



he Merrick School of Business is committed to providing the guidance and support you need to complete your program in a timely manner. This **Guide to Graduation** provides the in-depth information necessary to assist you in planning your undergraduate academic career. It contains a complete checklist of required courses and a suggested plan of study, as well as detailed course information, including course prerequisites and projected course offerings.

While this information will be helpful to you, you should also contact the **Merrick Advising Center**. The advisers are there to assist you in planning your program plan of study and to answer your questions. Advisers are available during the day and the evening. Students in the online programs and who do not have access to the campus will be advised electronically. All new students are required to meet with an adviser prior to registering for their first semester to receive a personalized program checklist.

Although your academic adviser will assist you in planning your program, it is ultimately your responsibility to complete the degree requirements and acquaint yourself with the University's academic policies.

#### **Merrick School of Business Code of Conduct**

The Merrick School of Business offers a student-centered education, in which degree candidates must take primary responsibility for their own learning. Our faculty promotes high academic standards that enable engaged and curious students from diverse backgrounds to maximize their chances of career success. In a global economy that is increasingly uncertain, a School of Business degree stands for a commitment to lifelong learning, rigorous thinking, and professional, ethical and civil behavior. These attributes are valued by employers, customers, investors, and other stakeholders in the local, national, and global marketplaces. For the complete Merrick School of Business Code of Conduct please visit: www.ubalt.edu/merrickconduct. Also visit http://www.ubalt.edu/studenthandbook to review the University's Academic Integrity Policy.

### **CONTACT INFO:**

# **Merrick Advising Center**

Business Center Room 142 410.837.4944 www.ubalt.edu/merrickadvising

## **Jackie Lewis**

Senior Academic Adviser *jlewis@ubalt.edu* 

## **Michael Swaby-Rowe**

Academic Adviser mswaby-rowe@ubalt.edu

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# Office of Records and Registration

www.ubalt.edu/records

# Office of Financial Aid www.ubalt.edu/financialaid

# Bursar's Office www.ubalt.edu/bursar

Achievement and Learning Center www.ubalt.edu/alc

## **Career Center**

www.ubalt.edu/careercenter

Call to schedule your advising appointment today!

# **PROGRAM CHECKLIST**

# **B.S. in Business Administration-Marketing Specialization**

Name:	Student ID Number:		Semester:	
DEGREE REQUIREMENTS	UB COURSE	CREDITS	TRANSFERRED	UB
GENERAL EDUCATION AND UNIVERSITY REQUIREMENTS <sup>1</sup>				
General Education Requirement (28-37 Credits)				
First Year Seminar: Introduction to University Learning [PPS] (only for UB freshmen)	) IDIS 101	3		
Arts [GIK/HAT]		3		
English Composition [COM]		3		
English [GIK/HAT]		3		
History or Philosophy [GIK/HAT]		3		
Natural Science 1 [QQT]		3		
Natural Science 2 (with lab) [QQT]		4		
Social Science 1 (other than ECON) [GIK]		3		
Sophomore Seminar [CTE] / Info Literacy <sup>2</sup>	UNIV 203/INFO 110	6		
Ethical Issues in Business and Society [CTE]	IDIS 302	3		
Advanced Expository Writing (by 2nd semester) [COM]	WRIT 300	3		
BUSINESS REQUIREMENTS		·	,	,
LOWER-DIVISION BUSINESS CORE (24 credits)				
Introduction to Financial Accounting	ACCT 201	3		
Introduction to Managerial Accounting	ACCT 202	3		
Business Law I	BULA 151	3		
Oral Communications [COM]	CMAT 201/303	3		
The Economic Way of Thinking [QQT]	ECON 200	3		
College Algebra [QQT]	MATH 111	3		
Introductory Statistics [QQT/PPS]	MATH 115	3		
Statistical Data Analysis	OPRE 202	3		
UPPER-DIVISION BUSINESS CORE REQUIREMENTS (31 credits)				
Managerial Economics	ECON 305	3		
Financial Management	FIN 331	3		
Management Information Systems [CTE]	INSS 300	3		
Management & Organizational Behavior	MGMT 301	3		
Global Business Environment	MGMT 302	3		
Human Resource Management	MGMT 315	3		
Personal & Professional Skills for Business <sup>2</sup>	MGMT 330	1		
Process & Operations Management	MGMT 339	3		
Marketing Management	MKTG 301	3		
Business Application of Decision Science	OPRE 315	3		
Strategic Management (Capstone taken in the final semester.)	MGMT 475	3		
MARKETING REQUIREMENTS (15 credits)		,		
Buyer Behavior & Market Analysis	MKTG 410	3		
Advanced Marketing Management	MKTG 460	3		
Approved MKTG Elective (See Guide to Graduation)		3		
Approved MKTG Elective (See Guide to Graduation)		3		
Approved MKTG Elective (See Guide to Graduation)		3		
Number of electives required to meet 120 credits				
Total Transfer Credits: Total Credits Required:	Total	Credits Earned:	Minin	num of 120 credits
Advised by (Init.):				i

