

Program Guidebook

Bachelor of Science, Finance

B.S. Finance will prepare graduates for the challenges of the profession by focusing on five key areas: Personal Finance, Financial Analysis and Management, Risk Management, Accounting and Financial Technology and Innovation.

Understanding the Competency-Based Approach

Practically speaking, how do competency-based programs like those offered at Western Governors University (WGU) work? Unlike traditional universities, WGU does not award degrees based on completion of a certain number of credit hours or a certain set of required courses. Instead, you will earn your degree by demonstrating your skills, knowledge, and understanding of important concepts.

Progress through a degree program is governed not by the amount of time you spend in class but by your ability to demonstrate mastery of competencies as you complete required courses. Of course, you will need to engage in learning experiences as you review competencies or develop knowledge and skills in areas in which you may be weak. To help you acquire the knowledge and skills you need to complete your courses and program, WGU provides a rich array of learning resources. Your program mentor will work closely with you to help you understand the competencies required for your program and to help you create a schedule for completing your courses. You will also work closely with course instructors as you engage in each of your courses. As subject matter experts, course instructors will guide you through the content you must master to pass the course assessments.

The benefit of this competency-based system is that it enables students who are knowledgeable about a particular subject to make accelerated progress toward completing a degree, even if they lack college experience. You may have gained skills and knowledge of a subject while on the job, accumulated wisdom through years of life experience, or already taken a course on a particular subject. WGU will award your degree based on the skills and knowledge that you possess and can demonstrate—not the number of credits hours on your transcript.

Accreditation

Western Governors University is the only university in the history of American higher education to have earned accreditation from four regional accrediting commissions. WGU's accreditation was awarded by (1) the Northwest Commission on Colleges and Universities, (2) the Higher Learning Commission of the North Central Association of Colleges and Schools, (3) the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges, and (4) the Accrediting Commission for Senior Colleges and Universities of the Western Association of Schools and Colleges. The university's accreditation status is now managed by the Northwest Commission on Colleges and Universities (NWCCU), which reaffirmed WGU's accreditation in February 2020. The WGU Teachers College is accredited at the initial-licensure level by the Council for the Accreditation of Educator Preparation (CAEP) and by the Association for Advancing Quality in Educator Preparation (AAQEP). The nursing programs are accredited by the Commission on Collegiate Nursing Education (CCNE). The Health Information Management program is accredited by the Commission on Accreditation for Health Informatics and Information Management Education (CAHIIM). The College of Business programs are accredited by the Accreditation Council for Business Schools and Programs (ACBSP).

The Degree Plan

The focus of your program is your personalized Degree Plan. The Degree Plan is a detailed blueprint of the courses you will need to complete in order to earn your degree. The Degree Plan also lays out the accompanying learning resources and assessments that compose your program. The list of courses in the Degree Plan is often referred to as the standard path. The amount of time it takes to complete your program depends on both the amount of new information you need to learn and the amount of time you plan to devote each week to study. Your program mentor and course instructors will help you assess your strengths and development needs to establish a study plan.

Students vary widely in the specific skills and information they need to learn. For example, some students may be highly knowledgeable in a particular subject matter and would not need to engage in new learning opportunities. Other students may find that portions of the program require them to learn new information and that they need to take an online class or participate in a study module to acquire the knowledge and skills needed to fulfill program competencies in that area. Some individuals may be able to devote as little

as 15–20 hours per week to the program, while others may need to devote more time. For this reason, pre-assessments are there to help your program mentor form a profile of your prior knowledge and create a personalized Degree Plan.

How You Will Interact with Faculty

At WGU, faculty serve in specialized roles, and they will work with you individually to provide the guidance, instruction, and support you will need to succeed and graduate. As a student, it is important for you to take advantage of this support. It is key to your progress and ultimate success. Upon your enrollment, you will be assigned a program mentor—an expert in your field of study who will provide you with regular program-level guidance and support from the day you start until the day you graduate. Your program mentor will set up regular telephone appointments (weekly at first) with you, which you will be expected to keep. The mentor will review program competencies with you and work with you to develop a plan and schedule for your coursework. Your program mentor will serve as your main point of contact throughout your program—helping you set weekly study goals, recommending specific learning materials, telling you what to expect in courses, and keeping you motivated. In addition to regular calls, your program mentor is available to help you resolve questions and concerns as they arise.

You will also be assigned to a course instructor for each course. Course instructors are doctoral-level subject matter experts who will assist your learning in each individual course. When you begin a new course, your assigned course instructor will actively monitor your progress and will be in touch to offer one-on-one instruction and to provide you with information about webinars, cohort sessions, and other learning opportunities available to help you acquire the competencies you need to master the course. Your course instructor can discuss your learning for the course, help you find answers to content questions, and give you the tools to navigate the course successfully. In addition, you will communicate with course instructors by posting in the online learning community and participating in live discussion sessions such as webinars and cohorts.

For many of the courses at WGU, you will be required to complete performance assessments. These include reports, papers, presentations, and projects that let you demonstrate your mastery of the required competencies. A separate group of faculty members, called evaluators, will review your work to determine whether it meets requirements. Evaluators are also subject matter experts in their field of evaluation. If your assessment needs further work before it "passes," these evaluators, who review your work anonymously, will provide you with instructional feedback to help you meet evaluation standards and allow you to advance.

Connecting with Other Mentors and Fellow Students

As you proceed through your Degree Plan, you will have direct contact with multiple faculty members. These communications can take a variety of forms, including participation in one-on-one discussions, chats in the learning communities, and live cohort and webinar opportunities. As a WGU student, you will have access to your own personal MyWGU Student Portal, which will provide a gateway to your courses of study, learning resources, and learning communities where you will interact with faculty and other students.

