

FERRIS STATE UNIVERSITY

RISK MANAGEMENT AND INSURANCE TRANSFER GUIDE AND ARTICULATION AGREEMENT FOR NORTHWESTERN MICHIGAN COLLEGE

Ferris Program: Risk Management and Insurance

Degree Type: Bachelor of Science

Ferris College: College of Business

Transfer School: Northwestern Michigan College (NMC)

Consortium Eligible: Yes

Articulation Agreement: Yes

Total Credits Required: 120-122

Catalog Year: 2025-2026

The effective dates of this Articulation Agreement are TBD.

GENERAL EDUCATION REQUIREMENTS – 39-41 Credits Required

Students are encouraged to work with an advisor to select appropriate general education courses. Diversity Competency - 2 Courses Required. If not met by courses taken for Culture, Self and Society, or MTA, a student must meet the following: 1 course with the Global Diversity attribute and 1 course with the U.S. Diversity attribute.

Visit the Ferris State [general education page](#) for more information.

Communication Competency

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|----------------------------------|---|---------------------|-------------------------------------|
| COMM 105 or COMM 121 or COMM 221 | Interpersonal Communication or Fundamentals of Public Speaking or Small Group Decision Making | 3 | BUS 155 or COM 111 or No Equivalent |
| ENGL 150 | English 1 | 3 | ENG 111 |
| ENGL 250 | English 2 | 3 | ENG 112 |
| ENGL 325 | Advanced Business Writing | 3 | No Equivalent |

Quantitative Literacy Competency

Requirements for Quantitative Literary Competency can be met with the following:

- Official Pre-2016 Math SAT Score of 560 or Higher
- Official Post-2016 Math SAT Score of 580 or Higher
- Official Math ACT Score of 24 or Higher

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|----------------------|--|---------------------|--------------------|
| MATH 114 or MATH 115 | Quantitative Reasoning for Professionals 2 or Intermediate Algebra | 4 or 3 | MTH 120 or MTH 111 |

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Natural Sciences Competency

Two courses are required with a minimum of 6 credits: must have at least one lab course.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|----------------------------|---------------------|-----------------|
| Varies | Natural Sciences Electives | 6 | Varies |

Culture Competency

Three courses are required with a minimum of 9 credits: must be from two different disciplines and have at least one at FSU 200 level or higher course, and have no more than 5 credits from Culture Competency Activities.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|---------------------|---------------------|-----------------|
| Varies | Culture Electives | 9 | Varies |

Self and Society Competency

Three courses are required with a minimum of 9 credits: must be from two different disciplines and have at least one at FSU 200 level or higher course.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|------------------------------|---------------------|-----------------|
| ECON 201 | Principles of Microeconomics | 3 | ECO 202 |
| ECON 202 | Principles of Macroeconomics | 3 | ECO 201 |
| Varies | Self and Society Elective | 3 | Varies |

COLLEGE REQUIREMENTS – 81 Credits Required

Business Core Requirements

30 Credits Required. These courses are used to calculate the core 2.00 GPA requirement.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|-------------------------------------|---------------------|---|
| ACCT 201 | Principles of Financial Accounting | 3 | ACC 121 |
| ACCT 202 | Principles of Managerial Accounting | 3 | ACC 122 |
| STQM 260 | Introduction to Statistics | 3 | MTH 131 |
| MGMT 301 | Applied Management | 3 | MGT 241 |
| BLAW 321 | Contracts and Sales | 3 | No Equivalent or *Approved Substitution BUS 261 |

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| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|-----------------------------------|---------------------|-----------------|
| MKTG 321 | Principles of Marketing | 3 | MKT 201 |
| MGMT 370 | Quality and Operations Management | 3 | No Equivalent |
| FINC 322 | Financial Management 1 | 3 | No Equivalent |
| ISYS 321 | Business Information Systems | 3 | No Equivalent |
| BUSN 499 | Integrating Experience | 3 | No Equivalent |