<sup>1.</sup> Please refer to the UB General Education Requirements sheet for a complete list of general education course options.
2. Students transferring with less than 45 credits are required to take UNIV 203, which must be taken concurrently with INFO 110. Students who take UNIV 203 are not required to take MGMT 330. Students transferring with more than 45 credits satisfy this requirement with INSS 300 and are therefore not required to take UNIV 203 or INFO 110.

# **GUIDE TO GRADUATION**

## **B.S. in Business Administration-Marketing Specialization**

Below is an example plan of study for the B.S. in Business Administration program with a Marketing specialization. This is meant to act as a guide, but need not be followed in the same order for every student. Part-time students and those students transferring in credits from another university or college will need to adjust their plan accordingly. This plan does not account for courses taken during summer sessions. Students should consult with their adviser each semester prior to registration.

#### **FALL SEMESTER**

#### **SPRING SEMESTER**

Freshmen			
IDIS 101	Applied Learning & Study Skills	CMAT 201	Communicating Effectively
DVMA or MATH 111	College Algebra	WRIT 101	College Composition
General Education of	or Lower-Level Elective		tion or Lower-Level Elective
General Education of	or Lower-Level Elective		tion or Lower-Level Elective
General Education of	or Lower-Level Elective	General Educa	tion or Lower-Level Elective
Sophomore			
ACCT 201	Intro to Financial Accounting	ACCT 202	Intro to Managerial Accounting
BULA 151	Business Law	ECON 200	Economic Way of Thinking
INFO 101	Intro to Information Literacy	OPRE 202	Statistical Data Analysis
MATH 115	Introductory Statistics		tion or Lower-Level Elective
UINV 203	Sophomore Seminar	General Educa	tion or Lower-Level Elective
Junior			
FIN 331	Financial Management	ECON 305	Managerial Economics
MGMT 315	Human Resource Management	MGMT 301	Management & Organizational Behaviour
MGMT 330	Personal & Professional Skills for Business	MKTG 410	Buyer Behavior and Market Analysis
MKTG 301	Marketing Management	OPRE 315	Business Apps. of Decision Science
WRIT 300	Advanced Expository Writing	Marketing Elec	tive
Senior*			
MGMT 302	Global Business Environment	IDIS 302	Ethical Issues in Business & Society
MGMT 339	Process & Operations Management	INSS 300	Management Information Systems
MKTG 460	Advanced Marketing Management	MGMT 475	Strategic Management (Capstone)
Marketing Elective	0 0	Elective	
Elective		*Be sure to ap	oply for graduation.
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### **Important Student Information:**

- Maintain a minimum cumulative grade point average of 2.0.
- Earn a minimum grade of "C" in all lower- and upper-division business core and specialization requirements (including business elective requirements)
- Earn a minimum grade of "C-" in all lower-level general education requirements taken at UB and a minimum grade of C (2.0) in all upper-level general education requirements.
- Students are limited to three attempts to successfully complete all lower- and upper-division business core and specialization requirements.
- Apply up to 63 credits of community college work or up to 90 credits of four-year college or university work toward degree requirements, unless an articulation agreement stipulates otherwise.
- Complete at least 30 credits at the University of Baltimore.
- PLACEMENT TESTING is required for MATH 111 College Algebra and WRIT 300 Advanced Expository Writing.
   For complete information visit the following website: www.ubalt.edu/placement.
- Please check the current catalog for all courses that satisfy general education requirements
- The last 30 credit hours of your program must be taken at UB. To take courses outside UB toward your program, you must obtain approval from your academic adviser.

