

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

This Academic Program Articulation Agreement ("Agreement") is entered into by and between Montgomery College (the "Sending Institution") and Frostburg State University (the "Receiving Institution") (collectively, the "Institutions") to facilitate the transfer of academic credits from Associate of Arts in Business, HEGIS code 497001 and CIP code 520101 for the completion of Bachelor of Science in Business Administration, HEGIS code 050601 and CIP code 520201.

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. Admission will be guaranteed for students with a 2.0 cumulative GPA. Students with at least a 3.0 GPA and a completed associates degree are guaranteed FSU's Associates Degree scholarship of \$3,000 per academic year.
2. Courses for which the Receiving School will accept credits towards completion of the Program include:

Montgomery College			Frostburg State University			
Course No.	Course Name	Credits	Course No.	Course Name	Credits	Applied to*
ENG 101	Introduction to College Writing	3	ENGL 195	Lower-level elective	3	General elective
MATH 120	Survey of College Mathematics*	3	MATH 118	Applied Mathematics for Business	3	Major
BSAD 101	Introduction to Business	3	BUAD 100	Introduction to Business	3	General Elective
CMAP 120 or CMSC 110	Introduction to Computer Applications OR Computer Concepts	3	COSC 220 or 100	Software Applications for Business OR Introduction to Computer Science	3	Major and Tech Fluency
SOCY 100	Introduction to Sociology*	3	SOC1 100	Introduction to Sociology	3	GEP Group D
Total		15	Total		15	

Montgomery College			Frostburg State University			
Course No.	Course Name	Credits	Course No.	Course Name	Credits	Applied to*
ENGL 102 or 103	Critical Reading, Writing and Research	3	ENGL 101	First-Year Composition	3	GEP Core
MATH 117 or BSAD 210	Elements of Statistics OR Statistics for Business and Economics	3	MATH 109	Probability and Statistics	3	GEP Core and Major
COMM 108 OR 112	Foundations of Human Communication OR Business and Professional Speech Communication	3	STCO 102 or 122	Introduction to Strategic Communication OR Public Speaking	3	Major and GEP Group B
ARTT 127	Art Appreciation (Art in Culture) *	3	ART 100	Art Appreciation	3	GEP Group A
BIOL 101	General Biology*	4	BIOL 149	General Biology I	4	GEP Group C
	Total	16		Total	16	
ACCT 221	Accounting I	4	ACCT 211	Financial Accounting	3	Major
ECON 201	Principles of Economics I	3	ECON 201	Principles of Macroeconomics	3	GEP Group D and Major
PHIL 101	Introduction to Philosophy*	3	PHIL 101	Introduction to Philosophy	3	GEP Group B
MGMT 201	Business Law	3	BLAW 291	Legal Environment of Business	3	Major
	Total	13		Total	12	
ACCT 222	Accounting II	4	ACCT 212	Managerial Accounting	3	Major
ECON 202	Principles of Economics II	3	ECON 202	Principles of Microeconomics	3	Major
NUTR 101	Introduction to Nutrition*	3	EXSS 200	Principles of Nutrition	3	GEP Group C
HIST 114	The World in the 20 th Century*	3	HIST 100	Contemporary World History	3	GEP Group F
MGMT 101	Principles of Management*	3	MGMT 251	Knowledge and Application of Management Skills	3	Major
	Total	16		Total	15	
Total Credits at MC: 60						

Students must complete one of the following concentrations at Frostburg State University: Business Economics, Finance, General Management, Global Business, Hospitality Management, Human Resources Management, Marketing, or Small Business/Entrepreneurship.

