

**PROGRAM TO PROGRAM ARTICULATION AGREEMENT**

Agreement with Respect to Applying the  
**Associate of Applied Sciences Degree Program in  
Financial Services Major**

Towards the  
**Business Economics Major**  
**Bachelor of Science or Arts Degree Program**

Between  
Lake Area Technical College  
and  
South Dakota State University

---

**I. Parties**

The parties to this agreement are Lake Area Technical College (LATC) and South Dakota State University (SDSU).

**II. Purpose**

The purpose of this agreement is to:

- A. have a signed articulation agreement that addresses the varying needs of students and complementary nature of the institution's programs;
- B. provide increased educational opportunities for students from South Dakota and the region;
- C. extend and clarify educational opportunities for students; and
- D. provide LATC students who have completed the A.A.S. degree in Financial Services an opportunity to earn a Bachelor of Science or Arts degree with a major in Business Economics at SDSU.

**III. Academic Program**

- A. Upon successful completion of the major requirements, as indicated below, SDSU will accept 25 technical course credits from the A.A.S. degree in Financial Services. Additional transferable system general education credits may be earned at LATC, but no more than 60 credits total may be transferred from LATC to SDSU. Students must meet all Board of Regents policies and university graduation requirements in order to receive a degree.
- B. Requirements to be completed at SDSU to earn a Bachelor of Science or Arts degree with a major in Business Economics are outlined below.

The general education coursework to meet South Dakota Regental System's General Education Requirements (SGR) must also be completed as outlined below. This coursework may be taken at LATC if equivalent courses are available.

Please note that BOR Policy 2.5 states, “Total transfer credit for work at two-year technical or community college may not exceed one-half of the hours required for completion of the baccalaureate degree at the accepting institution unless an approved program-specific waiver exists.” For this program, that number is 60 credits.

System General Education Requirements SGRs (19-21 credits from classes on the approved lists in SDSU Bulletin.

1. SGR Goal #1: Written Communication: ENGL 201 (3 credits)
2. SGR Goal #4: Humanities and Arts/Diversity (6 credits in two disciplines or in a sequence of modern foreign language courses)
3. SGR Goal #5: Mathematics : MATH 121 or MATH 123 (4-5 credits)
4. SGR Goal #6: Natural Sciences (6 credits)

College of Arts, Humanities and Social Sciences Requirements (3+ credits)

**Bachelor of Science Degree Requirements 7 credits**

1. Natural Sciences Class (4 credits) from the approved list in SDSU Bulletin, taken as needed to earn 10 or more science credits from at least two different disciplines, with a minimum of two labs
2. A minor, second major, teaching specialization: Satisfied in full by completion of the A.A.S. degree from LATC.
3. AHSS 111, Introduction to Global Citizenship and Diversity, (3 credits)

**Bachelor of Arts Degree Requirements 3+ credits**

1. Completion of a Modern Foreign Language through the 202 level (0-6 credits)
2. A minor, second major, teaching specialization: Satisfied in full by completion of the A.A.S. degree from LATC.
3. AHSS 111, Introduction to Global Citizenship and Diversity, (3 credits)

Major Requirements (55-60 credits)

1. ECON 201\*\*, Principles of Microeconomics (0 Credits)
2. ECON 202\*, Principles of Macroeconomics (0-3 Credits)
3. BLAW 350, Legal Environment of Business (3 Credits)
4. DSCI 424, Operations Research  
or BADM 321, Business Statistics II (3 Credits)
5. ECON 301, Intermediate Microeconomics  
OR ECON 431, Managerial Economics (3 Credits)
6. ECON 302, Intermediate Macroeconomics  
OR ECON 330, Money and Banking (3 Credits)
7. ECON 319, Seminar with Industry Leaders (1 Credit)
8. FIN 310, Business Finance (3 Credits)
9. HRM 460, Human Resource Management (3 Credits)
10. MGMT/ CSC 325, Management Information Systems (3 Credits)
11. MGMT 360, Organization and Management (3 Credits)
12. MKTG 370, Marketing (3 Credits)
13. BADM 485, Business and Financial Decisions in a Global Economy (capstone) (3 credits)

14. Upper-division Electives in the following subject areas (15 credits)  
ACCT/AGEC/BADM/BLAW/DSCI/ECON/ENTR/FIN/HRM/MGMT/MKTG
15. ENGL 379, Technical Communication (3 Credits)
16. STAT 281, Introduction to Statistics (3 Credits)  
*\*If the starred courses above are taken at LATC, they will reduce the number of credits needed from SDSU to satisfy the Business Economics major requirements.  
\*\*ECON 201 is required in the LATC program and satisfies 3 credits of SGR #3 and the Business Economics major requirements.*

Program or General Electives (0 credits): if/as needed to reach 120 credit hours total required for graduation.