**Note:** The provisions of this fact sheet are not to be regarded as a contract between the student and the University of Baltimore. The Merrick School reserves the right to change courses, schedules, calendars, and any other provisions or requirements. Students are responsible for the selection of courses, completion of degree requirements, and acquainting themselves with academic policies.

# **PREREQUISITE COURSES**

Course	Course Title	Course Description	Prerequisite	Semesters Offered
ACCT 201	Introduction to Financial Accounting	A comprehensive study of basic financial accounting processes applicable to a service, merchandising and manufacturing business. An analysis of transactions, journalizing, posting, preparation of working papers and financial statements.		Fall, Spring and Summer*
ACCT 202	Introduction to Managerial Accounting	An introductory study of managerial accounting processes including job order costing, process costing, cost-volume-profit analysis, standard costs, activity-based costing, cost analysis, budgeting and managerial decision making.	ACCT 201 or equivalent with a minimum grade of C	Fall, Spring and Summer*
BULA 151	Business Law	A basic study of the judicial system, contracts, agency, fraud, sale of personal property, warranties, transfer of title and legal remedies.		Fall, Spring and Summer*
CMAT 201	Communicating Effecively	Introduction to oral communication: interpersonal, small group and public speaking. Emphasis on accurately transmitting information, using effective strategies for informing and persuading, using effective communication techniques to work with others, and feeling at ease in front of an audience.		Fall and Spring
CMAT 303	Oral Communication in Business	Extensive practice in presentational speaking, briefing techniques, the mechanics and dynamics of group meetings and the development of interviewing, critical listening and interpersonal communication skills. Laboratory fee required. Note: If students have already completed CMAT 201, they don't need to complete CMAT 303.		Fall, Spring and Summer*
ECON 200	The Economic Way of Thinking	An economist sees the world in a unique way and is able to provide a different perspective on many issues. This course presents the "economic way of thinking" with an emphasis on being able to make effective decisions in a wide variety of economic and business situations. In addition, the "economic way of thinking" is used to understand the impact of business and government policies and actions on our daily lives.		Fall, Spring and Summer*
MATH 111	College Algebra	Provides students with more advanced skills required for high-level applications of mathematics. Negative and rational exponents; functions, their properties and operations including inverse functions; linear, quadratic, polynomial, rational, absolute value, exponential and logarithmic functions are explored. Students develop graphical and algebraic skills and study applications of concepts.	Adequate placement test score or successful completion of DVMA 95: Intermediate Algebra	Fall, Spring and Summer*
MATH 115	Introduction to Business Statistics	An overview of descriptive and inferential statistics. Statistics is inherently applied; the course emphasizes solutions to problems in a variety of applied settings. Measures of location and variability, probability distributions, correlation and regression, sampling and sampling distributions, hypothesis testing and estimation with confidence intervals for means and proportions are explored.	Adequate score on placement test or successful completion of MATH 111 or its equivalent or successful completion of DVMA 95: Intermediate Algebra.	Fall, Spring and Summer*
OPRE 202	Statistical Data Analysis	A second course in the statistical analysis of data related to business activities with emphasis on applications in various functional areas including accounting, finance, management, marketing and operations management, among others. Topics include estimation, hypothesis testing, contingency tables and chi-square test, analysis of variance and covariance, simple and multiple regression analysis and correlation analysis. Computer implementation using Excel-based statistical data analysis or other relevant software and interpretation of results for business applications are emphasized.	MATH 115 and basic computer skills	Fall, Spring and Summer*

