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<th>Title</th>
<th>Contact Name</th>
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<tbody>
<tr>
<td>Vice Dean and Director</td>
<td>Dr. Barbara E. Kahn</td>
<td>kahn@wharton</td>
<td>8-7608</td>
</tr>
<tr>
<td>Assistant to the Vice Dean</td>
<td>Ms. Meredith Wickman</td>
<td>mwickman@wharton</td>
<td>8-7608</td>
</tr>
<tr>
<td>Managing Director</td>
<td>Ms. Suzanne Kauffman DePuyt</td>
<td>depuyts@wharton</td>
<td>8-9151</td>
</tr>
<tr>
<td>Business Administrator</td>
<td>Ms. Anna Bond</td>
<td>bondae@wharton</td>
<td>8-2892</td>
</tr>
<tr>
<td>Information Systems Specialist</td>
<td>Mr. Rudolph Brookes</td>
<td>rudolphb@wharton</td>
<td>3-9714</td>
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<tr>
<td>Office Manager</td>
<td>Ms. Ellen Mueller</td>
<td>mueller@wharton</td>
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<tr>
<td>Administrative Assistants</td>
<td>Mr. Charles Price</td>
<td>pricec@wharton</td>
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<tr>
<td></td>
<td>Ms. Shanesha Revell</td>
<td>shanesha@wharton</td>
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<tr>
<td>Administrative Coordinator</td>
<td>Ms. Helen Middleton</td>
<td>hmiddlet@wharton</td>
<td>3-9715</td>
</tr>
<tr>
<td>Part-time Receptionist</td>
<td>Ms. Sandra Scott</td>
<td>scotb@wharton</td>
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### Undergraduate Advising

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<tr>
<td>Director, Academic Affairs and Advising</td>
<td>Dr. Anita Henderson</td>
<td>henderso@wharton</td>
<td>8-0287</td>
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<tr>
<td>Director of Student Life</td>
<td>Dr. Beth Hagovsky</td>
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<tr>
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<tr>
<td></td>
<td>Ms. Marianne Lipa</td>
<td>mlipa@wharton</td>
<td>8-0885</td>
</tr>
<tr>
<td></td>
<td>Dr. Scott Romeika</td>
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<td>Athletics Liaison</td>
<td>Dr. Beth Hagovsky</td>
<td>hagovsb@wharton</td>
<td>8-7613</td>
</tr>
<tr>
<td>Dual Degree/Internal Transfer</td>
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<td>8-3541</td>
</tr>
<tr>
<td>Law School Submatriculation</td>
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<td>Dr. Scott Romeika</td>
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<td>Leave of Absence</td>
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<td>8-7599</td>
</tr>
<tr>
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<td>henderso@wharton</td>
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</tr>
<tr>
<td>Tuition Adjustments</td>
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<td>mueller@wharton</td>
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### Undergraduate Leadership Program

<table>
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<th>Program</th>
<th>Contact Name</th>
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<tbody>
<tr>
<td>Director, Undergraduate Leadership Programs</td>
<td>Dr. Anne M. Greenhalgh</td>
<td>greenhaa@wharton</td>
<td>8-6058</td>
</tr>
<tr>
<td>Adjunct Faculty</td>
<td>Dr. Helene Elting</td>
<td>eltingh@wharton</td>
<td>3-4484</td>
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<tr>
<td></td>
<td>Dr. Michael London</td>
<td>londonm@wharton</td>
<td>8-2739</td>
</tr>
<tr>
<td></td>
<td>Dr. Christopher Maxwell</td>
<td>maxwellc@wharton</td>
<td>8-0284</td>
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### Joseph Wharton Scholars Program

<table>
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<tbody>
<tr>
<td>Director, Research and Scholars Programs</td>
<td>Dr. Martin Asher</td>
<td>asherm@wharton</td>
<td>8-0285</td>
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### Emergency Contact Numbers

<table>
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<tr>
<td>Penn Police (campus phones)</td>
<td>511</td>
</tr>
<tr>
<td>Penn Police Emergency</td>
<td>898-7333</td>
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<tr>
<td>JMH Security Desk</td>
<td>898-2300</td>
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<tr>
<td>SH-DH Security Desk</td>
<td>573-0627</td>
</tr>
<tr>
<td>Philadelphia Police, Fire and Rescue Emergency</td>
<td>911</td>
</tr>
</tbody>
</table>

All telephone numbers are in the 215 area code (exchanges are either 898 or 573). All email addresses are suffixed by “@upenn.edu”
Dear Wharton Student,

Welcome to the Wharton Undergraduate Division. This handbook is designed to help you learn about your opportunities at Penn. In here you will find a detailed explanation of the curriculum, an overview of policies and procedures, a snapshot of Wharton facilities, a glimpse of some of the activities available to you, and the support offered to you through the people in the Undergraduate Division. To learn more about any of the topics discussed in the handbook, please consult with a professional advisor in the Undergraduate Division (G95 JMHH) or visit these Wharton websites: <http://undergrad.wharton.upenn.edu> and <http://inside.wharton.upenn.edu>

As you read through the handbook, you should envision your Wharton experience in three stages. In the first stage, you will complete preparatory work for your undergraduate education—in math, economics, writing, languages, computer skills (OPIM 101), and teamwork (MGMT 100). In the second stage, you will build the foundation of your business curriculum in core courses such as accounting, finance, marketing, management, and statistics. Most students complete the second stage by the end of the sophomore year. After the sophomore year, many more “experiential learning” opportunities will be available to you. Experiential learning simply means you learn by doing: you can study abroad, participate in a Wharton Field Challenge where you work in a team for a company or organization to solve a problem, work on a business simulation in a class, lead a club or organization, or tour the Gettysburg battlefield to study decision-making and leadership skills. We are working to create all kinds of experiential learning for the many interests and talents of our students.

As a Wharton student, the undergraduate curriculum is designed to provide you with an understanding of the arts and sciences, the foundation areas of business, the environment in which business operates, and a specialized field. In the spirit of the curriculum, I encourage you to exercise your intellectual curiosity and take full advantage of the many opportunities at Penn. Whether you pursue a minor in nanotechnology or Chinese, pursue research with a faculty member, participate in a business plan competition, or complete a dual degree, your degree plan should reflect your unique skills and possibilities.

The undergraduate experience is all about learning a chosen field of study, as well as life itself. Penn and Wharton will provide you with unlimited opportunities for personal and professional growth to extend yourself over the next four years, and beyond.

With best wishes for your success,

Barbara E. Kahn
Vice Dean and Director
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**Wharton Undergraduate Division**

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Phone: 215.898.7608 • Fax: 215.573.2070 • advising@wharton.upenn.edu  
[http://undergrad.wharton.upenn.edu](http://undergrad.wharton.upenn.edu)
Patrick T. Harker  
*Dean, Professor of Operations and Information Management and Reliance Professor of Management and Private Enterprise*

**Dean Harker** was named dean of the Wharton School in February 2000, after serving as deputy dean and chairperson of the Operations and Information Management Department at Wharton. He was also chairperson of the Systems Engineering Department at Penn’s School of Engineering and Applied Science. He holds a BSE and MSE in Civil Engineering, an MA in Economics and a PhD in Transportation Planning and Economics, all from the University of Pennsylvania. He is a former White House Fellow and Special Assistant to the Director of the F.B.I., and has published five books and more than 80 professional articles on service operations and technology management. He received the Hauk Award for excellence in undergraduate teaching in 1998.

David C. Schmittlein  
*Deputy Dean, Ira A. Lipman Professor of Marketing*

**Deputy Dean Schmittlein** was appointed deputy dean in April 2000. He was the vice dean and director of the Wharton School Doctoral Division (1993-95) and chair of the Marketing Department (1994-2000). He earned his BA in Mathematics from Brown University, and his PhD and MPhil in business from Columbia. In addition to extensively publishing in scholarly journals, Deputy Dean Schmittlein’s research has been featured in *The Wall Street Journal*, *The New York Times*, *USNews & World Report*, *USA Today* and *The ABC Evening News with Peter Jennings*.

Barbara E. Kahn  
*Vice Dean and Director, Dorothy Silberberg Professor of Marketing*

**Vice Dean Kahn** is the Dorothy Silberberg Professor of Marketing at The Wharton School, as well as a Senior Fellow of the Leonard Davis Institute and a faculty member of the Graduate Group in the Psychology Department. Dr. Kahn received a BA in English Literature at the University of Rochester and an MBA in Marketing and Statistics and an MPhil and PhD in Marketing from Columbia University. She joined the Wharton faculty in 1990 after serving on the faculty at the Anderson School of Management at the University of California, Los Angeles. She was also the Hakuhodo Advertising Agency Visiting Scholar at the University of Tokyo and a Visiting Academic at the University of Sydney in Australia. Vice Dean Kahn’s research focuses on consumer decision-making and creating customer value and she has taught such courses as *Introduction to Marketing, Consumer Behavior* and *Marketing Research*. Dr. Kahn received the Hauk Award for Outstanding Teaching in the Undergraduate Division in 1999.
Wharton School and Undergraduate Division Staff

Suzanne Kauffman DePuyt
Managing Director

Suzanne Kauffman DePuyt is the Managing Director of the Wharton Undergraduate Division, and provides leadership for the overall management and strategic direction of the Wharton School’s Undergraduate Division. Sue works with the marketing and communication initiatives, recruitment and enrollment management; technology; and administrative services (financial, operations, data management) for the division. Her professional interests include the development of technology to enhance learning and academic support services. She earned a BS in Business Administration with minors in Economics and Psychology in the honors program from Arcadia University, and her MBA with a concentration in Management from Rider University.

Anita Henderson
Director of Academic Affairs and Advising

Anita Henderson has a BA in English from Adelphi University, MA in Linguistics from the University of Kansas, and PhD in Linguistics from the University of Pennsylvania. She joined the Undergraduate Division in January 2000. She continues her research in sociolinguistics and language attitudes and is a member of a National Advisory Board, which is studying linguistic profiling and housing discrimination.