**Total minimum number of credits at SDSU: 77**

**Total number of credits from LATC: 43**

**Total minimum credits required: 120**

Additional Requirements:

1. Students transferring from Lake Area Technical College must have a cumulative GPA of "C" (2.0 on a 4.0 scale)
2. At least 33 credits for the degree must be upper-division (300 or higher) courses.
3. Students must earn a grade of "C" or better in CSC/MGMT 325 Management Information Systems, FIN 310 Business Finance, HRM 460 Human Resource Management, and MGMT 360 Organization and Management.

**IV. Obligations**

Both parties agree to confer with each other on a yearly basis regarding changes in curricula involved in this articulation agreement.

**V. Modifications**

This agreement may be modified from time to time by the South Dakota Board of Regents and Lake Area Technical College with approval from the South Dakota Board of Education. Modifications may not diminish the entitlements enjoyed by students who have already attended classes delivered under the terms of earlier versions of the agreement, except in rare instances in which retroactive implementation of modifications may be required to comply with accreditation standards or to conform to professional licensure requirements.

**VI. Effective Date of Agreement**

Start Date of Fall 2020 Terms at LATC and SDSU. The agreement applies to students who graduated from LATC within the 10 years immediately prior to application and admission into SDSU.

**VII. Acceptance of Agreement**

**For South Dakota State University**

*Lynn Sargent* Date: 3/4/2020  
Dean, College of Arts, Humanities and Social Sciences

*R. O. Hel* Date: 3-5-2020  
Provost and Vice President for Academic Affairs

**For Lake Area Technical College**

*Mark [Signature]* Date: 1/21/20  
President, Lake Area Technical College

**APPENDIX A**  
**PLANS OF STUDY FOR**  
**Associate of Applied Science in Financial Services at Lake Area Technical College to enroll in**  
**SDSU's Bachelor of Science or Arts Degree with a major in Business Economics**

**74.5 CREDITS AAS DEGREE IN Financial Services**

**Required or Suggested coursework Transferable to SDSU (18-21 credits)**

- PSYC 101, General Psychology (3 credits)\*
- SPCM 101, Fundamentals of Speech (3 credits)\*
- ENGL 101, Composition (3 credits)\*
- MATH 114, College Algebra (3 credits)\*
- ECON 201, Principles of Microeconomics I (3 credits)\*
- ECON 202, Principles of Macroeconomics II (3 credits)\*
- CSC 105, Computer Software Applications (3 credits)\*

**Financial Services • Agri-Financial E-Degree Option**  
Semester Course Outline • 2019 – 2020

27 Months (6 Semesters of Part-time Enrollment) • Revised: 7/25/19  
Associate of Applied Science (A.A.S.) Degree • Credits Required for Graduation: 74.5



**First Fall Semester**

Course Number	Course Title	Clock Hours	Credits
AG 159	Farm/Ranch Records	45	3
ACCT 210	Principles of Accounting I	45	3
<b>Total</b>		<b>90</b>	<b>6</b>

**First Spring Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 160	Principles of Selling	45	3
BUS 220	Personal Finance	45	3
ACCT 211	Principles of Accounting II	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 219	Fundamentals of Lending I	45	3
BUS 236	Financial Management	45	3
ACCT 218	Tax Accounting I	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Spring Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 213	Marketing Financial Services	45	3
BUS 222	Fundamentals of Lending II	45	3
ACCT 224	Financial Statement Analysis	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Third Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 140	Business Law	45	3
BUS 200	Principles of Banking	45	3
BUS 226	Wealth Management	30	2
<b>Total</b>		<b>120</b>	<b>8</b>

Course Number	Course Title	Clock Hours	Credits
BUS 241	Ag Lending	45	3
BUS 246	Internship A	180	3
BUS 247	Internship B or Elective	180	3
CSC 105	Computer Software Applications *	45	3
CSC 125	Advanced Computer Applications	45	3
CSS 100	Career Search Strategies	8	.5
ECON 201	Principles of Microeconomics I *	45	3
ECON 202	Principles of Macroeconomics II *	45	3
ENGL 101	Composition *	45	3
MATH 101	Intermediate Algebra	45	3
or			
MATH 114	College Algebra *	45	3
PSYC 101	General Psychology *	45	3
SPCM 101	Fundamentals of Speech *	45	3
<b>Total</b>		<b>773</b>	<b>33.5</b>

All elective and/or additional courses not listed on your current program outline must be approved by your adviser and appropriately identified on the current program semester outline of any Ag Option, Business Associate Option, or Financial Services Option.

Courses marked with an asterisk (\*) can be transferred directly to the university system. Students should speak with an advisor before doing so.