<sup>\*</sup> Summer offerings may vary

# **BUSINESS CORE REQUIREMENTS**

Course	Course Title	Course Description	Prerequisite	Semesters Offered
ECON 305	Managerial Economics	Managers and business professionals need the wide variety of tools provided by economic theory to deal with the many complex issues facing organizations in today's competitive global markets. This course focuses on the economic forces affecting the process of organizing economic activity. The primary tools of analysis are imperfect information, transaction costs and the voluntary pursuit of efficiency.	ACCT 202, ECON 200 or 3 hours of micro- or macroeconomics, and MATH 115	Fall, Spring and Summer*
FIN 331	Financial Management	An overview and understanding of fundamental principles of financial decision making and their application to internal and external problem solving by the business enterprise. Topics include financial statement analysis and forecasting, time value of money and security valuation, corporate capital budgeting, cost of capital and capital structure. Thematic coverage encompasses the traditional, international and ethical dimensions of financial decision making.	ACCT 201, ECON 200 or 3 hours of micro- or macroeconomics, and MATH 115	Fall, Spring and Summer*
INSS 300	Management Information Systems	Provides a fundamental knowledge of information systems and technology (IS&T) issues from the perspective of business professionals. This includes information technology concepts and vocabulary, as well as insights into IS&T applications in business organizations. Topics include searching and extracting information to solve business problems; the role of organizational context in IS&T effectiveness; the economic, social, legal and ethical impacts of IS&T the systems life cycle approach; and key technologies such as the Internet, networking and database management systems.		Fall, Spring and Summer*
MGMT 301	Management and Organizational Behavior	An exploration into the functions of management, management history, individual behavior, interpersonal relationships in organizations, the nature of work, values and ethics, motivation and morale, teamwork, communication and group dynamics, leadership and supervision, and organizational structure and culture. Course coverage includes global perspectives and significant research from the behavioral sciences.	WRIT 300	Fall, Spring and Summer*
MGMT 302	Global Business Environment	Enhances students' abilities to operate successfully in today's multicultural, global environment. Students will gain a theoretical basis for understanding key aspects of the global business environment, as applied to small companies, multinational corporations, multilateral institutions and nongovernmental organizations. Students will explore the impact of globalization at home and abroad. Course modules aim to broaden students' understanding of similarities and differences among national political economies, legal systems and sociocultural environments including world religions, business ethics and social responsibility. Students will survey business functions as they are applied to expand and manage international operations.		Fall, Spring and Summer*
MGMT 315	Human Resource Management	An exploration of competence areas necessary for effectively dealing with people in the workplace. Emphasis is placed on practical application of knowledge gained in the areas of human resource planning, job analysis, selection, training, compensation and safety/health administration. An overview of labor management relations is provided. Course coverage includes diversity, ethics, communication and international considerations.	CMAT 201 or CMAT 303	Fall, Spring and Summer*
MGMT 330	Personal and Professional Skills for Business	Provides students with the skills necessary to advance their career development. Strategies and practices that allow the student to successfully interface with potential employers are explored and applied. Course modules include business etiquette and professional behavior; appropriate use of workplace communication techniques; written business communications; and showcasing career building talents and skills within an organizational context. There is a lab fee associated with this course.		Fall, Spring and Summer*

<sup>\*</sup> Summer offerings may vary

# **BUSINESS CORE REQUIREMENTS (continued)**

Course	Course Title	Course Description	Prerequisite	Semesters Offered
MGMT 339	Process and Operations Management	Provides an overview of managing critical resources efficiently and effectively to create physical goods, services and information goods in manufacturing and service organizations. Topics include operations strategy, project management, forecasting, location and layout of facilities, capacity and process planning, upstream and downstream supply chains and the role of the Internet, operations and environment, matching supply and demand, scheduling, job design and quality management. Integrated throughout are considerations of ethics, information systems, people involved and the domestic and international environment.	MATH 115	Fall, Spring and Summer*
MKTG 301	Marketing Management	A basic course in the contribution of marketing to the firm or organization that includes decision-making tools for integrating product, price, distribution, and communication decisions and processes into an organization competing in a global environment. Students also build skills in oral and written communication.		Fall, Spring and Summer*
OPRE 315	Business Application of Decision Science	A study of managerial decision-making processes using a decision sciences approach. Topics include linear and integer models and decision analysis and their application in investment problems, media selection, market research, product mix, production planning, personnel scheduling and transportation design, among others. Special emphasis is on understanding the concepts and computer implementation and interpreting the results to write management reports.	MATH 111 and MATH 115	Fall, Spring and Summer*
MGMT 475	Strategic Management	This capstone course utilizes the case method to study processes, strategy, change and policy issues arising at the general management level. This course must be taken in the final semester. ( <b>Capstone</b> )	All upper-division core courses	Fall, Spring and Summer*