Martin A. Asher
Director of Research and Scholars Programs and Adjunct Professor of Finance

Martin Asher received an MA and PhD in Economics from the University of Pennsylvania and a BA in Economics from Stanford University. In addition to his role as Director of Research and Scholars Program, Dr. Asher is Adjunct Professor of Finance and teaches courses in Economics to Wharton undergraduate and graduate students. He has served simultaneously as Associate Director of the Institute for Law and Economics at the Law School, Lecturer in Penn’s Economics Department, and Vice President and Principal of Econsult Corporation. Dr. Asher also has held teaching positions in the Economics Departments at Swarthmore College, Bryn Mawr College, and Villanova University, where he received tenure in 1991. His previous experience includes positions at Joel Popkin and Company, the Brookings Institution, the United States Senate Committee on the Budget, and the President’s Council of Economic Advisers. Dr. Asher received the 2000, 2002, and 2005 William G. Whitney Award for Distinguished Undergraduate Teaching in the Associated Faculty and the 2000 Kravis Prize for Outstanding Undergraduate Teaching in Economics in the Department of Economics. His research interests have been primarily in the areas of income distribution and gender and race wage differentials, and he has served as an expert economic witness in federal and state court antitrust and discrimination cases.
Wharton School and Undergraduate Division Staff

Beth Hagovsky
Director of Student Life

Beth Hagovsky has a BA from Rosemont College and a MSEd and EdD in Higher Education Administration from the Graduate School of Education at Penn. She previously worked in the Office of Student Life at the University as an Assistant Director. In the Undergraduate Division, she is responsible for planning and implementing the division's co-curricular and experiential learning programs, in addition to working with the Wharton Council and all student clubs and organizations. She is the liaison to many of Penn student life office’s including Career Services and the Office of Student Conduct, and serves as the division’s athletic eligibility officer. Beth is a Senior Fellow and resident in Stouffer College House.

Tiffany Fujioka
Associate Director

Tiffany Fujioka graduated from the Wharton School in 2002 with a BS in Economics and concentrations in Marketing and Management. In May 2004, she received her MSEd in Higher Education Management from the University of Pennsylvania Graduate School of Education. Tiffany works primarily on marketing, recruitment, and admissions initiatives in addition to her role as an academic advisor. She serves on the Internal Transfer/Dual Degree and External Transfer student committees and advises the Wharton Ambassadors. Tiffany is the contact person for prospective students and coordinates Wharton information sessions and group visits as well as high school outreach initiatives and Penn Previews. In addition, Tiffany is the contact person for study abroad programs in the Americas, Spain, Italy, Africa, and the Middle East. Prior to joining the Wharton Undergraduate Division, Tiffany worked in undergraduate and graduate admissions and housing and residential life.

Marianne Lipa
Associate Director

Marianne Lipa earned her MSEd in Higher Education Management from the University of Pennsylvania Graduate School of Education in May 2004. She received her BA, cum laude, in Romance Languages and History, with a minor in Latin American studies, from Bowdoin College in May 2001; and she is fluent in French, Spanish, and Italian. She also attended the Business Bridge Certificate Program at the Tuck School of Business at Dartmouth College. Marianne works with students in joint degree programs and also serves on the Internal Transfer/Dual Degree and External Transfer Student committees. She also advises degree candidates in Wharton's Evening Program. In addition, Marianne is the contact person for study abroad programs in Asia and academic standing. Prior to joining the Wharton Undergraduate team, Marianne worked in pharmaceutical marketing, dental healthcare, and executive education.

Scott Romeika
Associate Director

Scott Romeika received his BA in Psychology from the University of Pennsylvania before earning his MA and PsyD (Doctor of Psychology) from Widener University. He serves as liaison with Counseling and Psychological Services, Student Disabilities Services, Office of Learning Resources, and the Penn Tutoring Center. Scott also works with freshman issues and coordinates with the university’s Pre-Freshman Program. He is the contact person for leave of absence and study abroad programs in Australia and New Zealand. Prior to joining the Wharton Undergraduate team, Scott worked in a number of pre-doctoral internships where he provided a variety of services, including college counseling, undergraduate academic support, and assessment of learning disabilities for high school and college students. Scott is an adjunct instructor at Arcadia University and teaches group dynamics and human relations in education.
Anne M. Greenhalgh  
Director, Undergraduate Leadership Program and Adjunct Associate Professor, Management

Anne M. Greenhalgh directs the Undergraduate Leadership Program and oversees a growing number of summer business institutes; namely, LEAD, Leadership in the Business World (LBW), the Summer Institute in Business and Technology (SIBT), and the Management and Technology Summer Institute (M&TSI). As Adjunct Associate Professor of Management, Dr. Greenhalgh has designed and taught several undergraduate courses, including the foundation course Management 100, Leadership and Communication in Groups. She has won the William G. Whitney Teaching Award for Affiliated Faculty several years in a row and just received the Student Committee on Undergraduate Education (SCUE) award for the best lecturer in the social sciences. In addition to fulfilling a wide range of curricular, school, and university-wide responsibilities, Dr. Greenhalgh has served as an advisor to other academic institutions and as a consultant to various companies. Her most recent research projects focus on leadership and management education.

Michael B. London  
Adjunct Assistant Professor of Management

Michael London joined the Wharton Undergraduate Division in 1993 as a Director of the Undergraduate Leadership Program. He earned his PhD in Organizational Behavior from Case Western Reserve University. He previously served as Assistant Professor at the University of Bridgeport and was affiliated with Robert H. Schaffer and Associates, a Connecticut-based consulting firm. Dr. London’s background includes serving as Executive Director of the S.O.S. Community Crisis Center and Director of Training for "Drug Help," both non-profit organizations in Michigan. As an Adjunct Assistant Professor of Management, Dr. London teaches Management 100, Leadership and Communication in Groups. He also teaches in the Evening Division and in the WPWP program, and was recognized as ‘Professor of the Year’ in the Wharton Evening Division for 1996 and 2003. London’s professional activities involve research and publication, teacher training, and group facilitation in leading T-groups. He also coaches top executives, helping them to reach their creative potential in leading their organizations and achieving their personal goals.
Christopher I. Maxwell  
*Adjunct Assistant Professor of Management*

**Chris Maxwell** is Associate Director, Undergraduate Leadership Program; Curriculum Director, the LEAD Program at Wharton; and Adjunct Assistant Professor of Management. He joined the Wharton Undergraduate Division in 2000. He earned a PhD in Public Administration from Penn State and a Master of Government Administration from the Fels Center of Government at the University of Pennsylvania. Dr. Maxwell previously served as Executive Vice President of a community teaching hospital, Vice President of a healthcare information and research services firm, and as a consultant to mental health organizations. Dr. Maxwell teaches Management 100, *Leadership and Communication in Groups* and organizes experiential leadership development programs for Wharton undergraduates.

Helene Elting  
*Adjunct Assistant Professor of Management*  
*Associate Director of Undergraduate Leadership Program*

**Helene Elting** is an Associate Director of the Undergraduate Leadership Program and an Adjunct Assistant Professor of Management. Her field of expertise is workplace diversity, and her scholarly research focuses on gender, power, and leadership; race matters in corporate culture; and work/life balance. Her most recent publication is a chapter in the 2002 text, *Workplace Diversity and Its Impact Upon Performance*. She teaches Management 100, *Leadership and Communication in Groups*, as well as undergraduate and MBA courses on *Diversity in the Workplace*. She is also an academic fellow in the Philadelphia Association for Psychoanalysis. Dr. Elting received her doctorate from the University of Pennsylvania.
# Wharton Undergraduate Division
## Curriculum Worksheet

37 Course Units Total

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*Students must take at least one cu in residence at Penn within each General Education Distribution category: Social Structures, Language, Arts and Culture, and Science and Technology.*

Consult the College Course Scanner at [http://www.sas.upenn.edu/scanner/ccs.html](http://www.sas.upenn.edu/scanner/ccs.html) for course selection information. Consult PennInTouch at [https://sentry.isc.upenn.edu/intouch](https://sentry.isc.upenn.edu/intouch) for scheduling information and an automated worksheet.
Requirements

Outline of the Curriculum

The faculty of the Wharton School have designed the undergraduate curriculum to accomplish three objectives:

1. combine the study of business with the study of the liberal arts and sciences,
2. give students an international perspective, and
3. improve students’ leadership and communication skills.

I. Students come to the undergraduate program at Wharton to learn about business and to gain a college education that provides them with a broad perspective on life. For these reasons, about half of the courses for the Bachelor of Science in Economics degree are inside Wharton, and about half are outside Wharton. This is represented visually on the worksheet on the previous page: the two left-hand columns list business-related courses, while the two right-hand columns represent non-Wharton courses. Students are urged to enroll in non-Wharton courses to explore their interests and test their abilities in fields of study besides business.

II. There is no industry in the modern economy which is untouched by the trend towards globalization. For this reason, the faculty at Wharton want to ensure an international perspective as part of the undergraduate curriculum. Foreign language competency and the Global Environment requirement are two mechanisms by which this objective is accomplished.

III. Wharton alumni are leaders in every sector of society. Among our graduates are CEOs, ambassadors, writers, physicians, lawyers, a symphony conductor, and a Supreme Court justice. Leadership involves natural talent, but that talent must be nurtured and shaped to attain its full potential. A central objective of Wharton’s program is to provide students with the opportunity for academic and co-curricular experiences that refine and develop leadership and communication skills. Some of the ways to improve existing skills while at Wharton include writing courses, research opportunities and co-curricular activities.

What follows is a detailed description of the curriculum for the Bachelor of Science in Economics degree. We recommend that you follow along with the worksheet as you read about the various requirements, so that you begin to understand how everything fits together.
The General Education requirement includes three arts and sciences courses designed as the foundation for business courses. The following courses should be finished by the end of the first year in preparation for sophomore year core business courses.

**Economics 001 and 002: Introductory Economics**
All students are required to take a semester of microeconomics and a semester of macroeconomics. Economics provides a basis for understanding what markets are and how they function.

**Math 104: Calculus, Part I**
All students are required to take the first semester of Calculus. Math 104 assumes that students have had the equivalent of AB Calculus in high school and are familiar with concepts through applications of differentiation and basic integration techniques. Math, like economics, is an important tool in approaching business courses. Calculus will provide you with the background for other quantitative work in business courses. See page 21 for more information on the math requirement.

**Leadership, Teamwork, and Communication**

**1 course**

**Management 100: Leadership and Communication in Groups**
Because the development of leadership and communication skills is one of the central objectives of the Wharton undergraduate curriculum, this required course provides a very important forum for understanding your current abilities in these areas and how to improve them.

All incoming students are required to take this course. First-year students should complete it in the fall of the first year. Transfer and dual degree students take it in the spring of their first year as a Wharton student.

**Writing Requirement**

**1 course**

Another avenue for developing communication skills is the writing requirement. All students must take a Writing About course to fulfill this requirement. These courses generally are numbered as English 001-009 and English 125. English 011, English for International Students, may also be used to fulfill the requirement if you are a student whose first language is not English. In addition, other departments, such as Philosophy and Women’s Studies, offer Writing About courses, usually numbered 009.

The Fiction Writing Workshop, the Creative Writing Workshop and Writing Across the University do not satisfy the Wharton writing requirement and AP credit in English cannot be used to fulfill this requirement.

Consult www.writing.upenn.edu/critical for course listings.

**Business Fundamentals**

**9 courses**

By the end of the freshman year, the five courses listed above should be successfully completed. They will provide you with the tools you need to succeed in subsequent courses. In the sophomore year, students complete most of the business fundamentals.