The learning resources in each course are specifically designed to support you as you develop competencies in preparation for your assessments. These learning resources may include reading materials, videos, tutorials, cohort opportunities, community discussions, and live discussions that are guided by course instructors who are experts in their field. You will access your program community during your orientation course to network with peers who are enrolled in your program and to receive continued support through professional enrichment and program-specific chats, blogs, and discussions. WGU also provides Student Services associates to help you and your program mentor solve any special problems that may arise.

Orientation

The WGU orientation course focuses on acquainting you with WGU's competency-based model, distance education, technology, and other resources and tools available for students. You will also utilize WGU program and course communities, participate in activities, and get to know other students at WGU. The orientation course must be completed before you can start your first term at WGU.

Transferability of Prior College Coursework

Because WGU is a competency-based institution, it does not award degrees based on credits but rather on demonstration of competency. However, if you have completed college coursework at another accredited institution, or if you have completed industry certifications, you may have your transcripts and certifications evaluated to determine if you are eligible to receive some transfer credit. The guidelines for determining what credits will be granted varies based on the degree program. Students entering graduate programs must have their undergraduate degree verified before being admitted to WGU. To review more information in regards to transfer guidelines based on the different degree programs, you may visit the Student Handbook found at the link below and search for "Transfer Credit Evaluation."

Click here for the Student Handbook

WGU does not waive any requirements based on a student's professional experience and does not perform a "résumé review" or "portfolio review" that will automatically waive any degree requirements. Degree requirements and transferability rules are subject to change in order to keep the degree content relevant and current.

Remember, WGU's competency-based approach lets you take advantage of your knowledge and skills, regardless of how you obtained them. Even when you do not directly receive credit, the knowledge you possess may help you accelerate the time it takes to complete your degree program.

Continuous Enrollment, On Time Progress, and Satisfactory Academic Progress

WGU is a "continuous enrollment" institution, which means you will be automatically enrolled in each of your new terms while you are at WGU. Each term is six months long. Longer terms and continuous enrollment allow you to focus on your studies without the hassle of unnatural breaks between terms that you would experience at a more traditional university. At the end of every six-month term, you and your program mentor will review the progress you have made and revise your Degree Plan for your next six-month term.

WGU requires that students make measurable progress toward the completion of their degree programs every term. We call this "On-Time Progress," denoting that you are on track and making progress toward on-time graduation. As full-time students, graduate students must enroll in at least 8 competency units each term, and undergraduate students must enroll in at least 12 competency units each term. Completing at least these minimum enrollments is essential to On-Time Progress and serves as a baseline from which you may accelerate your program. We measure your progress based onthe courses you are able to pass, not on your accumulation of credit hours or course grades. Every time you pass a course, you are demonstrating that you have mastered skills and knowledge in your degree program. For comparison to traditional grading systems, passing a course means you have demonstrated competency equivalent to a "B" grade or better.

WGU assigns competency units to each course in order to track your progress through the program. A competency unit is equivalent to one semester credit of learning. Some courses may be assigned 3 competency units while others may be as large as 12 competency units.

Satisfactory Academic Progress (SAP) is particularly important to students on financial aid because you must achieve SAP in order to maintain eligibility for financial aid. We will measure your SAP quantitatively by reviewing the number of competency units you have completed each term. In order to remain in good

academic standing, you must complete at least 66.67% of the units you attempt over the length of your program—including any courses you add to your term to accelerate your progress. Additionally, during your first term at WGU you must pass at least 3 competency units in order to remain eligible for financial aid. We know that SAP is complex, so please contact a financial aid counselor should you have additional questions. *Please note: The Endorsement Preparation Program in Educational Leadership is not eligible for federal financial aid.

Courses

Your Degree Plan includes courses needed to complete your program. To obtain your degree, you will be required to demonstrate your skills and knowledge by completing the assessment(s) for each course. In general there are two types of assessments: performance assessments and objective assessments. Performance assessments contain, in most cases, multiple scored tasks such as projects, essays, and research papers. Objective assessments include multiple-choice items, multiple-selection items, matching, short answer, drag-and-drop, and point-and-click item types, as well as case study and video-based items. Certifications verified through third parties may also be included in your program. More detailed information about each assessment is provided in each course of study.

Learning Resources

WGU works with many different educational partners, including enterprises, publishers, training companies, and higher educational institutions, to provide high-quality and effective learning resources that match the competencies you are developing. These vary in type, and may be combined to create the best learning experience for your course. A learning resource can be an e-textbook, online module, study guide, simulation, virtual lab, tutorial, or a combination of these. The cost of most learning resources are included in your tuition and Learning Resource Fee. They can be accessed or enrolled for through your courses. Some degree-specific resources are not covered by your tuition, and you will need to cover those costs separately. WGU also provides a robust library to help you obtain additional learning resources, as needed.

Mobile Compatibility:

The following article provides additional details about the current state of mobile compatibility for learning resources at WGU.

Student Handbook article: Can I use my mobile device for learning resources?

Standard Path

As previously mentioned, competency units (CUs) have been assigned to each course in order to measure your academic progress. If you are an undergraduate student, you will be expected to enroll in a minimum of 12 competency units each term. Graduate students are expected to enroll in a minimum of 8 competency units each term. A standard plan for a student for this program who entered WGU without any transfer units would look similar to the one on the following page. Your personal progress can be faster, but your pace will be determined by the extent of your transfer units, your time commitment, and your determination to proceed at a faster rate.