BUSINESS ECONOMICS CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
	General electives (any)	9	General electives
	Total:	15	
ECON 305	Managerial Economics	3	Major
ECON 351	Intermediate Macro-Economics	3	Major
ECON 460	Introduction to Econometrics	3	Major
ECON 492	Internship Research Paper*	3	Major
ECON 494	Field Experience in Economics*	3	Major
	Total:	15	
ECON 352	Intermediate Micro-Economics	3	Major
ECON 491	Seminar in Economics	3	Major
ECON 401	International Finance*	3	Major
MGMT 485	Strategic Management	3	Major
ECON 408	Urban and Regional Economics*	3	Major
	Total:	15	
Total Credits at FSU: 60			

DATA ANALYTICS CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
ACCT 365	Accounting Analysis	3	Major
MKTG 468	Digital Marketing Analytics	3	Major
MGMT 302	Applied Business Analytics	3	Major
	Total:	15	
MGMT 301	Data Modeling in Business	3	Major
FINA 410	Financial Modeling	3	Major
MKTG 467	Social Media Marketing*	3	Major
COSC 130	Introduction to Programming*	3	Major

DTSC 201	Introduction to Data Analysis and Visualization*	3	Major
	Total:	15	
FINA 371	Insurance Planning and Risk Management*	3	Major
	General electives (any)	9	General electives
MGMT 485	Strategic Management	3	Major
	Total:	15	
Total Credits at FSU: 60			

FINANCE CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
FINA 475	Securities Investment	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
	General electives (any)	6	General electives
	Total:	15	
FINA 375	Financial Institutions Management	3	Major
FINA 476	Financial Management	3	Major
ACCT 311	Intermediate Accounting I*	3	Major
FINA 410	Financial Modeling*	3	Major
FINA 420	Entrepreneurial Finance*	3	Major
	Total:	15	
FINA 479	Financial Policy	3	Major
ACCT 312	Intermediate Accounting II*	3	Major
FINA 381	Principles of Real Estate*	3	Major
MGMT 485	Strategic Management	3	Major
	General elective (any)	3	Major
	Total:	15	
Total Credits at FSU: 60			

GENERAL MANAGEMENT CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
MGMT 315	New Business Ventures	3	Major

FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
	General electives (any)	6	General electives
	Total:	15	
MGMT 359	Quality Management	3	Major
MGMT 357	Human Resources Management	3	Major
BMIS 455	Management Information Systems*	3	Major
MGMT 391	Seminar in Management – SPECIAL TOPICS*	3	Major
	General elective (any)	3	General elective
	Total:	15	
MGMT 485	Strategic Management	3	Major
MGMT 425	Entrepreneurial Business Plan*	3	Major
MKTG 366	Consumer Behavior*	3	Major
MGMT 402	Project Management*	3	Major
MGMT 494	Internship in Management*	3	Major
	Total:	15	
Total Credits at FSU: 60			

GLOBAL BUSINESS CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
MKTG 460	Global Marketing	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
SPAN 101	Elements of Basic Spanish I*	3	Major
	General elective (any)	3	General electives
	Total:	15	
ECON 400	International Trade	3	Major
INTR 330	International Business	3	Major
FINA 477	International Financial Management*	3	Major
STCO 350	Intercultural Communication*	3	Major
SPAN 102	Basic Elements of Spanish II*	3	Major
	Total:	15	
MGMT 450	International Management	3	Major
GEOG 407	Political Geography*	3	Major
MGMT 485	Strategic Management	3	Major
	General electives (any)	6	General electives
	Total:	15	
Total Credits at FSU: 60			

HOSPITALITY MANAGEMENT CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
MGMT 315	New Business Ventures*	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
HMGT 101	UMES-Analysis of the Hospitality Industry	3	Major
	Total:	15	
HMGT 401	UMES-Law and the Hospitality Industry	3	Major
MGMT 357	Human Resources Management*	3	Major
BMIS 455	Management Information Systems*	3	Major
MGMT 494	Internship in Management	6	Major
	Total:	15	
HMGT 396	Hospitality Management Special Topics	3	Major
MGMT 425	Entrepreneurial Business Plan*	3	Major
MGMT 485	Strategic Management	3	Major
MGMT 494	Internship in Management	6	Major
	Total:	15	
Total Credits at FSU: 60			