**Accounting 101 and 102: Principles of Accounting**
Usually taken in the sophomore year, these introductory courses in financial and managerial accounting provide a broad-based understanding of how an organization reports on its financial position and the decisions leaders must make when creating financial reports. Accounting has been described as the “language of business.” A thorough knowledge of its principles is necessary for all business professionals.

**Statistics 101 and 102: Introductory Business Statistics**
Two semesters of Statistics is required, following completion of the Calculus requirement. These courses are focused on statistical methods used in many upper-level courses, especially Finance.

First-year students who have already completed Math 104 may enroll in Statistics 101. Statistics 430 and 431, a more theoretical approach to business statistics (or ESE 301 and 302, offered through the School of Engineering and Applied Science) fulfills the Statistics 101 and 102 requirements and are usually taken by those students who:

- have a strong interest in mathematics,
- have completed Mathematics 114,
- are concentrating in Actuarial Science,
- are enrolled in the Management and Technology (M&T) program, or
- are pursuing a dual degree with the School of Engineering and Applied Science.
Requirements

Finance 100: Corporate Finance and Finance 101: Monetary Economics and the Global Economy
Finance 100 provides an introduction to the theory and methods that are relevant for financial decisions made by firms. Finance 101 is an intermediate-level course about macroeconomics and the global economy in which firms operate. The courses have the following prerequisites:
- Finance 100: Completion of Economics 001 and 002 and Math 104. Accounting 101 and Statistics 101 may be taken concurrently.
- Finance 101: Completion of Economics 001 and 002 and Math 104.

Management 101: Introduction to Management
This course addresses contemporary management challenges stemming from changing organizational structures, complex environmental conditions, new technological developments and increasingly diverse workforces. It highlights critical management issues involving planning, organizing, controlling and leading an organization. This course will help students understand some of the issues involved in managing and being managed and equip students to become effective contributors to organizations. It should be taken by the end of the sophomore year for a basic understanding of management concepts necessary for upper-level course work.

Marketing 101: Introduction to Marketing
Every organization is faced with the challenge of how to communicate with the world at large about its mission, products and services. An introduction to the methods of marketing teaches students how to think systematically about this challenge and how organizations can address their needs in this area. Marketing 101 should be taken by the end of the sophomore year.

Operations and Information Management 101: Introduction to the Computer as an Analysis Tool
This course is generally taken in the second semester of the first year because it provides important tools for use in other courses. This course will introduce you to Microsoft Excel and other technology that will be very useful for both academic and professional purposes.

Societal Environment and Organizational Environment
3 courses

In addition to understanding the internal functions of an organization, students must also understand the context in which all organizations exist. No organization is an island; it must interact with customers, suppliers, regulatory agencies, and its own employees. The Societal and Organizational Environment categories are designed to provide knowledge about contextual issues arising from relations with these constituencies. Societal Environment courses deal with the external environment, including the government and the legal system, while Organizational Environment courses address the internal environment, including relations with employees and methods of dealing with risk.

Two of the following three courses fulfills the Societal Environment requirement:

Legal Studies 101: Introduction to Law and Legal Process
This course provides an overall introduction to the American legal system. Any leader of an organization that does business in the United States must understand this legal environment to conduct business successfully.

Legal Studies 210: Corporate Responsibility and Ethics
Every member of a business organization is faced with making ethical decisions. This course provides a structure for thinking through problems and developing appropriate responses when ethical challenges arise.

Business and Public Policy 203: Business in the Global Political Environment
Organizations around the world must deal not only with their clients, customers and shareholders, but also with the communities in which they are located and with the governments of the entities in which they are housed. This course discusses how firms respond to various regulatory and political forces in the external environment.

One of the following two courses fulfills the Organizational Environment requirement:

Management 104: Industrial Relations and Human Resource Management
One of the most important managerial tasks is developing rewarding and productive relationships with co-workers and employees. This course teaches students how to approach issues in the management of human resources at all levels of an organization.

Insurance 205: Risk Management
All firms must cope with risks: financial risks, risks associated with destruction of property, and risks associated with variability in human behavior. This course discusses the risks companies face and how they can best plan to minimize the negative effects of various kinds of risks.
BUSINESS BREADTH
3 courses
This three-course requirement is designed to give Wharton students a broad sampling of various business fields beyond the fundamental core and business depth courses. Any non-core Wharton course meets the requirement. However, you may not take:
- more than one course from any department,
- any course from the department in which you are taking your first or only concentration, or
- more than one course from the department in which you are taking a second concentration.

You may not double-count a business breadth course with any other part of the curriculum except for one course in each concentration beyond the primary concentration.

BUSINESS DEPTH (CONCENTRATION)
4 courses
All students in the Wharton undergraduate program major in business, but each selects an area of concentration. Students usually begin their business concentration in the junior year. The Wharton concentration consists of four courses above the introductory level, which provide the opportunity to explore one area of business more thoroughly. For details on the specific requirements for each concentration, see page 13. Students should consult with an academic advisor in the Undergraduate Division and with the concentration advisor in the department of your choice.

GENERAL EDUCATION DISTRIBUTION
7 courses
One of the main objectives of the Wharton undergraduate program is to combine the study of business with the study of the arts and sciences. To ensure that students gain broad exposure to liberal arts courses, these subject areas have been divided into three general categories: Social Structures; Language, Arts and Culture; and Science and Technology. A total of seven courses are necessary to fulfill this requirement, with at least two in each category but three in one.

Please note: These courses may be taken pass/fail if they do not apply to a minor, a degree in another school at Penn, or are not used to fulfill the global environment requirement.

A maximum of three cus out of the 37 cus required for graduation may be taken pass/fail. Students may take no more than one course pass/fail in a given semester. First-semester freshmen cannot take a course pass/fail.

The following is a general outline of departments or Schools which satisfy the General Education Distribution requirement:

Social Structures
- Ancient History
- Economics
- Health and Societies
- History
- History and Sociology of Science
- International Relations
- Latin American Studies
- Political Science
- Sociology
- Urban Studies

Language, Arts, and Culture
- Art History
- Comparative Literature and Literary Theory
- Design of the Environment
- English
- Film Studies
- Fine Arts
- Folklore
- Germanic Languages
- Linguistics
- Music
- Philosophy
- Romance Languages
- Slavic Languages
- Theater Arts

Courses from these departments may satisfy the Social Structures or the Language, Arts, and Culture requirements depending on the specific course content.

- African Studies
- Afro-American Studies
- Anthropology
- Asian American Studies
- Asian and Middle Eastern Studies
- Classical Studies
- Jewish Studies
- Philosophy, Politics and Economics
- Religious Studies
- South Asia Regional Studies
- Women’s Studies

Science and Technology
- Astronomy and Astrophysics
- Biological Basis of Behavior
- Biology
- Chemistry
- Cognitive Science
- Earth and Environmental Studies
- Mathematics
- Physics
- Psychology
- School of Engineering (all courses)
- School of Nursing (all courses)
Requirements

GLOBAL ENVIRONMENT

3 courses

Wharton undergraduates are required to take a total of three courses to fulfill the Global Environment requirement. The requirement is fulfilled by selecting three courses taught with substantial international content. Two of these courses may double-count with the General Education Distribution courses.

Courses that fulfill the requirement must deal predominantly with material concerning:
- Regions outside of the United States.

Courses that fulfill the requirement draw from any of the following categories:
- Social science courses, such as History, Anthropology, Economics, or International Relations, which deal with international issues or with the nature of other cultures. This includes area studies courses about particular regions of the world.
- Humanities courses dealing with the artistic or cultural heritage or particular cultures, including courses in history, music, art, literature, and religious studies.
- Language courses designated as commercial or business.
- Business courses on international topics such as multinational management or international public policy (for free standing global only).

Courses that may NOT be used to fulfill the requirement include the following:
- Language courses that are not titled "commercial" or "business."
- Methodology courses, such as demography and ethnography.
- Courses about the experience of immigrant populations in the United States.
- Courses taken abroad that do not otherwise fit into the categories given above.

There are a number of courses that will fit individual interests and talents and fulfill the Global Environment requirement. An advisor in the Wharton Undergraduate Division can confirm that a course fulfills the global requirement. In some instances, you may be asked to submit a syllabus for the course to the Petitions Committee so that a decision can be made regarding the appropriateness of the course for the requirement.

Please note: International students are not permitted to fulfill this requirement with courses about the United States.

Global Environment courses may not be taken pass/fail.

A maximum of one business course may be applied to the Global Environment requirement as a free standing Global course. This business course cannot double-count with any other requirements in the Wharton curriculum.

UNRESTRICTED ELECTIVES

3 courses

Any three course units fulfill the unrestricted electives. Students pursuing a second concentration must apply three of those courses here. Unrestricted electives may be taken pass/fail unless you are using them towards a second concentration or minor.

NON-BUSINESS ELECTIVES

2 courses

The non-business elective category requires two courses that are not from a Wharton department. This requirement has been included in the curriculum to ensure that you take the opportunity to explore non-business subject matter beyond the seven required to fulfill the General Education Distribution requirement. These courses may be taken pass/fail if they do not apply to a minor or dual degree major.

FOREIGN LANGUAGE COMPETENCY

Wharton students must demonstrate competency in a language other than English. Students who plan to continue with their high school language are urged to do so beginning in the fall semester of the first year. Refer to page 22 for information on Foreign Language Placement.

Courses taken toward language competency may be applied to the Language, Arts, and Culture portion of the General Education Distribution or to the Unrestricted or Non-business Electives sections. They do not satisfy the Global Environment requirement.

Some study abroad programs require knowledge of a language beyond the minimum competency requirements. Consult with an advisor about language requirements for specific programs.
CHOOSING A CONCENTRATION

In your Wharton academic career, you must choose a concentration as your academic specialty. These concentrations are intended to give an in-depth focus in one business area. There is not a traditional “major” in Wharton because all students take a common bachelor's degree program in Economics. Instead, students acquire academic depth through a four-course concentration. Course requirements for each concentration are detailed below. More information about each concentration is available in the respective academic department or the Undergraduate Division.

The Wharton School’s undergraduate concentrations are:

- Accounting
- Actuarial Science
- Business and Public Policy
- Entrepreneurship (second concentration only)
- Environmental Policy and Management
- Finance
- Global Analysis (second concentration only)
- Health Care Management and Policy
- Individualized (see page 27)
- Insurance and Risk Management
- Legal Studies (second concentration only)
- Management
- Managing Electronic Commerce (second concentration only)
- Marketing
- Marketing and Communication (dual concentration)
- Operations and Information Management (three tracks)
- Real Estate
- Statistics
- Transportation (individualized)

Concentrations should be declared by the end of sophomore year in order to have a better chance of getting the upper-level courses in advance registration. To declare a concentration, complete a Concentration Declaration form in the Undergraduate Division Office or speak to an advisor. You may change your concentration at any time. In addition, students may develop an individualized concentration under the supervision of a Wharton faculty member. Individualized concentrations must be approved via petition to the Petitions Committee.

