

FERRIS STATE UNIVERSITY

RISK MANAGEMENT AND INSURANCE ARTICULATION AGREEMENT AND TRANSFER GUIDE 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

Consortium Eligible: Yes

Articulation Agreement: Yes

Total Credits Required: 120-122

Catalog Year: 2025-2026

The effective dates of this Articulation Agreement are August 1, 2025 to August 1, 2028.

This agreement provides a transfer pathway from NMC Associate in Science and Arts (ASA) in Business Administration into Ferris Bachelor of Science in Risk Management and Insurance.

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 123
STQM 260	Introduction to Statistics	3	MTH 131
MGMT 301	Applied Management	3	MGT 241
BLAW 321	Contracts and Sales	3	No Equivalent
MKTG 321	Principles of Marketing	3	MKT 201

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Ferris Course	Ferris Course Title	Ferris Credit Hours	Transfer Course
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 or Intercultural	3	No Equivalent or No Equivalent or No Equivalent or No Equivalent or BUS 231 or Varies

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

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	No Equivalent
(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:
 1. ERW SAT score of 450 or higher.
 2. Math SAT score of 500 or higher. Placement in MATH 109 or 110 will be considered (Math SAT score of 480 or higher).
 3. Composite SAT of 900 or higher.
- ACT Scores - Two of the Three Criteria:
 1. English ACT score of 16 or higher.
 2. Math ACT score of 19 or higher.
 3. 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

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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.