Standard Path for Bachelor of Science, Finance

Course Description	CUs	Term
Organizational Behavior	3	1
Fundamentals for Success in Business	3	1
Personal Finance	3	1
Critical Thinking: Reason and Evidence	3	1
Emotional and Cultural Intelligence	3	2
Applied Probability and Statistics	3	2
Composition: Writing with a Strategy	3	2
Business Ethics	3	2
Global Arts and Humanities	3	3
Principles of Financial and Managerial Accounting	3	3
Applied Algebra	3	3
Values-Based Leadership	3	3
Functions of Human Resource Management	3	4
Fundamentals of Spreadsheets and Data Presentations	3	4
Innovative and Strategic Thinking	3	4
Quantitative Analysis For Business	3	4
Business Environment Applications I: Business Structures and Legal Environment	2	5
Finance Skills for Managers	3	5
Principles of Management	4	5
Information Technology Management Essentials	3	5
Business Environment Applications II: Process, Logistics, and Operations	2	6
Financial Statement Analysis	3	6
Business Law for Accountants	3	6
Health, Fitness, and Wellness	4	6
Concepts in Marketing, Sales, and Customer Contact	3	7
Principles of Economics	3	7
Corporate Finance	3	7
Employment and Labor Law	3	7
Operations and Supply Chain Management	3	8
Financial Management I	3	8
Project Management	3	8
Integrated Physical Sciences	3	8
Introduction to Sociology	3	9
Financial Management II	3	9
Enterprise Risk Management	3	9

Course Description	CUs	Term
Introduction to Communication: Connecting with Others	3	9
US History: Stories of American Democracy	3	10
Innovation in Finance	3	10
Managing in a Global Business Environment	3	10
Finance Capstone	3	10

Changes to Curriculum

WGU publishes an Institutional Catalog, which describes the academic requirements of each degree program. Although students are required to complete the program version current at the time of their enrollment, WGU may modify requirements and course offerings within that version of the program to maintain the currency and relevance of WGU's competencies and programs. When program requirements are updated, students readmitting after withdrawal from the university will be expected to re-enter into the most current catalog version of the program.

Areas of Study for Bachelor of Science, Finance

The following section includes the areas of study in the program, with their associated courses. Your specific learning resources and level of instructional support will vary based on the individual competencies you bring to the program and your confidence in developing the knowledge, skills, and abilities required in each area of the degree. The Degree Plan and learning resources are dynamic, so you need to review your Degree Plan and seek the advice of your mentor regarding the resources before you purchase them.

Business Management

Organizational Behavior

Organizational Behavior and Leadership explores how to lead and manage effectively in diverse business environments. Students are asked to demonstrate the ability to apply organizational leadership theories and management strategies in a series of scenario-based problems.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate can describe the effects of specified influences on individual behavior.
- The graduate can recommend appropriate principles or techniques for guiding the development of a group.
- The graduate can determine which type of team and team leadership should be used to accomplish a task or project.
- The graduate analyzes the culture within an organization to determine how to work effectively within that organization.
- The graduate can analyze leadership theories, methods, and tools in given situations and select the appropriate behavior of the leader.
- The graduate can develop and recommend how to implement effective performance evaluation processes.

Business Ethics

Business Ethics is designed to enable students to identify the ethical and socially responsible courses of action available through the exploration of various scenarios in business. Students will also learn to develop appropriate ethics guidelines for a business. This course has no prerequisites.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate analyzes ethical and socially responsible courses of action in a given business situation.
- The graduate analyzes ethical considerations that shape business leadership.
- The graduate applies ethical principles to employment.
- The graduate applies ethical principles to environmental concerns confronting business.
- The graduate applies ethical principles to international business.
- The graduate evaluates ethical policies in a given business scenario.

Values-Based Leadership

Values-Based Leadership guides students to learn by reflection, design, and scenario planning. Through a combination of theory, reflection, value alignment, and practice, the course helps students examine and understand values-based leadership and explore foundations in creating a culture of care. In this course, students are given the opportunity to identify and define their personal values through an assessment and reflection process. Students then evaluate business cases to practice mapping the influence of values on their own leadership. In this course, students also participate in scenario planning, where they can practice implementing their values in their daily routine (i.e., behaviors) and then in a leadership setting. The course illustrates how values-driven leadership is used in goal setting as well as problem-solving at an organizational level. There are no prerequisites for this course.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner identifies their personal values, including honesty, integrity, respect, emotional intelligence, and ethical responsibility, to develop self-awareness through self-assessment.
- The learner describes how interpersonal skills are applied to effectively collaborate, communicate, and lead within a team and across an organization.
- The learner demonstrates how their leadership abilities, including active listening, influence, and ethical responsibility, solve problems and deliver results within an organization.
- The learner explains how the leadership of cultures fosters diversity, inclusion, ethics, and problem-solving.

Quantitative Analysis For Business

Quantitative Analysis for Business explores various decision-making models, including expected value models, linear programming models, and inventory models. This course helps student learn to analyze data by using a variety of analytic tools and techniques to make better business decisions. In addition, it covers developing project schedules using the Critical Path Method. Other topics include calculating and evaluating formulas, measures of uncertainty, crash costs, and visual representation of decision-making models using electronic spreadsheets and graphs. This course has no prerequisites.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate describes common business analytical purposes for quantitative analysis methods.
- The graduate analyzes data through numerical and graphical methods and techniques.
- The graduate uses expected value methods as a decision-making tool.
- The graduate analyzes projects using the critical path to schedule and control project costs.
- The graduate uses linear programming, inventory economic ordering optimization models, and graphical representations to make informed decisions.

Operations and Supply Chain Management

Operations and Supply Chain Management provides a streamlined introduction to how organizations efficiently produce goods and services, determine supply chain management strategies, and measure performance. Emphasis is placed on integrative topics essential for managers in all disciplines, such as supply chain management, product development, and capacity planning. This course will guide students in analyzing processes, managing quality for both services and products, and measuring performance while creating value along the supply chain in a global environment. Topics include forecasting, product and service design, process design and location analysis, capacity planning, management of quality and quality control, inventory management, scheduling, supply chain management, and performance measurement.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate explains appropriate quality management strategies for continuous improvement in an organization.
- The graduate analyzes factors involved in the decision making for process design, capacity planning, and location analysis.
- The graduate analyzes forecasting models, measurement techniques, and scheduling methods.
- The graduate analyzes how just-in-time, TPS, and lean systems improve operating efficiency.
- The graduate analyzes the supply chain for competitive advantage.
- The graduate explains how a business achieves organizational goals and competitive advantage through operations management and inventory management.