ACCOUNTING
http://accounting.wharton.upenn.edu

The Accounting Department at Wharton offers courses in financial, managerial and cost accounting, tax planning, auditing, international accounting, accounting for decision-making and control and accounting for mergers and acquisitions. Although strong quantitative skills and attention to detail are important qualities for an accounting concentration, students need to acquire other skills as well. Many students find the accounting concentration to be useful preparation for careers in consulting, investment banking, general management, public accounting, and securities analysis.

Required
- ACCT 201 Intermediate Financial Acct (1st sem)
- ACCT 202 Intermediate Financial Acct (2nd sem)

One of
- ACCT 203 Cost Accounting
- ACCT 243 Accounting for Mergers, Acquisitions and Complex Financial Structures

ACTUARIAL SCIENCE
http://irm.wharton.upenn.edu

Actuarial science stands at the intersection of risk and money. Actuaries are experts in evaluating the likelihood and financial consequences of future events, designing creative ways to reduce the cost of undesirable events, and decreasing the impact of tragic events that do occur. They are in great demand by insurance companies, consulting firms and financial institutions. A student with strong mathematical aptitude graduating with an actuarial science concentration will be prepared to pass the first three examinations given by the Society of Actuaries and the Casualty Actuarial Society.

Required
- INSR 251 Fundamentals of Actuarial Science I
- INSR 252 Fundamentals of Actuarial Science II
- INSR 260 Applied Statistical Methods for Actuaries

One of
- INSR 210 Financial Strategies and Analysis: Insurance
- INSR 221 Employee Benefit Plan Design & Financing
Concentrations

INSR 230 Managing Pure Risks: Operations and Markets
INSR 253 Actuarial Statistics (recommended)

A student concentrating in Actuarial Science should take two calculus courses in his or her freshman year. STAT 430-431 is recommended in place of STAT 101-102.

BUSINESS AND PUBLIC POLICY
http://bpp.wharton.upenn.edu

The Business and Public Policy concentration provides skills and insights that are useful to future private and public managers, lawyers, economists and political scientists as well as policy analysts. The concentration combines elements of economic and political analysis in order to understand the interactions between market and political processes (political economy) and the positive and normative aspects of government activity (public policy and management). Students concentrating in BPUB go on to positions in government, in private firms (particularly consulting and investment banking) and in the not-for-profit sector. The concentration also provides a firm base for graduate study in law, economics, public policy and political science.

The concentration in Business and Public Policy consists of 2 policy analysis core courses and 2 applied public policy courses:

Policy Analysis Core (two courses)
BPUB 201 The Political Economy of Government
BPUB 204 Cost Benefit Analysis
BPUB 250 Managerial Economics

Applied Public Policy (two full courses or equivalent)
BPUB 202 The Principles of Transportation
BPUB 203 Business in the Global Political Environment
BPUB 206 Urban Public Management and Private Sector Economic Development
BPUB 230 Urban Fiscal Policy
BPUB 236 International Housing Comparisons
BPUB 261 Risk Analysis and Environmental Management
BPUB 288 International Industrial Development Strategies
BPUB 289 Nations, Politics and Markets
BPUB 290 Technology in Global Markets (.5 cu)
BPUB 298 Privatization: An International Perspective

Entrepreneurship (Second Concentration)
http://www-management.wharton.upenn.edu

A secondary concentration in Entrepreneurship is intended to complement course work completed in a primary concentration and provide a diverse set of options for students to hone their entrepreneurial skills. Entrepreneurship cannot be a student’s only concentration at Wharton; students must have declared a primary concentration.

One of
MGMT 230 Entrepreneurship
MGMT 235* Technological Innovation

Three of
FNCE 238 Funding Investments
FNCE 250 Venture Capital & Private Equity
LGST 213 Legal Issues for Growth Companies
MGMT 212x Entrepreneurship and Social Wealth Creation (.5cu)
MGMT 231 Entrepreneurship & Venture Initiation
MGMT 233 Strategies and Practices of Family-Controlled Corporations
MGMT 237 Management of Technology
MGMT 245 Managing the Process of Innovation
MGMT 251 Consulting to Growth Companies
MGMT 264x Venture Capital and Entrepreneurial Management
MGMT 296 Real Estate Entrepreneurship
MKTG 281 Entrepreneurship Marketing (.5cu)
OPIM 415 Product Design

Of the Three: One of the below courses may be used
MGMT 211 Competitive Strategy
MGMT 238 Organizational Behavior
MGMT 244 Personnel Management
MGMT 248 Executive Leadership
MGMT 291 Negotiations

One independent study in a related topic may count towards the secondary concentration. The offering department and the Management Department must approve this.

* MGMT 235 may only count toward the Entrepreneurship concentration for M&T students only.
All other students are required to take MGMT 230.
### Concentrations

**ENVIRONMENTAL POLICY AND MANAGEMENT**  
http://lgst.wharton.upenn.edu/environment

The concentration in environmental policy and management examines the relationship between business and the natural environment, including human health and safety as well as addressing a range of policy issues. This concentration provides an in-depth foundation for those interested in pursuing careers in the growing environmental sector of the economy, whether in private business, government or environmental consulting. It takes an interdisciplinary approach, drawing on faculty and courses from several Wharton departments. Students may pursue additional course work on environmental and technological risks in parallel with the Wharton program through the School of Arts and Sciences and the School of Engineering and Applied Science. The Director of the Environmental Management Program administers this concentration.

**Four of**

- INSR 205 Risk Management
- LGST 215 Environmental Law and Business
- OPIM 290 Decision Processes
- OPIM/BPUB 261 Risk Analysis and Environmental Management
- BPUB 204 Cost Benefit Analysis

**Strongly Encouraged**

- ENVS 200 Intro to Environmental Analysis
- ENVS 300 Environmental Case Studies

### FINANCE  
http://finance.wharton.upenn.edu/inside

The concentration in Finance provides students a broad introduction to financial markets and to the tools financial managers use. Students who take this concentration often pursue careers in Consulting, in money management, commercial or investment banking, or become internal financial managers for corporations.

Many of the courses offered by the Finance Department form clusters, and students who wish to develop a specialized understanding of one area of finance should select their four courses accordingly with the advice of the department advisor. The following groupings are suggested but not required. Please note that some courses are appropriate in more than one group and that the groupings themselves may interconnect.

*The Finance concentration consists of any four courses listed below.*

**Corporate Finance**

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<tr>
<th>Course</th>
<th>Title</th>
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<tbody>
<tr>
<td>FNCE 203</td>
<td>Advanced Corporate Finance</td>
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<tr>
<td>FNCE 207</td>
<td>Corporate Valuation</td>
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<tr>
<td>FNCE 208</td>
<td>International Corporate Finance</td>
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<tr>
<td>FNCE 238</td>
<td>Funding Investments</td>
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<tr>
<td>FNCE 239</td>
<td>Behavioral Finance</td>
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<tr>
<td>FNCE 250</td>
<td>Venture Capital and the Finance of Innovation</td>
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<td>FNCE 251</td>
<td>The Finance and Buyouts of Acquisitions</td>
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**Investment Management**

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<tr>
<td>FNCE 205</td>
<td>Investment Management</td>
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<td>FNCE 206</td>
<td>Financial Derivatives</td>
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<td>FNCE 235</td>
<td>Fixed Income Securities</td>
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<td>FNCE 238</td>
<td>Funding Investments</td>
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<tr>
<td>FNCE 250</td>
<td>Venture Capital and the Finance of Innovation</td>
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**Banking and Financial Institutions**

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<tr>
<td>FNCE 220</td>
<td>International Banking</td>
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<tr>
<td>FNCE 235</td>
<td>Fixed Income Securities</td>
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<tr>
<td>FNCE 238</td>
<td>Funding Investments</td>
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**International Finance**

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<th>Course</th>
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<tbody>
<tr>
<td>FNCE 208</td>
<td>International Corporate Finance</td>
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<tr>
<td>FNCE 219</td>
<td>International Financial Markets</td>
</tr>
<tr>
<td>FNCE 220</td>
<td>International Banking</td>
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</table>

Only one Finance 399, Supervised Study, may be applied to the concentration. Students cannot obtain credit for both FNCE 101 and ECON 4; ECON 4 does not count towards the FNCE 101 requirement. Students who have already taken ECON 4 must take a higher level FNCE elective to count towards the FNCE 101 requirement. For students concentrating in Finance, however, this higher level elective used for the FNCE 101 requirement will not count as one of the four courses required for the Finance concentration.

### GLOBAL ANALYSIS  
(SECOND CONCENTRATION)

Wharton students may extend their understanding of the global economy by selecting a second concentration in Global Analysis. This option may be pursued only as a second concentration.

To fulfill the concentration in Global Analysis, students must meet the following requirements:

1. Take at least one upper-level language course in the area of proficiency, such as French 211 (French for the Professions) and Spanish 208 (Business Spanish).
2. Study abroad for at least one semester at a Penn-approved site. Normally this will be in a country where the target language is used, but exceptions may be granted on a case-by-case basis.
3. Take three additional upper-level Wharton courses that focus primarily on international aspects of business.
Concentrations

None of these three courses may double-count towards the Global Environment requirement.

The GLAN concentration requires four courses, as do all concentrations. One course is a language course, and the other three are Wharton classes. Generally a second concentration course can only double-count in Business Breadth. The unique aspect of this concentration is that one of the three Wharton classes can double-count in the Business Breadth, or the upper-level language class can double-count towards the Global Environment requirement (if it would normally meet that requirement). You can double-count only one of the four courses required for the concentration.

A partial list of acceptable courses for the Global Analysis second concentration is available in the Wharton Undergraduate Division.

HEALTH CARE SYSTEMS
http://www.wharton.upenn.edu/faculty/acad_dept/hcmsgdept.html

The concentration in health care systems focuses on the management, financing and economics of the health services sector. Students learn about those factors that significantly influence a health care system, including government regulation and the changing role of health professionals. Students are provided with a variety of tools and perspectives to understand and to analyze significant policy and management issues in this complex, socially important industry. Students planning a career in health care management or policy, clinical medicine, nursing or dentistry have found the concentration to be very useful preparation.

Required
HCMG 101 Health Care Systems

Three of**
HCMG 202* Economics & Financing of Health Care Delivery
HCMG 302* Economics & Financing of Health Care Delivery
HCMG 203 Clinical Issues in Health Care Management
HCMG 204 Comparative Health Care Systems
HCMG 211 The Law of Health Care in America
HCMG 212 Health Care Quality & Outcomes: Measurement & Management
HCMG 215 The Pharmaceutica, Biotech and Medical Device Industries: Economics, Management and Public Policy
HCMG 850 Health Care Policy (with permission)
INSR 220 Life and Health Insurance Management and Policy
INSR 221 Employee Benefit Plan Design and Financing

* HCMG 202 and HCMG 302 cannot be taken for credit by any one student.
** Students may also take MBA level courses towards their three electives, providing they satisfy the necessary prerequisites and are admitted to the course.