HUMAN RESOURCES MANAGEMENT CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
MGMT 315	New Business Ventures*	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
MGMT 357	Human Resources Management	3	Major
MGMT 450	International Management	3	Major
	Total:	15	
MGMT 452	Staffing and Development	3	Major
MGMT 456	Compensation Management	3	Major
MGMT 457	Labor Relations	3	Major
STCO 335	Organizational Communication*	3	Major

	General elective (any)	3	General electives
	Total:	15	
MGMT 425	Entrepreneurial Business Plan*	3	Major
MGMT 485	Strategic Management	3	Major
	General electives (any)	6	General electives
MGMT 494	Internship in Management*	3	Major
	Total:	15	
Total Credits at FSU: 60			

MARKETING CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	
MKTG 366	Consumer Behavior	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
MGMT 315	New Business Ventures*	3	Major
	General elective (any)	3	General elective
	Total:	15	
MKTG 462	Marketing Research	3	Major
MKTG 465	Marketing Strategies	3	Major
MKTG 467	Social Media Marketing*	3	Major
	General electives (any)	6	General electives
	Total:	15	
MKTG 469	Marketing Planning and Consulting	3	Major
MKTG 363	Advertising*	3	Major
MKTG 460	Global Marketing*	3	Major
MGMT 485	Strategic Management	3	Major
MKTG 494	Internship in Marketing*	3	Major
	Total:	15	
Total Credits at FSU: 60			

SMALL BUSINESS/ENTREPRENEURSHIP CONCENTRATION

Frostburg State University			
Course Number	Course Name	Credits	Applied to*
MGMT 200	Introduction to Data Analytics	3	Major
ENGL 330	Business Writing	3	GEP Core
MKTG 261	Principles of Marketing	3	Major
MGMT 355	Operations and Supply Chain Management	3	Major
MGMT 356	Leadership and Power in Global Organizations	3	Major
	Total:	15	

MGMT 315	New Business Ventures	3	Major
FINA 370	Corporate Finance	3	Major
MGMT 405	Corp. Social Resp. & Moral Reasoning within Org.	3	Major
	General electives (any)	6	General electives
	Total:	15	
FINA 420	Entrepreneurial Finance	3	Major
MGMT 357	Human Resources Management	3	Major
MGMT 325	Social Entrepreneurship	3	Major
STCO 335	Organizational Communication*	3	Major
MGMT 391	Management Seminar*	3	Major
	Total:	15	
MGMT 425	Entrepreneurial Business Plan	3	Major
MKTG 366	Consumer Behavior	3	Major
MGMT 485	Strategic Management	3	Major
	General elective (any)	3	General elective
MGMT 494	Internship in Management*	3	Major
	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	Justin Edgar	Linda Steele
Title of staff person	Articulation and Transfer Program Manager	Transfer and Articulation Coordinator
Email address	justin.edgar@montgomerycollege.edu	lsteel@frostburg.edu
Telephone Number	240-567-9047	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:

	Sending Institution	Receiving Institution
Name of person	Jana Anderson	Michael Monahan
Title of person	Department Chair, (BEACAHMPS) Business, Economics, Accounting, Computer Applications, Hospitality Management & Paralegal Studies	Management and Marketing Chair
Email address	jana.anderson@montgomerycollege.edu	mmonahan@frostburg.edu
Telephone Number	240-567-5159	301-687-3090

4. 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, 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 five years 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.

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

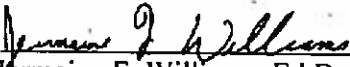
Both Institutions represent and warrant that the following shall be true and correct as of the Effective Date of this Agreement, and shall continue to be true and correct during the term of this Agreement:

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.

Montgomery College

By:


Jermaine F. Williams, Ed.D.
President

8.4.26

Date

Frostburg State University

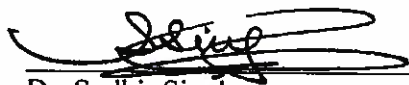
By:


Shadow JQ Robinson, Ph.D.
President

Date


Dr. Michael Mathias
Provost and Vice President of Academic Affairs

Date


Dr. Sudhir Singh
Dean, Business, Engineering, Computing & Analytics

08/12/2026

Date