Project Management

Project Management prepares you to manage projects from start to finish within any organization structure. The course represents a view into different project-management methods and delves into topics such as project profiling and phases, constraints, building the project team, scheduling, and risk. You will be able to grasp the full scope of projects you may work with on in the future, and apply proper management approaches to complete a project. The course features practice in each

of the project phases as you learn how to strategically apply project-management tools and techniques to help organizations achieve their goals.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate explains how project management helps organizations achieve their goals.
- The graduate describes the project life cycle, including how project constraints will impact a project.
- The graduate explains the criteria and methods used for project selection.
- The graduate explains how different types of project-management methods are used.
- The graduate applies elements of project planning to prepare key documents of a project plan.
- The graduate constructs a project scheduling network diagram including the identification of the critical path.
- The graduate explains key activities for executing, monitoring and controlling, and closing projects.

Business Core

Fundamentals for Success in Business

This introductory course provides students with an overview of the field of business and a basic understanding of how management, organizational structure, communication, and leadership styles affect the business environment. It also introduces them to some of the power skills that help make successful business professionals, including time management, problem solving, emotional intelligence and innovation; while also teaching them the importance of ethics. This course gives students an opportunity to begin to explore their own strengths and passions in relation to the field while also acclimating them to the online competency-based environment.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate identifies common ethical issues that individuals face within organizations.
- The graduate recognizes common organizational functions and values in order to collaborate within them.
- The graduate communicates ideas, opinions, and information suitable for a professional setting.
- The graduate recognizes the emotional reactions of self and others in a variety of professional situations.
- The graduate identifies leadership opportunities to enhance organizational performance.

Emotional and Cultural Intelligence

Emotional and Cultural Intelligence focuses on key personal awareness skills that businesses request when hiring personnel. Key among those abilities is communication. Students will increase their skills in written, verbal, and nonverbal communication skills. The course then looks at three areas of personal awareness including emotional intelligence (EI), cultural awareness, and ethical self-awareness – building on previously acquired competencies and adding new ones. This course helps start students on a road of self-discovery, cultivating awareness to improve both as a business professional and personally.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate applies emotional intelligence (EI) to improve intrapersonal and interpersonal interactions.
- The graduate demonstrates cultural intelligence (CI) within multicultural and contemporary business situations.

Principles of Financial and Managerial Accounting

Principles of Financial and Managerial Accounting provides students with an introduction to the discipline of accounting and its context within the business environment. In this course, students will learn to differentiate between financial, cost, and managerial accounting and where these accounting types fit into the business environment. This course will help students gain a fundamental knowledge of the budgeting process, how to analyze basic financial statements, and how to use spreadsheets to analyze data. This course provides students with a business generalist overview of the field of accounting

and acts as a preview course for the accounting major.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate identifies the role of accounting information and the purpose of the accounting cycle in decision-making.
- The graduate explains how financial statements assist decision-making.
- The graduate determines the elements and processes involved in managing a company's cash flows and operating cycle.
- The graduate explains how controlling costs and profits affects an organization.
- The graduate explains how managerial cost information assists internal decision-making.
- The graduate explains how various costing methodologies assist internal decision-making.

Fundamentals of Spreadsheets and Data Presentations

Fundamentals of Spreadsheets and Data Presentations offers learners an overview of the use of spreadsheet functions and methods for presenting data within spreadsheets. Learners will have the opportunity to explore features and uses of MS Excel and apply the tools to situations they may encounter while studying in their program. They will also be introduced to real world uses and tools to collect, organize and present data.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner performs common spreadsheet tasks requiring basic formatting, formulas, and functions.
- The learner prepares data for analysis.
- The learner creates a presentation from a spreadsheet dataset.

Innovative and Strategic Thinking

This course covers an important part of being a business professional: the knowledge and skills used in building and implementing business strategy. The course helps students build on previously acquired competencies in the areas of management, innovative thinking, and risk management while introducing them to the concepts and theories underpinning business strategy as a general business perspective. The course will help students gain skills in analyzing different business environments and in using quantitative literacy and data analysis in business strategy development and implementation. This course helps to provide students with a generalist overview of the area of business strategy.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate identifies the impact of innovation in personal and professional settings.
- The graduate utilizes evidence-based techniques to make strategic decisions.
- The graduate applies appropriate business practices to formulate recommendations that impact organizational effectiveness.

Business Environment Applications I: Business Structures and Legal Environment

Business Environment Applications 1 provides students with a generalist overview of the business environment and a deeper look at a number of topics that make up the non-discipline areas of business which are required for a business person to be successful within any business environment. The first part of the course focuses on knowledge about organizations and how people operate within organizations, including the areas of organizational theory, structure, and effectiveness. The course then looks at business from a legal perspective with an overview of the legal environment of business. The course will prepare the student to consider specific legal situations and to make legal and ethical decisions related to those situations.

This course covers the following competencies:

• Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.

- The graduate explains how the structure of an organization impacts its effectiveness in the context of critical circumstances.
- The graduate describes common legal considerations for the creation and operation of a business operation.

Finance Skills for Managers

This course provides students with an introductory look at the discipline of finance and its context within the business environment. Students gain the knowledge to differentiate between personal and business finance and how they may overlap in a business environment. Students also gain a fundamental knowledge of financial forecasting and budgeting, statement analysis, and decision making. This course provides the student a business generalist overview of the field of finance and builds on previous acquired competencies related to using spreadsheets.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate identifies the systems, structure, roles, and impact of finance in the business environment.
- The graduate utilizes interest rates, time value of money, and risk and return principles to inform financial business decisions.
- The graduate uses financial statements to determine the health of a business organization.
- The graduate identifies how financial forecasting and budgeting helps individuals and organizations plan for future financial needs.
- The graduate utilizes the appropriate financial tools and techniques to inform limited financial investment decisions.