# **MARKETING REQUIRED COURSES**

Course	Course Title	Course Description	Prerequisite	Semesters Offered
MKTG 410	Buyer Behavior and Market Analysis	One requirement of successful marketing is listening to the voice of the customer. Marketers need to know what customers want, when and why they want it. Buyer Behavior and Market Analysis will enable students to understand the basic buyer and company needs. In addition, students will be able to verify them with commonly used research techniques that really listen to the voice of the customer.	MKTG 301	Fall and Spring
MKTG 460	Advanced Marketing Management	A study of the organization and management of a marketing-oriented enterprise using marketing cases and/or simulations to integrate the frameworks and skills from Marketing Management (MKTG 301) to analyze and plan marketing programs. Critical thinking, oral and written communication and teamwork competencies are advanced.	MKTG 301, senior status or permission of the department chair.	Fall and Spring

<sup>\*</sup> Summer offerings may vary

# MARKETING REQUIRED COURSES Choose three courses from the following:

Course	Course Title	Course Description	Prerequisite	Semesters Offered
MKTG 407	International Marketing	An application of marketing concepts and tools to international marketing problems arising in a global business environment.	MKTG 301	Spring
MKTG 415	Marketing Communications and Digital Media	The course examines integrated marketing communications in the context of changes in media that have occurred since 2000. Communication theory will be the foundation of planning, implementing, evaluating and coordinating an integrated marketing communication program. There will be special emphasis on social media. Students will advance their professional competencies in written and oral communication, teamwork and critical thinking.	МКТG 301	Summer and Fall
MKTG 430	Personal Selling	Presents the sales principles and skills required by today's professional salesperson, with emphasis on both the business-to-consumer and business-to-business selling environments. Examines current approaches to a variety of selling challenges including prospecting, the selling process, closing the sale and post sale follow up. Presents the principles underlying the sales process and the practical application of these principles to selling situations. Studies the role of selling in the total marketing process.	MKTG 301 or permission of the instructor	Spring
MKTG 440	Product Management	Examines methods of creating new ideas, developing product prototypes, modifying existing products, evaluating market response, and commercializing and launching new products and services. Competitive and global changes and technological, social, legal, economic and related issues are considered in the assessment of market potential, corporate resource needs and eventual success.	MKTG 301	Fall
MKTG 495	Internship in Marketing	Provides students with practical real world experience in an organization. The course requires a minimum of 120 hours of practical work with a qualified firm based on explicit statements of student responsibilities and faculty/firm monitoring mechanism. Students will work closely with both the firm and a faculty member.	Nine hours of marketing courses, with a minimum GPA of 3.0, and MGMT 330 is recommended. Permission of the instructor is required.	Consult your faculty internship adviser
MKTG 497	Special Topics in Marketing	The marketing faculty, from time to time, offer an opportunity to integrate new material into the undergraduate program reflecting changes in the field and in the educational needs of students.	MKTG 301	Offered according to demand
MGMT 498	Global Field Study	To better understand and succeed in global business today, there is no better way than direct experience through immersing oneself in a foreign environment. This course will provide an opportunity for lectures and discussion with local experts and students regarding key themes of economic, political and cultural importance to business. The course will engage students in field visits to companies, government agencies and other organizations located abroad.	Prerequisites vary by offering	As available
MKTG 499	Independent Study: Marketing	An independent study completed under the direction of a faculty member.	See your academic adviser	

<sup>\*</sup> Summer offerings may vary

## Consider an Internship to Enhance Your Résumé

Internships allow you to apply your education to real-world practice in your chosen field. They are typically part-time positions in which you work at least 120 hours over the course of a semester. As an intern you will gain valuable experience, have the opportunity to obtain academic credit, and may even get paid. The internship should be related to your academic and career interests.

An internship can provide:

- practical and meaningful work experience;
- specific preparation for employment in a field of your choice;
- increased marketability to future employers;
- enhanced professional network;
- possible full-time employment in that organization;
- credit towards degree requirements.

For more information, including a list of faculty internship advisers, forms required to receive academic credit, and details on how to get started, please visit the following website: **www.ubalt.edu/merrickinternships**. Consult your program checklist or your academic adviser to determine how to integrate the internship course into your program.

## **Apply to the Business Honors Program**

The Merrick School of Business offers a Business Honors Program designed to produce leaders in business. Business Honors students have the opportunity for an enriched curriculum, small class sizes, and exceptional internship opportunities. Students interact closely with faculty and alumni in informal settings and have the opportunity to visit employer sites on special Honors Program field trips. Honors students are also encouraged to participate in the accelerated Bachelor's/Master's option. For more information including entry and program requirements, visit the following website: www.ubalt.edu/honors.