INSURANCE AND RISK MANAGEMENT
http://irm.wharton.upenn.edu

The insurance and risk management concentration examines the techniques useful to corporations, organizations and individuals in minimizing the potential financial losses arising from their exposure to risk. These techniques range from traditional insurance products (e.g., property-liability insurance, life-health insurance, pensions and employee benefits) to current advances in corporate and insurer risk management (e.g., risk financing and retention, non-insurance risk transfer, catastrophe derivatives). The concentration also encompasses such topics as risk and insurance regulation, global risk management estate planning, insurer financial management, insurer strategic management and related public policy issues. Students graduating with this concentration have taken positions with investment banks, re-insurers, accounting firms, insurance brokerage firms, consulting firms, insurance companies and corporate risk management departments.

Four of
HCMG 202 Economics and Financing of Health Care
INSR 210 Financial Strategies & Analysis: Insurance
INSR 221 Employee Benefit Plan Design and Financing
INSR 222 Business Insurance & Estate Planning
INSR 230 Managing Pure Risks: Operations and Markets
INSR 232 Risk Management and Treatment

Students may also include either INSR 251 or INSR 260, but not both, among the four courses required.

LEGAL STUDIES (SECOND CONCENTRATION)
http://lgst.wharton.upenn.edu

Law is an essential part of the domestic and international business environment. Wharton’s legal studies curriculum allows students to explore one or more relevant legal areas in depth, providing valuable insight into the business-government interface and the development of public policy. The curriculum also enhances knowledge and skills in practical areas directly relevant to business transactions; provides familiarity with the law and legal terminology and procedure; and helps hone reasoning skills, an intellectual discipline useful in many diverse, problem-solving contexts.
The Legal Studies Department offers an undergraduate concentration, but a Legal Studies concentration cannot ordinarily count as a student’s only concentration in Wharton. The addition of a concentration in Legal Studies requires a four-credit unit program of upper-level courses offered in the Legal Studies Department. Neither LGST 101 (Introduction to Law and Legal Process) nor LGST 210 (Corporate Responsibility and Ethics) may count toward these four-credits. [Exception: If a student takes BPUB 203 (Business in the Global Political Environment) in addition to both LGST 101 and LGST 210, then either LGST 101 or 210 may count as one credit only toward the Legal Studies concentration.] If a student has strong independent reasons for taking Legal Studies as their only concentration, then an individualized concentration may be requested, but only with the Legal Studies faculty advisor’s consent and the approval of the Undergraduate Petitions Committee.

In addition, the Legal Studies Department offers, in conjunction with the History Department of Penn’s School of Arts and Science, a University Minor in Legal Studies and History. Students interested in pursuing either this University Minor or a Legal Studies concentration may contact the Undergraduate Faculty Advisor in the Legal Studies Department or the Wharton Undergraduate Division.

Students considering going to law school should think twice before pursuing a Legal Studies concentration for at least two reasons. First, an undergraduate concentration in Legal Studies may not help a student’s chances of getting admitted to law school. Second, law school in the United States consists of three years of mostly legal study. The Department therefore advises students interested in a professional legal career to take a broader range of courses during their undergraduate years at Wharton. Students who are thinking about law school are strongly advised to discuss their career plans with the Legal Studies faculty advisor or their advisor in the Wharton Undergraduate Division.

MANAGEMENT
http://www-management.wharton.upenn.edu

Managers in a global economy must simultaneously understand the total enterprise and comprehend the forces shaping the organization’s direction, policies and goals, while at the same time exercising personal leadership in managing the firm’s human resources. Wharton’s Management Department offers a flexible and balanced interdisciplinary program that applies basic social science disciplines and research methods to management and leadership problems in the public and private sectors.

Suggested groupings of courses in Entrepreneurial Management, Multinational Management, Human Resource/Organizational Management, and/or Strategic Management are given below. Students, however, are encouraged to consider the wide range of courses available, as any four management courses beyond MGMT 100 and 101 comprise a concentration in Management. The Management concentration consists of any four courses listed below.

**Entrepreneurial Management**
- MGMT 230 Entrepreneurship
- MGMT 212x Entrepreneurial & Social Wealth (.5cu)
- MGMT 231 Entrepreneurial & Venture Initiation
- MGMT 233 Strategies and Practices of Family-Controlled Companies
- MGMT 235 Technological Innovation
- MGMT 237 Management of Technology
- MGMT 245 Managing the Process of Innovation
- MGMT 251 Consulting to Growth Companies

**Human Resource/Organizational Management**
- MGMT 104 Industrial Relations & Human Resource Management
- MGMT 234 Comparative Management
- MGMT 238 Organizational Behavior
- MGMT 239 Organizational Design
- MGMT 240 Group Dynamics
- MGMT 243 Communication in the Workplace
- MGMT 244 Human Resources Management
- MGMT 248 Executive Leadership
- MGMT 255 Community Leadership
- MGMT 291 Negotiations

**Multinational Management**
- MGMT 111 Multinational Management
- MGMT 205 Multinational Corporate Strategies
- MGMT 208x Globalization and International Political Economy
- MGMT 209 The Politics of the Multinational Firm
- MGMT 234 Comparative Management

**Strategic Management**
- MGMT 211 Competitive Strategy
- MGMT 213 Strategic Management in a Sustainable Society
- MGMT 214 Microeconomics & Technical Change
- MGMT 223 Business Strategy and Policy
- MGMT 225x American Business History
- MGMT 230 Entrepreneurial Decision Making
- MGMT 234 Comparative Management
- MGMT 237 Management of Technology
- MGMT 249 Corporate Development: Mergers and Acquisitions
- MGMT 253 Creating, Managing & Presenting the Arts
- MGMT 282 Strategic Implementation
MANAGING ELECTRONIC COMMERCE
(SECOND CONCENTRATION)

The secondary concentration in electronic commerce is intended to complement existing concentrations by providing students with an additional capability to understand, analyze, and participate in electronic commerce and electronic business activities in new and established firms.

Students must have declared a primary concentration. The secondary concentration in Electronic Commerce cannot be a student’s only concentration in Wharton. The secondary concentration requires a four-credit unit program as follows:

**Required**
- OPIM 311 Business Computer Languages (or suitable higher-level tech course by approval)
- OPIM 469 Advanced Topics in Information Strategy

**One of**
- MGMT 223 Business Strategy
- MGMT 231 Entrepreneurship & Venture Initiation

**One of**
- FNCE 250 Venture Capital and Private Equities
- LGST 222 Law of E-commerce
- MGMT 223 Business Strategy
- MGMT 231 Entrepreneurship & Venture Initiation
- MGMT 237 Management of Technology
- MKTG 227 Marketing Electronic Commerce (.5 cu)
- OPIM 314 Enabling Technologies
- OPIM 316 Systems Analysis and Design
- BPUB 290 Technology in Global Markets (.5 cu)

The primary contact for student advising will be Lorin Hitt in the OPIM Department, but students also may seek advising from Nicolaj Siggelkow (Management) and Christophe Van den Bulte (Marketing).

MARKETING
http://www-marketing.wharton.upenn.edu

Students pursuing a concentration in marketing acquire a solid grounding in applying the basic disciplines (e.g., psychology, economics, statistics) essential for understanding consumer and organizational buying patterns and for developing successful marketing strategies. They also acquire practical experience in the application of these concepts and methods, via half-semester mini courses (e.g., new product development, advertising, retailing). Many students with a concentration in marketing have gone on to work in brand management, advertising sales, marketing research, consulting, and entrepreneurial ventures.

**Required**
- MKTG 211 Consumer Behavior
- MKTG 212 Marketing Research

**Two cus of:**
- MKTG 221 New Product Management (.5 cu)
- MKTG 222 Pricing Policy (.5 cu)
- MKTG 223 Channel Management (.5 cu)
- MKTG 224 Advertising Management (.5 cu)
- MKTG 225 Principles of Retailing (.5 cu)
- MKTG 226 Sales Force Management (.5 cu)
- MKTG 227 Marketing and Electronic Commerce (.5 cu)
- MKTG 235 Principles of Advertising
- MKTG 236 Law of Marketing and Antitrust
- MKTG 271 Models for Marketing Strategy
- MKTG 276 Applied Probability Models in Marketing
- MKTG 277 Marketing Strategy
- MKTG 281 Entrepreneurial Marketing (.5 cu)
- MKTG 282 Multinational Marketing (.5 cu)
- MKTG 286 Business to Business Marketing (.5 cu)
- MKTG 288x Pricing Strategies
- MKTG 289 Marketing Methods & Applications for Business Consulting (.5 cu)
- MKTG 341 Senior Seminar
- MKTG 394 Special Topics: Entertainment and Sports Marketing
- MKTG 396 Special Topics *
- MKTG 399 Independent Study *

* subject to approval of department undergraduate advisor

MARKETING AND COMMUNICATION (DUAL CONCENTRATION)
http://www-marketing.wharton.upenn.edu

The connections between Marketing and Communication as fields of study are many. Whether in advertising, the development of web-based initiatives, or in the conduct of market research, marketing professionals must understand the communication process and the most effective methods of conveying information. Students who take a second concentration in Communication will augment their understanding of the core concepts taught in their Marketing courses and will be better prepared for employment or graduate study.

The dual concentration in Marketing and Communication allows Wharton students who are concentrating in Marketing to take four courses in the Annenberg School of Communication and to have this cluster of courses recognized on their transcript as a second concentration. Students who wish to pursue a second concentration in
Concentrations

Communication must first declare a primary concentration in Marketing. The concentration in Communication may not be used as a primary or sole concentration for Wharton undergraduates. Students are strongly recommended to declare the dual concentration no later than the first semester of their junior year to ensure that they will be able to enroll in the necessary courses to complete the program.

**Required**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMM 125</td>
<td>Introduction to Communication Behavior</td>
</tr>
<tr>
<td>COMM 130</td>
<td>Mass Media and Society</td>
</tr>
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**Two of**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>COMM 175</td>
<td>Argument and Public Advocacy</td>
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<td>COMM 237</td>
<td>Health Communication</td>
</tr>
<tr>
<td>COMM 262</td>
<td>Visual Communication</td>
</tr>
<tr>
<td>COMM 275</td>
<td>Communication and Persuasion</td>
</tr>
<tr>
<td>COMM 299</td>
<td>Communication Internship</td>
</tr>
<tr>
<td>COMM 330</td>
<td>Structure and Function of Advertising</td>
</tr>
<tr>
<td>COMM 339</td>
<td>Critical Perspectives in Journalism</td>
</tr>
<tr>
<td>COMM 350</td>
<td>Non-Verbal Communication</td>
</tr>
<tr>
<td>COMM 399</td>
<td>Independent Study</td>
</tr>
</tbody>
</table>

**OPERATIONS AND INFORMATION MANAGEMENT**

http://opim-web.wharton.upenn.edu/index.php

The Operations and Information Management curriculum prepares students to meet the challenges of managing modern information and technology-intensive organizations by providing rigorous foundations in the complementary disciplines of decision processes, management information systems, management science and operations management.