Principles of Management

Principles of Management provides students with an introductory look at the discipline of management and its context within the business environment. Students of this course build on previously mastered competencies by taking a more in-depth look at management as a discipline and how it differs from leadership while further exploring the importance of communication within business. This course provides students with a business generalist overview in the areas of strategic planning, total quality, entrepreneurship, conflict and change, human resource management, diversity, and organizational structure.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate can explain the strategic planning process.
- The graduate can describe how to establish a total quality management program in a product operation and in a service operation.
- The graduate can describe how to establish and promote an entrepreneurial emphasis within an organization.
- The graduate can recommend effective techniques for managing conflict and change.
- The graduate can correctly apply principles of human resource management in a given situation.
- The graduate responds appropriately to diversity issues in the workplace.
- The graduate can recommend an organizational structure to match a given organization's situation.

Information Technology Management Essentials

Information Technology Management Essentials includes topics such as information systems analysis, database resource management, spreadsheet literacy, and computer literacy concepts. This course will help students understand the importance of information technology in an organization and apply databases to solve business problems.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate describes business value, design, and management of information systems.
- The graduate applies data management tools and processes for business tasks.

- The graduate explains how IT enables business operations.
- The graduate describes the role of emerging technologies in a business environment.

Business Environment Applications II: Process, Logistics, and Operations

Business Environment II: Logistics, Process, and Operations provides students with a generalist overview of the business environment as they explore themes of ethics, problem-solving, and innovative thinking. This course adds to the students' business skills and knowledge in a number of professional areas. The first part of the course uncovers a series of business processes like project and risk management. The second part gives an introductory-level look at the specialized areas of operations management, supply chains, and logistics. The course finishes with models of change management and how to use them to overcome barriers in organizations.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate explains how project management concepts can help an organization achieve its goals.
- The graduate explains how logistics are important to the operations of a successful organization.
- The graduate applies change management models to help an organization achieve its goals.

Concepts in Marketing, Sales, and Customer Contact

Concepts in Marketing, Sales, and Customer Contact introduces students to the discipline of marketing and its role within the strategic and operational environments of a business. This course covers fundamental knowledge in the area of marketing planning, including the marketing mix, while also describing basic concepts of brand management, digital marketing, customer relationship management, and personal selling and negotiating. All of this helps students identify the role of marketing within an organization. This course provides students with a business generalist overview of the field of marketing and an exploration of the marketing major.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate describes basic elements used in marketing planning.
- The graduate describes how strategic marketing influences the overall success of a business.
- The graduate identifies personal selling and negotiating strategies within the sales management process.

Principles of Economics

Principles of Economics provides students with the knowledge they need to be successful managers, including basic economic theories related to markets and how markets function. This course starts by defining economics, differentiating between microeconomics and macroeconomics, and explaining the fundamental economic principles of each. It then looks at microeconomics and how it is used to make business and public policy decisions, including the principles of supply, demand, and elasticity, market efficiency, cost of production, and different market structures. The course finishes by looking at macroeconomics and how it is used to make business and public policy decisions, including measurement of macroeconomic variables, aggregate supply and demand, the concepts of an open economy, and how trade policies influence domestic and international markets.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate explains fundamental economic principles used in microeconomics and macroeconomics.
- The graduate explains concepts in microeconomics used in business and public policy decisions.
- The graduate explains concepts in macroeconomics used in business and public policy decisions.

Managing in a Global Business Environment

Managing in a Global Business Environment provides students with a generalist overview of business from a global perspective, while also developing basic skills and knowledge to help them make strategic decisions, communicate, and develop personal relationships in a global environment. Business today is by its very nature a global environment, and individuals working in business will experience the global nature of business as they progress through their careers. This

course builds on previously acquired competencies by providing an overview of U.S. federal laws in relation to doing business in a global environment.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate defines globalization and its major driving forces.
- The graduate describes the regulatory and ethical aspects of global business.
- The graduate compares the effectiveness of business strategies in the global business environment.
- The graduate describes how financial and operational practices influence global business.
- The graduate describes technologies and trends in the global business environment.

Finance

Personal Finance

Personal Finance provides learners with an introduction to the discipline of finance from the perspective of the person, or family, rather than from the viewpoint of a business. In this course, learners will gain an understanding of financial literacy concepts, including personal budgeting and how to apply financial principles to achieve personal financial goals. Learners will identify various strategies to manage risks, to enhance postretirement income, and to accumulate and transfer wealth. Topics include record keeping, credit principles, cash flow, investment philosophy, monetary asset management, housing, and estate planning. This course provides learners with a general overview of personal finance and acts as a preview course for the finance major. There are no prerequisites for this course.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner applies basic financial principles to personal budgeting, cash management, and the use of personal credit.
- The learner develops strategies for wealth accumulation and income and asset protection.
- The learner develops postretirement income and wealth transfer strategies.

Financial Statement Analysis

Financial Statement Analysis discusses the concepts and provides tools for financial analysts to evaluate the financial elements of the firm as well as external factors to ultimately arrive at a valuation. You will learn a process to analyze data and the concepts where you can determine the quality of that data. This process provides a structure where ratios and company results are not looked at individually but as a whole in determining the worth of an enterprise, leading to an analysis-based valuation of the firm.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner explains how to evaluate the quality of financial statements and information.
- The learner analyzes organizational performance using financial and nonfinancial information.
- The learner explains how financial statement results and financial information impact value.

