of persons listed here]	Sending Institution	Receiving Institution
Name of person	Christa Bowser	Dr. Chelsea Schrader
Title of person	Dean of Academic Affairs	Chair of Accounting, Economics and Finance
Email address	christa.bowser@garrettcollege.edu	mmonahan@frostburg.edu
Telephone Number	301-387-3059	301-687-4388

- If the Qualifying Student is using federal Title 38 VA Education Benefits (GI Bill® Education Benefits), the Institutions shall adhere to all applicable U.S. Department of Veterans Affairs' regulations, including the regulations governing the awarding prior credit.

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as regulated under Title 38, Code of Federal Regulations, Sections 21.4253(d)(3) and 21.4254(c)(4).

5. Each Institution shall adhere to all applicable transfer requirements set forth in the Annotated Code of Maryland and the Code of Maryland Regulations.
6. Each Institution shall advise students regarding transfer opportunities under this Agreement, and shall advise students of financial aid opportunities and implications associated with the transfer.
7. Either Institution that makes changes to program requirements must inform the partner institution immediately. The articulation agreement should be updated to reflect the changes and forwarded to the Maryland Higher Education Commission.

C. Term and Termination

1. This agreement shall be effective on the date that it is signed by the appropriate and authorized representatives of each Institution.
2. Either Institution may, at its sole discretion, terminate this Agreement upon delivering 90 days written notice to the other Institution and the Maryland Higher Education Commission. The parties agree that students currently enrolled in the program at the time of termination shall be permitted to complete the program as described herein.
3. Both Institutions agree to meet once every two year(s) to review the terms of this agreement.

D. Amendment

1. This Agreement constitutes the entire understanding and agreement of the Institutions with respect to their rights and obligations in carrying out the terms of the Agreement, and supersedes any prior or contemporaneous agreements or understandings.
2. This Agreement may be modified only by written amendment executed by both Institutions.

E. Governing Law

This Agreement shall be governed by, and construed in accordance with, the laws of the State of Maryland.

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F. Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed to be an original, but all of which, taken together, shall constitute one and the same agreement.

G. Notice of Agreement

1. The Institutions agree to provide a copy of this Agreement, with any amendments, to the Maryland Higher Education Commission.
2. The Institutions agree to provide copies of this Agreement to all relevant individuals and departments of the Institutions, including but not limited to students, academic department chairs participating in the transfer, offices of the president, registrar's offices, and financial aid offices.

H. No Third-Party Beneficiaries

There are no third-party beneficiaries to this Agreement.

I. Representations and Warranties of the Parties

Both Institutions represent and warrant that the following shall be true and correct as of the Effective Date of this Agreement, and shall continue to be true and correct during the term of this Agreement:

1. The Institutions are and shall remain in compliance with all applicable federal, state, and local statutes, laws, ordinances, and regulations relating to this Agreement, as amended from time to time.
2. Each Institution has taken all action necessary for the approval and execution of this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives.

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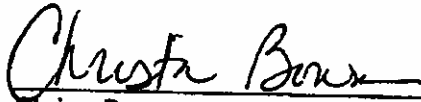
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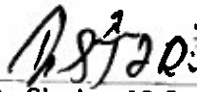
By: 
Dr. Richard Midcap
President

7/23/26
Date


Christa Bowser
Dean of Academic Affairs/Chief
Academic Officer

7/23/26
Date

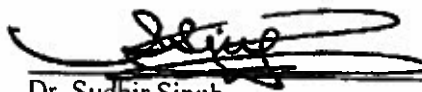
Frostburg State University

By: 
Dr. Shadow JQ Robinson
President

7/30/2026
Date


Dr. Michael Mathias
Provost and Vice President of
Academic Affairs

7/27/2026
Date


Dr. Sudhir Singh
Dean of Business, Engineering,
Computing and Analytics

7/27/2026
Date