A concentration in OPIM consists of four courses (not including OPIM 101). Students can either take a general program of four OPIM courses or follow a designated track within the OPIM concentration which provides a more focused program in one of three disciplines: decision processes, information systems and operations research/operations management. Each track includes at least one foundation course that provides an introduction to the subject area and serves as a prerequisite for higher-level courses within the discipline.

It is suggested (but not required) that students who elect to pursue a program outside the designated tracks consult the undergraduate advisor to discuss appropriate course sequences and combinations that will satisfy a student’s individual objectives.

**Decision Processes Track (DP)**

The Decision Processes concentration establishes rigorous scientific foundations for prescribing, predicting and improving the processes through which individuals and groups form judgments and make decisions.

**Required**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
</tr>
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<tbody>
<tr>
<td>OPIM 102</td>
<td>Decision Processes</td>
</tr>
<tr>
<td>OPIM 291</td>
<td>Negotiations</td>
</tr>
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</table>

**Two of**

<table>
<thead>
<tr>
<th>Course</th>
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</thead>
<tbody>
<tr>
<td>OPIM 221</td>
<td>Process Management: Manufacturing and Quality</td>
</tr>
<tr>
<td>OPIM 261</td>
<td>Risk Analysis &amp; Environmental Mgmt</td>
</tr>
<tr>
<td>OPIM 321</td>
<td>Management Science</td>
</tr>
<tr>
<td>OPIM 469</td>
<td>Advanced Topics in Information Strategy and Economics</td>
</tr>
<tr>
<td>MKTG 211</td>
<td>Consumer Behavior</td>
</tr>
<tr>
<td>PSYC 153</td>
<td>Thinking and Decisions</td>
</tr>
</tbody>
</table>

**Information Systems Track (IS)**

The Information Systems track in OPIM is designed to provide the necessary understanding of both technical and business issues relating to information systems.

**Required**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPIM 210</td>
<td>Management Information Systems</td>
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**Three of**

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<td>OPIM 102</td>
<td>Decision Processes</td>
</tr>
<tr>
<td>OPIM 223</td>
<td>Service Operations Management</td>
</tr>
<tr>
<td>OPIM 311</td>
<td>Business Computer Languages</td>
</tr>
<tr>
<td>OPIM 314</td>
<td>Enabling Technologies</td>
</tr>
<tr>
<td>OPIM 315</td>
<td>Data Base Management Systems</td>
</tr>
<tr>
<td>OPIM 316</td>
<td>Systems Analysis, Design &amp; Implementation</td>
</tr>
<tr>
<td>OPIM 319</td>
<td>Seminar in Decision Systems</td>
</tr>
<tr>
<td>OPIM 410</td>
<td>Decision Support Systems</td>
</tr>
<tr>
<td>OPIM 469</td>
<td>Advanced Topic in Information Strategy and Economics</td>
</tr>
</tbody>
</table>

**Operations Management/Management Science Track (OR/MS)**

The Operations Management/Management Science track addresses central issues necessary to understand production and service operations in today’s global economy.

**One of**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPIM 221</td>
<td>Process Mgmt: Manufacturing &amp; Quality</td>
</tr>
<tr>
<td>OPIM 321</td>
<td>Management Science</td>
</tr>
</tbody>
</table>

**Three of**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPIM 221</td>
<td>Process Mgmt: Manufacturing &amp; Quality</td>
</tr>
<tr>
<td>OPIM 223</td>
<td>Service Operations Management</td>
</tr>
<tr>
<td>OPIM 321</td>
<td>Management Science</td>
</tr>
<tr>
<td>OPIM 415</td>
<td>Product Design</td>
</tr>
</tbody>
</table>

Students pursuing the OR/MS track may substitute relevant courses offered in the Electrical and Systems
Concentrations

Engineering Departments for one of the electives, with permission. A list of suitable alternatives is available from the department.

**REAL ESTATE**

http://rider.wharton.upenn.edu/~wred

The real estate concentration consists of two required credit units and two electives. While the required courses focus on real estate finance and law; the electives allow students to explore a variety of issues related to real estate. These include real estate development, the legal aspects of real estate investment and financing and the relationship between government policy and real estate development.

**Required**
- REAL 204 Real Estate Law, Financing and Development
- REAL 209 Real Estate Finance: Investment and Analysis

**Two of**
- REAL 206 Urban Public Policy & Private Development
- REAL 215 Urban Real Estate Economics
- REAL 230 Urban Fiscal Policy
- REAL 236 International Housing Comparisons
- REAL 240 Advanced Real Estate Investments
- REAL 399 Independent Study/Student Research Seminar *(can be taken only once)*
- REAL 821 Real Estate Development *
- REAL 890 Int’l Real Estate Comparisons (.5cu) *
- REAL 891 Real Estate Entrepreneurship (.5cu) *
- ARCH 762 Design and Development **

* with faculty permission

** This last course (ARCH 762) is offered as a supplementary course for our students by the Architecture Department of the University. It counts toward the thirty-seven (37) credit units needed to graduate, but not towards the four credit units needed for the real estate concentration. *Approval for this course to count towards the concentration is given by the real estate undergraduate advisor, conditional upon outstanding performance in the course.*

**STATISTICS**

http://www-stat.wharton.upenn.edu

A key challenge now facing managers is the interpretation of the vast amount of data generated by computing systems. As these data do not directly answer important business questions, data analysis and statistics must be used to interpret them. Statistics courses develop the skills and insights required to make effective use of quantitative methods. They provide the knowledge needed to select and apply techniques and to communicate statistical results. Interpretation in realistic applications offers guiding examples; theory is used to generate and compare alternative schemes. All courses provide skills that augment substantive managerial abilities, along with exposure to computer software that implements key techniques.

**Required**
- STAT 430 Probability

**Three of**
- STAT 202 Intermediate Statistics
- STAT 204 Applied Probability Models in Marketing
- STAT 209 Decision Making Under Uncertainty
- STAT 210 Sample Survey Design
- STAT 433 Stochastic Processes
- STAT 434 Financial and Economic Time Series
- STAT 500 Applied Regression and Analysis of Variance
- STAT 501 Introduction to Non-parametric Methods/Log-linear Models
- STAT 541 Statistical Methods
- STAT 512 Mathematical Statistics
- STAT 711 Forecasting Methods for Management
- MATH 360 Advanced Calculus *
- MATH 412 Advanced Linear Algebra *
- MATH 114 is a prerequisite for the STAT concentration.

Students who take STAT 101 and 102 as Business Fundamentals should also take STAT 430 and then three more courses for the concentration.

Students who take STAT 430 and 431 for the Business Fundamentals should take four more courses for the concentration.

* Only one MATH course may be used in the concentration. MATH 508 or MATH 509 may be substituted for MATH 360 or MATH 361.

**TRANSPORTATION (INDIVIDUALIZED)**

The transportation concentration acquaints students with the total distribution process of goods: location of source materials, production and distribution facilities, and inventory of raw materials and final products. Courses also address issues related to passenger transportation. The concentration examines the different modes of transportation and methods of forecasting transportation needs. Students with this background have been offered positions with transportation providers, shippers and receivers of goods, and public organizations.
For First-Year Students

Advanced Placement and Transfer Credits Prior to Matriculation

Students who took one or more Advanced Placement Examinations offered by the Educational Testing Service in Princeton should have the scores sent to the University of Pennsylvania, code #2926. The Office of Transfer Credit and Advanced Placement also awards advanced placement credit for the International Baccalaureate, C.G.E. “A” Level examinations and other national exams, including the French Baccalaureate, German Abitur, Swiss Maturite and Canadian CEGEP program, all on a case-by-case basis.

The Office of Transfer Credit and Advanced Standing handles the review and posting of all AP and transfer credits for incoming first-year students. For help regarding AP and pre-matriculation course work credits, contact them at 1 College Hall, (215) 898-6080.

The Admissions Office does not post course waivers. AP score sheets must be brought to an advisor in the Wharton Undergraduate Division to update your records with course waivers.

Penn’s foreign languages, mathematics and natural science departments offer exams for placement into higher-level courses. The academic department offering the exam determines whether credit is given.


Transfer Credit for Pre-College Course Work

Up to 4 cus may be transferred in from pre-matriculation coursework. Transfer credit for completing other pre-college course work will be evaluated for course credit at Penn if:

- The course was taught at an accredited college or university by a regular faculty member;
- The course was open to enrollment by, and graded in direct competition with, regularly matriculated undergraduates at the college;
- The course was part of the normal curriculum published in the college’s catalog;
- The course was not used to fulfill any high school graduation requirement;
- The class was taken for a grade (not pass/fail or audit).

To receive credit during your first year at Penn, send the following to the Admissions Office’s Transfer Credit and Advanced Placement Office:

- A description of the course work completed
- Approval from the corresponding Penn department. Once the transcript and letter have been approved, credit will be granted for courses with grades of C or better.

Math Placement

Advanced Placement (AP) Credit

A score of 5 on the Advanced Placement BC exam gives credit for Math 104. Lower scores on the BC exam receive no course credit. No credit is given for the AB exam.

All students are eligible to take the Internal Advanced Placement Exams administered during the first week of the fall and spring semesters by the Math Department for Penn course credit in Math. These exams are open to all without charge.

See http://www.math.upenn.edu/ugrad/ for details about these internal exams and when they are offered.

Most freshmen will register before they know how many AP credits they will receive. Register for the Math course you think you will take. Necessary adjustments can be made during the drop/request period.

First-year Courses

Math 104, Calculus Part I, assumes that students have had the equivalent of AB calculus in high school and are familiar with concepts through applications of differentiation and basic integration techniques.

Math 104 satisfies the calculus requirement for most Wharton students. Joint Degree students (the Huntsman Program, Management and Technology and Nursing and Health Care Management) should consult their respective offices for the requirements of their programs. Joseph Wharton Scholars are encouraged, but not required, to take Math 114.

Wharton students are not permitted to take Math 115.

For more information about choosing the proper math course, please consult http://www.math.upenn.edu/ugrad/Undergrad.html.
**FOREIGN LANGUAGE PLACEMENT**
http://www.college.upenn.edu/curriculum/requirements/language.html

Please note that these guidelines are subject to change.

**Satisfying Your Foreign Language Requirement**

Wharton students may satisfy the foreign language requirement in any of the following ways:

1. Achieving the required score on a standardized test while in high school:
   - A minimum score of 4 or 5 on a foreign language AP test, depending on the language.
   - A minimum score of 650 on some, but not all, foreign language achievement tests (SAT II).
2. Scoring sufficiently high on a departmental competency exam. If your native language is not English, you must have your competency certified by the appropriate department or by the Penn Language Center.
3. Taking the required foreign language course(s) at Penn, as required, and passing the competency exam requirements of those courses.