Corporate Finance

Corporate Finance is about business structures that set the environment for the day-to-day operations of a business. This course teaches learners about the common forms of business structures, the factors that business owners consider when they choose which structure to use, and the roles of shareholders and stakeholders. This course also teaches that managing the financial function involves capitalizing the company and evaluating capital budget techniques, including those that use the time value of money. Through this course, learners will learn how to calculate the cost to finance a business using the weighted average cost of capital, how to value stocks and bonds, and how to determine the value of the firm. The prerequisites for this course are D089 Principles of Economics, D366 Financial Statement Analysis, D216 Business Law for Accountants

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner explains the structures, goals, and regulatory environment of corporations and business organizations.
- The learner applies the time value of money (TVM) and leverage concepts to investment decisions and capital budgeting.
- The learner computes stock and enterprise value with financial information and valuation models.

Financial Management I

This course covers basic financial management principles primarily targeted to the operations part of a business. The learner gains an understanding about the basic finance organization in an enterprise in support of the company's primary goal to increase corporate value for shareholders in an ethical way. Tools a finance professional might use in managing the cash and current assets are discussed along with cash budgeting and financial strategic planning. The Dupont equation is reviewed as the basis for analyzing and improving the performance of the enterprise to improve value. The learner will acquire knowledge about how forecasting models and financial instruments are used to optimize the working capital investment portfolio. Prerequisite for Financial Management I is Corporate Finance.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner analyzes the sources and uses of working capital to develop a cash budget for an enterprise.
- The learner applies cash management strategies to purchasing, inventory management, and accounts receivable to ensure enterprise solvency.
- The learner optimizes the performance of an investment portfolio with financial models and financial instruments.

Financial Management II

This course covers capital budgeting and long-term funding strategies. The course will delve into more advanced financial management principles primarily targeted toward corporate investment and capital planning. This course also explores an enterprise's capital structure and how equity and long-term debt are used to finance and sustain long-term fixed asset projects. Decision methods, such as net present value, internal rate of return, and payback period, are discussed as techniques a finance professional might use in identifying and structuring the optimal capital budget. The learner will gain an understanding about equity capital, will assess financial markets, and will examine the differences in shareholder classifications and bonds. The course will teach how the dividend policy is devised and discover how the organization uses its corporate investment strategy to increase not only shareholder value but also corporate value for the shareholder. Prerequisites for Financial Management II are D196, Principles of Financial and Managerial Accounting; D076, Finance Skills for Managers; D363, Personal Finance; D362, Corporate Finance; D364, Financial Management I; and D366, Financial Statement Analysis.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner evaluates an enterprise's sources and uses of long-term capital.
- The learner analyzes the economic impact of debt and equity on an enterprise and its shareholders.
- The learner explains how capital appreciation and corporate investment policies affect shareholders and enterprise value.

Enterprise Risk Management

Enterprise Risk Management provides learners with an introduction to the discipline of risk management from the perspective of an organization rather than from the viewpoint of a person. In this course, learners will learn risk management concepts, including risk tolerance, risk appetite, and how to utilize governance and compliance resources to achieve an effective risk management strategy. Throughout this course, learners will determine various strategies to identify, assess, monitor, and control risks and other threats to an organization. Topics include approaches to risk mitigation, generally accepted frameworks and standards adopted to manage risk, current environmental, societal, and governance matters of risk interest to an organization, disaster recovery plans, and insurance products.

This course covers the following competencies:

Begin your course by discussing your course planning tool report with your instructor and creating your personalized

course plan together.

- The learner explains the purpose, role, and fundamental elements of enterprise risk management (ERM).
- The learner examines how risk identification, mitigation, monitoring, and control strategies are used to address common organizational threats.

Innovation in Finance

Innovation in Finance provides students with an introduction to the technologies and product solutions that have disrupted the financial services industry. In this course, students will learn about the emerging financial technologies contributing to the evolution of lending, payments, wealth management, financial planning, and the insurance industry. This course will examine the role financial technology (FinTech) firms serve as financial disruptors and how these organizations are developed and supported, from start-up to scale. Throughout the course, students will identify the impact emerging technologies and FinTechs have on businesses, individuals, and society as a whole. Topics include emerging technology products and services, incubators, accelerator programs, FinTech ecosystems, and technologies that enable and facilitate disruption by emerging technologies. This course provides students with a general overview of financial innovation and serves as an integral component of the finance major. D076: Principles of Finance is a prerequisite for this course.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner examines the types of emerging financial technologies and their impact on business and personal finance.
- The learner analyzes the life cycle of a financial technology start-up, including capital formation strategies and collaborative ecosystems.
- The learner explains the interrelationship between emerging technologies and financial innovation.

Finance Capstone

This course is designed as a synthesis of the knowledge learners have acquired throughout the program. The course culminates in a performance assessment that requires learners to apply the competencies gained throughout the finance program. In this course, learners will draw upon the concepts and techniques introduced in the undergraduate finance program to perform a comprehensive financial analysis of an enterprise. In completing the course, learners will perform analyses with spreadsheet software to simulate a real-world experience of a finance career professional.

This course covers the following competencies:

 The learner synthesizes skills and concepts from the finance domain to demonstrate the ability to contribute value as a financial professional in an enterprise.

General Education

Critical Thinking: Reason and Evidence

In this course you will learn key critical thinking concepts and how to apply them in the analysis and evaluation of reasons and evidence. The course examines the basic components of an argument, the credibility of evidence sources, the impact of bias, and how to construct an argument that provides good support for a claim. The course consists of an introduction and four major sections. Each section includes learning opportunities through readings, videos, audio, and other relevant resources. Assessment activities with feedback also provide opportunities to check your learning, practice, and show how well you understand course content. Because the course is self-paced, you may move through the material as quickly or as slowly as you need to gain proficiency in the four competencies that will be covered in the final assessment. If you have no prior knowledge or experience, you can expect to spend 30-40 hours on the course content.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner evaluates the quality of an argument.
- The learner evaluates evidence based on source credibility.
- The learner evaluates bias and its impact.
- The learner makes claims based on evidence.