#### **Pursue a Minor**

Minors are typically 15 to 21 credit hours and allow you to expand your skills and knowledge through concentrated study in an area outside of your major. To declare a minor, you must:

- have already declared a major (or declare both a major and a minor at the same time);
- have completed at least 24 credits with a minimum cumulative grade point average of 2.0-2.5, depending on the minor;
- obtain the approval of your academic adviser.

For more information including a list of available minors and requirements, please visit the following website: **www.ubalt.edu/minors**.

## **Global Field Studies**

In the Merrick School of Business, we recognize the importance of enhancing the knowledge base of our students through Global Field Studies. Each year, we offer opportunities to learn more about how business is conducted around the world.

For more information please visit the following website: www.ubalt.edu/merrickglobal.

# **ACADEMIC ADVISING**

### **Vision Statement**

The Merrick Advising Center will establish cooperative learning partnerships with students that provide the foundation for student success.

#### **Mission Statement**

Our mission is to promote student success and degree completion by delivering an individualized academic advising experience. The Merrick Advising Center utilizes technology and student-centered practices to guide students in the creation of their academic plan, empower students to set goals and make decisions by utilizing the full array of university resources. We encourage all students to become active learners by engaging with business professionals and the community through experiential learning opportunities provided by the Merrick School. Our academic advisers work collaboratively with the faculty of the Merrick School to produce graduates who are successful business professionals and leaders in the community.

## **Roles and Responsibilities**

## **Expectations of your adviser:**

- Be accessible via office hours for scheduled appointments (in-person or online), phone, and e-mail.
- · Maintain confidentiality.
- Understand and effectively communicate the curriculum, graduation requirements, and university and college-wide policies and procedures.
- Provide you with information regarding the available resources and services on campus that will enable you to make important decisions related to your education and career.
- Demonstrate how to effectively use student advising tools available in the MyUB student portal.
- Encourage and guide you in developing academic and career goals.
- Monitor and accurately document your progress toward degree completion.
- Provide you with support and an environment in which you can share your thoughts, concerns, and interests throughout your program.

## **Expectations of you, as the advisee:**

- Schedule regular appointments with your adviser in advance of registration deadlines.
- Arrive to appointments on-time and come prepared to each appointment by bringing a copy of your last student program checklist, guide to graduation, and any questions or materials you want to discuss.
- Be an active learner by participating fully in the advising experience.
- Ask questions if you do not understand a requirement or have a specific concern.
- Keep a personal record of your progress toward meeting your goals.
- Become knowledgeable about your program, policies, and procedures.
- Use available resources to monitor your academic progress including understanding how to use MyUB and using your UB email.
- Understand that you are ultimately responsible for your educational plan and achievements.

Student Signature:	
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Adviser Signature:	
Date of initial appointment:	

# My Success Checklist: Submit all remaining final transcripts and documentation to the Office of Admission. Meet with my academic adviser prior to registering for my first semester. Take the writing placement test (for all UB students prior to registering for WRIT 300). Take the math placement test (for all students who have not completed MATH 111 College Algebra or MATH 115 Introductory Statistics prior to coming to UB). Complete the plagiarism tutorial during the first semester. This must be completed prior to registering for my second semester. Become familiar and comfortable with using Sakai, UB's e-Learning platform, and complete the Sakai tutorial. Sakai will be used in most of your business courses and will be used for all online classes. Make the UB email system my official method of communicating with all professors and UB staff. Review your Academic Requirements in your MyUB Student Portal prior to advisement and registration each semester. Schedule regular appointments with my academic adviser throughout my program to ensure I am staying on track to graduation. Take advantage of the experiential learning opportunities offered by the Merrick School of Business: \_\_ Career-focused speaker series featuring alumni and business professionals \_\_ Find an internship and gain academic credit: www.ubalt.edu/merrickinternships \_\_ Participate in a Global Field Study: www.ubalt.edu/merrickglobal \_\_ Register for an enhanced course (Check the schedule of classes each semester for these offerings.) **Graduation**

program requirements.
Apply for graduation during the first week of classes in my last semester at UB. This application must be filed in order to
be approved for graduation.

Prior to my last semester, schedule an appointment with my academic adviser to ensure that I have met all

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www.ubalt.edu/merrick