Each language department at Penn has a different means of measuring competency. In some departments, the competency exam is the final exam for the fourth-semester course. In other departments, students are required to take a certain number of course units in a given language.

Departments routinely report to the Undergraduate Division the names of students who have demonstrated competency. It is your responsibility to make sure that the Undergraduate Division has a record of the fulfillment of your language requirement. You cannot graduate without written documentation that your foreign language competency requirement has been satisfied.

**Registering for the Appropriate Level**

If you took a foreign language SAT II exam in high school, you may automatically enroll in the appropriate level without taking the departmental placement exam.

If you score between 600 and 640 on the French, German, Italian, or Spanish SAT II, you can be exempt from the language requirement if you pass an oral examination. Sign up for the exam in the relevant academic department before the end of the first week of classes. If you score below 700 in Hebrew, you must take the department placement exam.

If you did not take a foreign language SAT II exam, register for the level that you think is appropriate. For guidance, see the language placement test web site at http://www.college.upenn.edu/curriculum/language_exams.html.

In September you must take the departmental placement exam to determine the actual level in which you belong. If the actual level is different from what you registered for, you may drop/request after you receive the results of your exam.

**Contacting Individual Departments**

<table>
<thead>
<tr>
<th>African Studies</th>
<th>Amharic</th>
<th>Twi</th>
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<tr>
<td>898-4299</td>
<td>Igbo</td>
<td>Wolof</td>
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<td></td>
<td>Kiswahili</td>
<td>Youba</td>
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<td>Shona</td>
<td>Zulu</td>
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<td>Asian and Middle Eastern Studies</td>
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<td>Korean</td>
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<td>Latin</td>
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<td>Yiddish</td>
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<td>Slavic Languages</td>
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<td>Marathi</td>
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<tr>
<td></td>
<td>Tamil</td>
<td>Urdu</td>
</tr>
<tr>
<td>The Penn Language Center</td>
<td>Provides courses in less commonly taught languages, and assists in competency evaluations of students in these languages.</td>
<td></td>
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<tr>
<td>898-6039</td>
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<table>
<thead>
<tr>
<th>Language</th>
<th>SAT II Score</th>
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<tbody>
<tr>
<td>French</td>
<td>Under 380</td>
<td>110</td>
</tr>
<tr>
<td></td>
<td>380 – 440</td>
<td>120 or 121*</td>
</tr>
<tr>
<td></td>
<td>450 – 540</td>
<td>130</td>
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<tr>
<td></td>
<td>550 – 640</td>
<td>140</td>
</tr>
<tr>
<td></td>
<td>650+</td>
<td>Exempt</td>
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<tr>
<td>Italian</td>
<td>*Fren 121, Ital 120 &amp; Spant 120 or 121</td>
<td></td>
</tr>
<tr>
<td>Spanish</td>
<td>Under 350</td>
<td>101</td>
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<tr>
<td></td>
<td>350 – 440</td>
<td>102</td>
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<td>450 – 540</td>
<td>103</td>
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<td>550 – 640</td>
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<td></td>
<td>650+</td>
<td>Exempt</td>
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<td>German</td>
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<td>450 – 540</td>
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<td></td>
<td>550 – 640</td>
<td>004</td>
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<tr>
<td></td>
<td>650+</td>
<td>Exempt</td>
</tr>
<tr>
<td>Japanese</td>
<td>If you score 650+, you may satisfy the language requirement by demonstrating oral proficiency in an interview.</td>
<td></td>
</tr>
<tr>
<td>Russian</td>
<td>Under 350</td>
<td>101</td>
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<tr>
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<td>350 – 440</td>
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</tr>
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<td>550 – 640</td>
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<tr>
<td></td>
<td>650+</td>
<td>Exempt</td>
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<td>Latin</td>
<td>Under 450</td>
<td>101</td>
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<td></td>
<td>450 – 540</td>
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<td>550 – 590</td>
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<td></td>
<td>600 – 640</td>
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<td></td>
<td>650+</td>
<td>Exempt</td>
</tr>
<tr>
<td>Hebrew</td>
<td>700+</td>
<td>Exempt</td>
</tr>
</tbody>
</table>
For First-Year Students

Fall 2005 Registration

First-year students are generally encouraged to register for five courses in the fall term. Below is information about the courses you will be taking as a first-year student. You will find a complete discussion of the Wharton requirements on pages 8-12. Use the Curriculum Worksheet on page 7 as a guide for completing your requirements.

June 20 - July 29  First-year Advance Registration Period
August 8     Drop/Request Period Begins

First-Year Requirements

Economics: ECON 001 and 002

If you have received an AP score of 5 for Micro (ECON 001) and/or Macro (ECON 002), you will be waived from the requirements.

Mathematics: Math 104

For information on advanced placement credit and registering for the appropriate math course, refer to http://www.math.upenn.edu/ugrad/Undergrad.html or the University’s Math Department. Students who did not take AB calculus in high school should take Math 103, which provides an introduction to calculus.

If you have taken the AP exam and do not know your results, register according to what you expect will be your results. Necessary adjustments can be made during the drop/request period.

Students who have credit for Math 104 may register for the first semester of statistics (STAT 101 or 430) or continue with calculus (MATH 114).

Statistics is a requirement in the regular Wharton undergraduate curriculum. Wharton students are not permitted to take Math 115. Please consult http://www.math.upenn.edu for more information.

Leadership: MGMT 100, Leadership and Communication in Groups

All first-year students participate in the Undergraduate Leadership Program. For more information on this course, please refer to page 25 of this handbook.

Writing Requirement: One “Writing About” Course

All Wharton students must take a “Writing About” course and are encouraged to take this course in the first year. Besides practicing writing skills, “Writing About” courses will provide an opportunity to explore a liberal arts subject area. These courses generally are numbered as English 001-009 and English 012 and English 125. English 011, English for International Students, may also be used to fulfill the requirement if you are a student whose first language is not English. In addition, other departments, such as Philosophy and Women’s Studies, offer Writing About courses, usually numbered 009.

Consult the writing booklet distributed by the College of Arts and Sciences, http://www.college.upenn.edu/curriculum/requirements/writing.html for more information on the requirement and www.writing.upenn.edu/critical for course listings.

Please note: The Fiction Writing Workshop, the Creative Writing Workshop and Writing Across the University do not satisfy the Wharton writing requirement and AP credit in English cannot be used to fulfill this requirement.

Foreign Language: Competency at Intermediate Level

The foreign language requirement is fulfilled for students who:

- Score 650 or above on some, but not all, foreign language achievement tests (SAT II) OR
- Score a 4 or 5 on a foreign language AP test, depending on the language

If you enroll in a language course to fulfill the foreign language requirement, register at your estimated level of achievement during pre-registration. You can change the course, if necessary, after you take the departmental placement exam when you arrive on campus. The departmental placement exam may also place you out of the requirement if you score high enough.

Students who enter with language competency are urged to continue with a language or to learn a new language. Some study abroad programs require language beyond competency.

For more information, see the previous page or the foreign language requirement web site at http://www.college.upenn.edu/curriculum/requirements/language.html.

General Education Distribution: College of Arts and Sciences Courses

In addition to the required course work, students should take advantage of the University’s broad offerings in the Arts and Sciences. Freshman Seminars provide the opportunity to explore a subject in a small-group setting. They are taught by faculty members and are intended to provide students with an intellectually stimulating small-class experience; these seminar classes are usually no larger than 18 persons. Please refer to the Freshman Seminars booklet distributed by the College of Arts and Sciences for offerings this fall.

Other Required Wharton Courses

For students who have placed out of some of the usual freshman courses and would like to take Wharton courses that will apply towards graduation requirements, some recommendations follow:

- LGST 101: Introduction to Law and Legal Process
- LGST 210: Corporate Responsibility and Ethics
SPRING TERM FRESHMAN YEAR

- Complete Economics and Math requirements
- Start Statistics if you have completed your Math requirement
- Take a “Writing About” course if you did not take one in the fall
- Continue (or complete) foreign language requirement
- Take OPIM 101
- Take an Arts and Sciences course and/or other required Wharton courses (see previous page)
- Consider a Freshman Seminar

USING PENN IN TOUCH
https://sentry.isc.upenn.edu/intouch

All Penn students register via PennInTouch, Penn’s online registration system, at the web site listed above. The system is very user-friendly. Information on PennInTouch can be found on the first few pages of the Course Timetable.

If you are unable to register for courses via PennInTouch, you may send your registration by airmail or fax (215-573-2076) to the Registrar’s Office. The Registrar’s Office must receive your faxed or mailed requests within the registration period to participate in the advance registration period. Otherwise, you must wait until drop/request begins on August 8 to enroll in your courses.

REGISTRATION ADVICE

Pre-registration for incoming first-year students begins on June 20 and ends on July 29. Advance registration provides an opportunity to select courses and times from all available courses in the Course Timetable. It does not, however, guarantee admission into a course nor into the requested time for a course with multiple sections.

Advance registration is not time-sensitive. Therefore, it does not matter when you make your request during the advanced registration period. Failure to register during advance registration can result in courses being closed and unavailable during the drop/request period, which begins after the advance registration period ends.

Please also keep in mind the following recommendations:

- Make sure you prepare for registration by reviewing the instructions and important tips in the Fall 2005 Course Timetable.
- Complete the course selection worksheet included in Course Timetable prior to registration.
- Do not drop the Management 100 for which you have already been assigned.
- Do not request any courses in time conflict (your schedule cannot contain courses that meet at overlapping times). You may, however, schedule courses back to back because there is a ten-minute break between classes.
- Request all parts of lecture/recitation or lecture/lab courses. You must request the graded part of the course first.
- Remember that the system considers your requests in the order in which you make them.

You are simply requesting courses during the advance registration period, but you will receive notification from the Registrar’s Office listing the courses that you actually received a few weeks after advance registration. From August 8 until the end of the second week of classes, you may drop and add courses to your schedule by accessing PennInTouch. You will be told immediately upon registering if your request was filled.

In addition to registration, PennInTouch can be used to change your schedule, confirm your registration, and check your grades. Always double-check registration information on PennInTouch. If you are unsure of your schedule or the grade type for a particular course, check with an advisor in the Wharton Undergraduate Division.

Please refer to the College Course Scanner at http://www.sas.upenn.edu/ scanner/ccs.html, Penn In Touch at https://sentry.isc.upenn.edu/intouch, and the University Registrar’s homepage at http://www.upenn.edu/registrar/ for more information on course scheduling and registration.

QUESTIONS?

Professional advisors in the Wharton Undergraduate Division are available to answer your questions concerning the Wharton undergraduate academic program. You may call an advisor in the Undergraduate Division from 9 a.m. to 4:30 p.m., Monday through Friday at (215) 898-7608. You also may send an e-mail to advising@wharton.upenn.edu.