Applied Probability and Statistics

Applied Probability and Statistics is designed to help students develop competence in the fundamental concepts of basic statistics including: introductory algebra and graphing; descriptive statistics; regression and correlation; and probability. Statistical data and probability are often used in everyday life, science, business, information technology, and educational settings to make informed decisions about the validity of studies and the effect of data on decisions. This course discusses what constitutes sound research design and how to appropriately model phenomena using statistical data. Additionally, the content covers simple probability calculations, based on events that occur in the business and IT industries. No prerequisites are required for this course.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate applies the operations, processes, and procedures of fractions, decimals, and percentages to evaluate quantitative expressions.
- The graduate applies the operations, processes, and procedures of basic algebra to evaluate quantitative expressions, and to solve equations and inequalities.
- The graduate evaluates categorical and quantitative data pertaining to a single variable using appropriate graphical displays and numerical measures.
- The graduate evaluates the relationship between two variables through interpretation of visual displays and numerical measures.
- The graduate evaluates the relationship between two quantitative variables through correlation and regression.
- The graduate applies principles and methods of probability-based mathematics to explain and solve problems.

Composition: Writing with a Strategy

Welcome to Composition: Writing with a Strategy! In this course, you will focus on three main topics: understanding purpose, context, and audience, writing strategies and techniques, and editing and revising. In addition, the first section, will offer review on core elements of the writing process, cross-cultural communication, as well as working with words and common standards and practices.

Each section includes learning opportunities through readings, videos, audio, and other relevant resources. Assessment activities with feedback also provide opportunities to check your learning, practice, and show how well you understand course content. Because the course is self-paced, you may move through the material as quickly or as slowly as you need to gain proficiency in the seven competencies that will be covered in the final assessment. If you have no prior knowledge or experience, you can expect to spend 30-40 hours on the course content.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The individual writes with purpose for a given context and target audience.
- The individual incorporates writing strategies and techniques for written communication.
- The individual constructs a written document with correct format, style, structure, and grammar.
- The individual formulates a strategy for editing and revising written text.
- The individual composes constructive feedback of written texts.

Global Arts and Humanities

This is a Global Arts and Humanities course that contains three modules with corresponding lessons. This course is an invitation to see the world through the humanities, examine the humanities during the Information Age, and explore the global origins of music—essentially questioning what makes us human, and how people are connected across culture and time. Each module includes learning opportunities through readings, videos, audio, and other relevant resources. Assessment activities with feedback also provide opportunities to practice and check learning. With no prior knowledge or experience, a learner can expect to spend 30-40 hours on the course content.

This course covers the following competencies:

 Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.

- The learner analyzes diverse voices, ideas, perspectives, and cultural interactions through the lens of the humanities.
- The learner analyzes the humanities during the Information Age.
- The learner analyzes how music shapes and is shaped by diverse cultures and perspectives.

Applied Algebra

Applied Algebra is designed to help you develop competence in working with functions, the algebra of functions, and using some applied properties of functions. You will start learning about how we can apply different kinds of functions to relevant, real-life examples. From there, the algebra of several families of functions will be explored, including linear, polynomial, exponential, and logistic functions. You will also learn about relevant, applicable mathematical properties of each family of functions, including rate of change, concavity, maximizing/minimizing, and asymptotes. These properties will be used to solve problems related to your major and make sense of everyday living problems. Students should complete Applied Probability and Statistics or its equivalent prior to engaging in Applied Algebra.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner interprets the real-world meaning of various functions based on notation, graphical representations, and data representations.
- The learner applies linear functions and their properties to real-world problems.
- The learner applies polynomial functions and their properties to real-world problems.
- The learner applies exponential functions and their properties to real-world problems.
- The learner applies logistic functions and their properties to real-world problems.
- The learner analyzes graphical depictions of real-world situations using functional properties.
- The learner verifies the validity of a given model.

Health, Fitness, and Wellness

Health, Fitness, and Wellness focuses on the importance and foundations of good health and physical fitness—particularly for children and adolescents—addressing health, nutrition, fitness, and substance use and abuse.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate identifies the influence of disease, fitness, and lifestyle on the body.
- The graduate identifies the principles of nutrition and the components of a healthy diet.
- The graduate identifies factors that influence mental, emotional, and social wellness.
- The graduate identifies the application of the core competencies of social and emotional learning.

Integrated Physical Sciences

This course provides students with an overview of the basic principles and unifying ideas of the physical sciences: physics, chemistry, and earth sciences. Course materials focus on scientific reasoning and practical, everyday applications of physical science concepts to help students integrate conceptual knowledge with practical skills.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner describes the nature and process of science.
- The learner examines applications of physics including fundamental concepts such as forces, motion, energy, and waves.
- The learner examines applications of key chemistry concepts including the structure of matter and the behavior and conservation of matter in chemical reactions.
- The learner describes the underlying organization, interactions, and processes within the Earth system including the

Earth's structure and atmosphere, and Earth's interactions within the solar system.

Introduction to Sociology

This course teaches students to think like sociologists, or, in other words, to see and understand the hidden rules, or norms, by which people live, and how they free or restrain behavior. Students will learn about socializing institutions, such as schools and families, as well as workplace organizations and governments. Participants will also learn how people deviate from the rules by challenging norms and how such behavior may result in social change, either on a large scale or within small groups.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate explains how societies are stratified across various social statuses.
- The graduate explains reciprocal relationships between social institutions and individuals.
- The graduate explains major perspectives and key contributors to the development of sociology.
- The graduate identifies components of culture and socialization as they relate to individuals in society.
- The graduate explains the constructs of conformity to and deviance from social norms.