Major Courses

27 Credits Required. These courses are used to calculate the major 2.00 GPA requirement.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|--|---------------------|---|
| RMIN 200 | Foundations of Risk Management and Insurance | 3 | No Equivalent |
| RMIN 252 | Commercial Insurance | 3 | No Equivalent |
| RMIN 253 | Personal Insurance | 3 | No Equivalent |
| RMIN 320 | Insurance Company Operations | 3 | No Equivalent |
| BLAW 330 | Insurance Law | 3 | No Equivalent |
| RMIN 461 | Risk Management 1 | 3 | No Equivalent |
| RMIN 462 | Risk Management 2 | 3 | No Equivalent |
| RMIN 489 | Risk and Insurance Seminar | 3 | No Equivalent |
| MGMT 491 | Management Internship | 3 | No Equivalent or Work Experience (Advisor Approval) |

Additional Requirements

6 Credits Required. These courses are used to calculate the major 2.00 GPA requirement.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|--|--|---------------------|--|
| ISYS 105 | Introduction to Microcomputer Systems and Software | 3 | CIT 100 |
| COMM 251 or COMM 332 or COMM 336 or COMM 365 or COMM 370 or Directed Elective (Advisor Approval) | Argumentation and Debate or Persuasive Speaking or Technical and Professional Presentation | 3 | No Equivalent or No Equivalent or No Equivalent or No Equivalent or BUS 231 or |

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| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|---|---------------------|-----------------|
| | or Intercultural Communication or Communication and Conflict or Directive Elective (Advisor Approval) | | Varies |

MINOR OR RISK MANAGEMENT AND INSURANCE AREA OF EMPHASIS – 18 Credits Required

A minimum of 18 credits is required, choose one of the following: 1) A minor; or 2) The Risk Management and Insurance Area of Emphasis.

Minor

These courses are not used to calculate the major 2.00 GPA requirement.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------|---------------------------|---------------------|-----------------|
| Varies | Varies (Advisor Approval) | 18 | Varies |

Risk Management and Insurance Area of Emphasis

These courses are used to calculate the major 2.00 GPA requirement.

| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---------------------------|---|---------------------|--|
| (Choose 6 of 15) FINC 300 | Mathematics of Finance | 3 | No Equivalent |
| (Choose 6 of 15) RMIN 305 | Property and Casualty Insurance Licensing | 3 | No Equivalent or Property & Casualty License |
| (Choose 6 of 15) MGMT 310 | Small Business Management | 3 | MGT 245 |
| (Choose 6 of 15) MGMT 338 | Employee Benefits | 3 | No Equivalent |
| (Choose 6 of 15) MGMT 350 | Management Metrics and Decision Making | 3 | No Equivalent |
| (Choose 6 of 15) ISIN 360 | Risk Analysis and Strategy | 3 | No Equivalent |
| (Choose 6 of 15) MGMT 373 | Human Resource Management | 3 | MGT 251 |
| (Choose 6 of 15) RMIN 401 | Risk and Insurance Technology | 3 | No Equivalent |
| (Choose 6 of 15) RMIN 483 | Insurance Agency Operations | 3 | No Equivalent |

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| Ferris Course | Ferris Course Title | Ferris Credit Hours | Transfer Course |
|---|---------------------|---------------------|-----------------|
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |
| (Choose 6 of 15) Directed Elective (Advisor Approval) | | 3 | Varies |

ADMISSION REQUIREMENTS

New Student Admission Requirements

2.50 High School GPA (on a 4.00 scale)

- SAT Scores - Two of the Three Criteria:
 - a. ERW SAT score of 450 or higher.
 - b. Math SAT score of 500 or higher. Placement in MATH 109 or 110 will be considered (Math SAT score of 480 or higher).
 - c. Composite SAT of 900 or higher.
- ACT Scores - Two of the Three Criteria:
 - a. English ACT score of 16 or higher.
 - b. Math ACT score of 19 or higher.
 - c. Reading ACT score of 19 or higher.