**Financial Services • Consumer Financial E-Degree Option**  
Semester Course Outline • 2019 – 2020

27 Months (6 Semesters of Part-time Enrollment) • Revised: 7/25/19  
Associate of Applied Science (A.A.S.) Degree • Credits Required for Graduation: 74.5



**First Fall Semester**

Course Number	Course Title	Clock Hours	Credits
AG 159	Farm/Ranch Records	45	3
ACCT 210	Principles of Accounting I	45	3
<b>Total</b>		<b>90</b>	<b>6</b>

**First Spring Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 209	Principles of Insurance	45	3
BUS 220	Personal Finance	45	3
ACCT 211	Principles of Accounting II	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 219	Fundamentals of Lending I	45	3
BUS 236	Financial Management	45	3
ACCT 218	Tax Accounting I	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Spring Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 213	Marketing Financial Services	45	3
BUS 222	Fundamentals of Lending II	45	3
ACCT 224	Financial Statement Analysis	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Third Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 140	Business Law	45	3
BUS 200	Principles of Banking	45	3
BUS 226	Wealth Management	30	2

Course Number	Course Title	Clock Hours	Credits
BUS 160	Principles of Selling	45	3
BUS 246	Internship A	180	3
BUS 247	Internship B or Elective	180	3
CSC 105	Computer Software Applications *	45	3
CSC 125	Advanced Computer Applications	45	3
CSS 100	Career Search Strategies	8	.5
ECON 201	Principles of Microeconomics I *	45	3
ECON 202	Principles of Macroeconomics II *	45	3
ENGL 101	Composition *	45	3
MATH 101	Intermediate Algebra	45	3
or			
MATH 114	College Algebra *	45	3
PSYC 101	General Psychology *	45	3
SPCM 101	Fundamentals of Speech *	45	3
<b>Total</b>		<b>773</b>	<b>33.5</b>

All elective and/or additional courses not listed on your current program outline must be approved by your adviser and appropriately identified on the current program semester outline of any Ag Option, Business Associate Option, or Financial Services Option.

Courses marked with an asterisk (\*) can be transferred directly to the university system. Students should speak with an advisor before doing so.

**Financial Services • Business Accounting | E-Degree Option**  
**Semester Course Outline • 2019 – 2020**

 27 Months (6 Semesters of Part-time Enrollment) • Revised: 7/25/19  
 Associate of Applied Science (A.A.S.) Degree • Credits Required for Graduation: 74.5

**First Fall Semester**

Course Number	Course Title	Clock Hours	Credits
AG 159	Farm/Ranch Records	45	3
ACCT 210	Principles of Accounting I	45	3
<b>Total</b>		<b>90</b>	<b>6</b>

**First Spring Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 220	Personal Finance	45	3
ACCT 211	Principles of Accounting II	45	3
ACCT 222	Payroll Accounting	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 236	Financial Management	45	3
ACCT 218	Tax Accounting I	45	3
ACCT 230	Principles of Accounting III	45	3
<b>Total</b>		<b>135</b>	<b>9</b>

**Second Spring Semester**

Course Number	Course Title	Clock Hours	Credits
ACCT 224	Financial Statement Analysis	45	3
ACCT 233	Principles of Accounting IV	45	3
ACCT 235	Tax Accounting II	30	2
ACCT 237	Applied Federal Income Tax	28	1
<b>Total</b>		<b>148</b>	<b>9</b>

**Third Fall Semester**

Course Number	Course Title	Clock Hours	Credits
BUS 140	Business Law	45	3
BUS 226	Wealth Management	30	2
ACCT 214	Cost Accounting	45	3
<b>Total</b>		<b>120</b>	<b>8</b>

Course Number	Course Title	Clock Hours	Credits
ACCT 220	Computer Accounting Applications	45	3
BUS 246	Internship A	180	3
BUS 247	Internship B or Elective	180	3
CSC 105	Computer Software Applications *	45	3
CSC 125	Advanced Computer Applications	45	3
CSS 100	Career Search Strategies	8	.5
ECON 201	Principles of Microeconomics I *	45	3
ECON 202	Principles of Macroeconomics II *	45	3
ENGL 101	Composition *	45	3
MATH 101 or MATH 114	Intermediate Algebra or College Algebra *	45	3
PSYC 101	General Psychology *	45	3
SPCM 101	Fundamentals of Speech *	45	3
<b>Total</b>		<b>773</b>	<b>33.5</b>

All elective and/or additional courses not listed on your current program outline must be approved by your adviser and appropriately identified on the current program semester outline of any Ag Option, Business Associate Option, or Financial Services Option.

Courses marked with an asterisk (\*) can be transferred directly to the university system. Students should speak with an advisor before doing so.