Introduction to Communication: Connecting with Others

Welcome to Introduction to Communication: Connecting with Others! It may seem like common knowledge that communication skills are important, and that communicating with others is inescapable in our everyday lives. While this may appear simplistic, the study of communication is actually complex, dynamic, and multifaceted. Strong communication skills are invaluable to strengthening a multitude of aspects of life. Specifically, this course will focus on communication in the professional setting, and present material from multiple vantage points, including communicating with others in a variety of contexts, across situations, and with diverse populations. Upon completion, you will have a deeper understanding of both your own and others' communication behaviors, and a toolbox of effective behaviors to enhance your experience in the workplace.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner implements appropriate communication styles based on audience and setting.
- The learner uses communication strategies for managing conflict.
- The learner uses communication strategies to influence others.

US History: Stories of American Democracy

This course presents a broad survey of U.S. history from early colonization to the mid-twentieth century. The course explores how historical events and major themes in American history have affected diverse populations, influenced changes in policy an established the American definition of democracy. This course consists of an introduction and five major sections. Each section includes learning opportunities through reading, images, videos, and other relevant resources. Assessment activities with feedback also provide opportunities to practice and check how well you understand the content. Because the course is self-paced, you may move through the material as quickly or as slowly as you need to, with the goal of demonstrating proficiency in the five competencies covered in the final assessment. If you have no prior knowledge of this material, you can expect to spend 30-40 hours on the course content.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner analyzes secondary sources to understand events and processes in American History.
- The learner analyzes primary sources to understand events or processes in American history.
- The learner explains the effect of the actions of individuals in U.S. History.
- The learner explains the effect of institutions on society.
- The learner describes how economic, political, and social factors affect communities

Human Resources

Functions of Human Resource Management

This course provides an introduction to the management of human resources, which is the function within an organization that focuses on recruitment, management, and direction for the people who work in the organization. Students will be introduced to topics such as strategic workforce planning and talent acquisition; compensation and benefits; training and development; employee and labor relations; and occupational health, safety, and security.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner identifies the roles and functions in strategic human resource management.
- The learner explains how the talent acquisition process works to meet the current and future needs of the organization.
- The learner describes training and development activities that improve employees' current and future job performance and systems for measuring, evaluating, and influencing employee performance.
- The learner explains applicable federal employment-related regulations and human resources' role in organizational compliance and employee relations.
- The learner describes direct and indirect monetary and nonmonetary rewards based on employment.

Employment and Labor Law

Employment and Labor Law reviews the legal and regulatory framework surrounding employment, including recruitment, termination, and discrimination law. The course topics include employment-at-will, EEO, ADA, OSHA, and other laws affecting the workplace. Students will learn to analyze current trends and issues in employment law and apply this knowledge to manage risk in employment relationships effectively. Functions of Human Resources and Introduction to Human Resources are recommended prior to Employment and Labor Law.

This course covers the following competencies:

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The learner recommends strategies to prevent discrimination, limit employer risk, and manage compliance with employment laws and workplace policies.
- The learner describes how statutory, administrative, and judicial decisions impact labor relations.
- The learner recommends appropriate employment actions to balance risk management with the rights of both the employer and employee.

Accounting

Business Law for Accountants

Business Law for Accountants is designed to provide the advanced accounting student an understanding of the legal environment and issues encountered in the profession. Topics include the Uniform Commercial Code (UCC), contracts, securities regulation, Sarbanes-Oxley Act, legal entities, ethics, agency, and bankruptcy. There are no prerequisites for the course.

- Begin your course by discussing your course planning tool report with your instructor and creating your personalized course plan together.
- The graduate distinguishes between the legal environment in which businesses operate.
- The graduate differentiates between the types of intellectual property assets and rights in business.
- The graduate evaluates contractual obligations of sellers, buyers, lessors, and lessees under Article 2 of the Uniform Commercial Code.
- The graduate analyzes debtor-creditor relationship and bankruptcy in a business environment.
- The graduate identifies the four most common legal entities in business.
- The graduate determines the existence of an agency relationship and its role in a business environment.

Accessibility and Accommodations

Western Governors University is committed to providing equal access to its academic programs to all qualified students. WGU's Accessibility Services team supports this mission by providing support, resources, advocacy, collaboration, and academic accommodations for students with disabilities and other qualifying conditions under the Americans with Disabilities Act (ADA). WGU encourages student to complete the Accommodation Request Form as soon as they become aware of the need for an accommodation. Current and prospective students can reach the Accessibility Services team Monday through Friday 8:00 a.m. to 5:00 p.m. MST at 1-877-HELP-WGU (877-435-7948) x5922 or at ADASupport@wgu.edu.

Need More Information? WGU Student Services

WGU's Student Services team is dedicated exclusively to helping you achieve your academic goals. The Student Services office is available during extended hours to assist with general questions and requests. The Student Services team members help you resolve issues, listen to student issues and concerns, and make recommendations for improving policy and practice based on student feedback.

Student Services team members also assist with unresolved concerns to find equitable resolutions. To contact the Student Services team, please feel free to call 877-435-7948 or e-mail studentservices@wgu.edu. We are available Monday through Friday from 6:00 a.m. to 10:00 p.m., Saturday from 7:00 a.m. to 7:00 p.m., mountain standard time. Closed Sundays.

If you have inquiries or concerns that require technical support, please contact the WGU IT Service Desk. The IT Service Desk is available Monday through Friday, 6:00 a.m. to 10:00 p.m. and Saturday and Sunday, 10:00 a.m. to 7:00 p.m., mountain standard time. To contact the IT Service Desk, please call 1-877-HELP-WGU (877-435-7948) or e-mail servicedesk@wgu.edu. The support teams are generally closed in observance of university holidays.

For the most current information regarding WGU support services, please visit "Student Support" on the Student Portal at http://my.wgu.edu.