Transfer Student Admission Requirements

- Combined college or university GPA of 2.35 (on a 4.00 scale) from all institutions attended. GPA based on completion of 12 credit hours or more.
- Transfer equivalency for Ferris State University's ENGL 150 or placement during the first semester at Ferris State University which would require an English ACT score of 16 or higher; or ERW SAT score of 450 or higher; or English Accuplacer score of 6 or higher.
- Transfer equivalency for Ferris State University's MATH 114 or 115 or placement during the first semester at Ferris State University which would require a Math ACT score of 19 or higher; Math SAT of 500 or higher; or Math Accuplacer scores: Elementary Algebra score 75 or higher and College Level Math 0 to 49.

Ferris Statewide - Northwestern Michigan College

(231) 995-1734

FerrisNorth@Ferris.edu

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MORE INFORMATION

To fulfill the residency requirement for a bachelor's degree a student must earn a minimum of 30 credits from Ferris State University.

Steps to Apply

- Complete your [free application](#).
- Submit official transcripts
 - Submit official transcripts from every school attended to Transfer@Ferris.edu
 - Or mail to:
Ferris State University Admissions Office
1201 S. State St., CSS 201
Big Rapids, MI 49307
- Submit test scores (if required)
 - ACT Scores; go to the [ACT website](#) - Ferris State University School Code: 1994
 - SAT, CLEP and AP Scores; go to the [College Board website](#) - Ferris State University School Code: 1222

Advising Notes

It is recommended that potential applicants meet with an advisor to review the degree, course schedule, transfer policies and have any questions answered prior to completing an application. Ferris accepts transfer courses in which the student earned a letter grade of "C" or better. Additional policies such as the Ferris Sunset and Residency Requirement should be discussed with a Ferris advisor. Students who are completing the MTA may have different general education course requirements for the particular degree selected.

Meeting with a Ferris advisor prior to the selection of general education or elective coursework may reduce the chance of completing a course that will not apply toward the selected degree. Students must work with their Ferris advisor to declare a Minor or Concentration and for the selection of Directed Electives.

Once admitted, students are required to complete an orientation and should continue to meet with an advisor as they work toward graduation.

To schedule an appointment or for additional transfer resources and policies see our [Transfer Resource page](#).

*Indicates an approved Ferris course substitution

Reverse Transfer Agreement

Ferris has reverse transfer agreements with several Michigan Community Colleges. Under such agreement, Ferris will provide your official University transcript to a partner school you have attended, so that they may grant you an associate or bachelor's degree upon completion of sufficient and appropriate credit hours from both institutions. In turn, the degree-granting institution will provide Ferris with an updated transcript reflecting the newly earned credential.

Michigan Transfer Agreement (MTA)

Ferris participates in the Michigan Transfer Agreement (MTA). This agreement will facilitate the transfer of general education requirements from one Michigan institution to another. Students may complete the MTA as part of a degree program or as a stand-alone package. The MTA consists of a minimum of 30 general education credit hours as identified by the college or university.

Students transferring to Ferris with the Michigan Transfer Agreement (MTA) and entering a degree program will have met a 30-hour block of lower-level general education courses. However, this does not exempt students from completing program-specific prerequisites or higher-level general education course requirements. Students should contact their advisor regarding classes that meet the MTA.

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Transfer Equivalencies Tools

The transfer equivalencies link is located in the Transfer Resources section at transfer.ferris.edu.

Disclaimer

Transfer guides are not intended to be a contract with Ferris. The information in this guide is subject to change and is aligned with the catalog year listed above. Students should contact their community college and/or Ferris to keep informed of changes. Students' final responsibility for verifying all transfer information lies with the student. Please refer to the [Ferris catalog](#) for the most current curriculum.

Partners may contact the Office of Transfer and Secondary School Partnerships with questions or updates at TransferGuidesArticulations@Ferris.edu.