Students in the Huntsman Program in International Studies and Business should seek advising from Inge Herman, (215) 573-2345, inge@wharton.upenn.edu. Students in the Nursing and Health Care Management Program should seek advising from Melissa Thomas, (215) 898-9494, thomasm2@nursing.upenn.edu. Students in the Jerome Fisher Program in Management and Technology should seek advising from the M&T Program Office, mgtech@seas.upenn.edu, (215) 898-4145.
Management 100

UNDERGRADUATE LEADERSHIP PROGRAM

The Undergraduate Leadership Program is dedicated to strengthening students’ skills through innovative teaching, developmental programs, and service learning. The foundation of the program is Management 100.

Management 100: Leadership and Communication in Groups

Description: During the course of the semester, you will learn about leadership, communication, and group dynamics. Your field project provides the context in which you will develop as a leader, practice communication skills, work in groups, and strengthen your sense of community. Management 100 provides many opportunities for exchange with peers, upper-level students, faculty, alumni, and the community.

Objectives. The main objectives of the course are to:
• Deepen your understanding of leadership, communication, and group dynamics
• Enhance your ability to work effectively in groups
• Build your oral and written communication skills
• Heighten your appreciation of individual and cultural differences
• Develop a sense of community at the Wharton School and the University of Pennsylvania

Teaching method. The course is interactive and experiential: students meet in large lectures and small recitations; work in project teams; participate in simulations; reflect on their experiences in writing; and present their findings to classmates, instructors, alumni, and clients.

Structure. Nine sections and 54 recitations are scheduled for the freshmen in the fall; three sections and 15 recitations are scheduled for transfer and dual degree students who take the class in the spring. Recitations are limited to no more than 10 students. Your recitation determines your project team.

Projects. Over the course of the year, Wharton undergraduates complete nearly 70 field projects through Management 100. In the fall, freshmen participate in community service projects; in the spring, upper level students work on consulting projects supplied by Wharton’s Small Business Development Center (SBDC). The field project—whether community service or consulting—provides an excellent opportunity for you to learn about high performance teams, develop your leadership and communication skills, and contribute to the greater Philadelphia community.

Team Advisors. Each recitation or project team is guided by an advanced undergraduate who:
• Facilitates the successful completion of your project
• Coaches you on the process of drafting papers and rehearsing presentations

• Helps you make the transition to the Wharton School and life at the University

Writing and Speaking Competency Requirements

Management 100 builds written and oral communication skills by providing instruction on traditional business genres, opportunity to revise papers and rehearse presentations, and an assessment of individual writing and speaking skills. Professional consultants review selected assignments for the purpose of coaching you and assessing your communication skills. The main objective of the assessment is to give you a portrait of your communicative competencies. The results of the assessment will reinforce student strengths, identify areas that need attention, and direct students toward addressing weaknesses.

The Presentation Skills Workshop (WH 191), the Writing Seminar (WH 192), and Topics in Communication (WH 193) offer coaching beyond the services provided by Management 100. With enrollment limited to 10, these small, non-credit classes give you the opportunity to practice your skills with greater intensity. You can earn an S (satisfactory) simply by attending and participating.

WH 191: Presentation Skills Workshop

The Presentation Skills Workshop offers the opportunity for videotape playback and review. Topics include extemporaneous speaking, persuasion, stage fright, organization, and delivery. This workshop will help you build rapport, present information in an organized way, support claims, and speak with confidence.

WH 192: Writing Seminar

The Writing Seminar offers peer review and individualized attention from your instructor. Although course content varies according to the needs of each class, all instructors cover audience analysis, structure, use of evidence, and control of language. The workshop will identify weaknesses in your writing and help you begin to address them.

WH 193: Topics in Communication

The topics workshop offers the greatest range of choice; student needs and interest determines the content. In the past, favorite choices have been writing cover letters and resumes, impromptu speaking, and interviewing skills.

Writing or Speaking Intensive Courses

Look for additional opportunities to hone your communication skills throughout your Wharton career. Depending on the semester, sections of Business Policy, Legal Studies, and Management course are writing or speaking-intensive.
ADVISING

The primary purpose of Wharton’s academic advising program is to assist students in developing meaningful educational plans that satisfy their academic goals. To this end, we provide undergraduates three types of advisors: professional academic advisors, departmental faculty advisors, and Team Advisors (TAs) via Management 100.

Professional Academic Advising

The Undergraduate Division's Directors and Associate Directors provide professional academic advising and often serve as mentor, advocate, and guide to Wharton's undergraduate students. In addition to advising, they perform numerous other duties that support the undergraduate program. Wharton's professional undergraduate advising program seeks to help undergraduates:

• clarify intellectual, professional and personal interests
• develop suitable educational plans
• select appropriate courses and other educational experiences
• understand institutional requirements
• understand available resources for assistance
• develop personal and educational goals and evaluate their progress.

The Division's academic advisors are here to advise students; however, please remember that the ultimate responsibility for making decisions about life goals and educational plans and for knowing about the rules and regulations of the undergraduate program rests with the student. The Undergraduate Division in G95 JMHH can help with any of the following:

• Academic advising appointments
• College and University minors
• Curriculum worksheets
• Dean's letters of recommendation
• Dean's list requirements
• Drop/request, pass/fail, withdrawal procedures
• Dual degree and transfer applications
• Exam conflicts
• Independent study
• Information about final exams and make-up periods
• Information about graduation
• Information about submatriculation programs
• Leave of absence
• Penn InTouch automated worksheets
• Petitions
• Registration
• Student clubs, organization, and activities
• Student lockers
• Student mail folders
• Student records
• Summer sessions

Freshmen are assigned an advisor based on Management 100 lectures, but students may work with any advisor in G95. Contact information for each of the Undergraduate Division’s advisors is available on the inside front cover of this handbook. A complete listing is also available at http://undergrad.wharton.upenn.edu under About Us.

Departmental Faculty Advising

Each department and concentration has a designated faculty member who serves as the undergraduate advisor for that department or concentration. You will find the departmental undergraduate advisor helpful in answering questions about the department, concentration or particular field of specialization in business. The full list of departmental faculty undergraduate advisors can be found on the inside back cover of this handbook.

Wharton Peer Advising: Management 100 Team Advisors (TAs)

Experience is often the best teacher. Students who have completed a year or more at Wharton offer valuable insight from their own experiences. Team Advisors (TAs) from Management 100 serve as peer advisors for incoming freshmen and for dual degree and transfer students. Each TA is responsible for a maximum of 10 students per team. Your TA’s goal is to make your transition to the Wharton School and the University as smooth as possible.

Your TA will contact you during the summer before your freshmen year and will welcome you to Penn once you arrive for New Student Orientation. He or she will orient you to life on campus, acquaint you with University resources—academic, social, and co-curricular—and answer any questions you may have before matriculation, during your first year and afterwards.

Your TA is most suited to helping you with matters ranging from relationships and student life to stress and homesickness. If your TA is unable to help in certain situations, he or she will find someone who can. The TAs work closely with each other, with the Management 100 faculty, and with professional advisors to make sure that your questions and concerns are answered.
DEPARTMENTAL AND UNIVERSITY MINORS
http://www.college.upenn.edu/curriculum/minors

Wharton undergraduates are encouraged to pursue a minor in addition to their concentration. Departmental and university (interschool) minors are available in schools across Penn—including Arts and Sciences, Education, Engineering and Applied Science, Fine Arts, and Nursing. Departmental minors usually require six to eight courses in a particular field of study and are governed by individual academic programs and departments.

University minors combine six to eight courses from more than one college or school, offering a cross-disciplinary academic experience. The participating academic departments jointly govern these interschool programs. Wharton-related university minors include Actuarial Mathematics, American Public Policy, Biological Basis of Behavior and Health Services Management, Consumer Psychology, Legal Studies and History, Nursing and Health Services Management, Organizations and Environmental Management, and Urban Real Estate and Development. Information about these unique opportunities is available in the Wharton Undergraduate Division and on the College minor link provided above.

Courses for a minor may overlap with any part of the Wharton undergraduate curriculum. A carefully planned program of study allows a Wharton student to complete a minor within the Wharton curriculum. Plan as early as you can to ensure that the minor can be completed in a timely manner.

If you decide upon a minor, the process for declaring a minor is simple. Complete a Minor Declaration form, available in the Undergraduate Division and at http://undergrad.wharton.upenn.edu, and have the form signed by the appropriate department representative. Once the minor is approved, return the completed and signed form to the Wharton Undergraduate Division.

All courses applied toward a minor must be taken for a letter grade. For additional information, speak with the undergraduate advisor in the appropriate department or with an advisor in the Wharton Undergraduate Division.

DUAL DEGREE

Wharton students may also want to consider a dual degree with the College of Arts and Sciences, the School of Engineering and Applied Science, or the School of Nursing. Early planning is a must in preparing for a dual degree. To graduate with two degrees, you must meet all of the curricular requirements of both schools. This may mean taking courses in the summer or staying an additional semester at the University.

To apply for dual-degree status, you must complete the set of required courses, have a minimum of a 3.4 cumulative GPA and submit an application to the Wharton Undergraduate Division. You may apply for dual-degree status at the end of your second, third, and/or fourth semesters of full-time study. You should see an advisor in both schools for more information.

DUAL CONCENTRATIONS

To complete a dual concentration, the requirements of two Wharton concentrations must be satisfied. In most cases, students use their unrestricted electives to pursue this option. Because this reduces the total number of arts and sciences courses that you can take, students should consider carefully before deciding to take more than one concentration. Students may not double-count courses between concentrations.

INDIVIDUALIZED CONCENTRATIONS

Some students find, after thoroughly examining options currently available, that the standard concentrations do not satisfy their interests or goals. These students should explore the possibility of designing an individualized concentration, consisting of at least four Wharton courses that are united by a common theme.

If you wish to pursue this option, first consult with an academic advisor in the Undergraduate Division. Then draft a proposal, not only listing the four courses you would like to include in the concentration, but also presenting a reasoned argument for your individualized concentration. You must then submit the proposal to a faculty member in the department of a related field who will provide guidance and ultimately endorse your proposal in writing. Finally, both the proposal and the endorsement must be submitted to the Petitions Committee for approval.

An established concentration can be tailored more to your interests by substituting a required course with one not on the list of courses that traditionally defines the concentration. You must receive approval from the relevant Wharton faculty advisor and then submit a petition to the Petitions Committee in the Undergraduate Division for final approval.

INDEPENDENT STUDY

Independent study is a valuable enhancement to the Wharton curriculum, allowing the pursuit of a specific topic of interest not available in regularly offered courses. If you are interested in taking an independent study class, the first task is to formulate an idea for a project. Then, find a professor in a related field who thinks it is a worthwhile project and agrees to supervise it. The professor will provide guidance and grade your work.

Independent study usually is limited to juniors and seniors, as research projects presuppose some formal academic background in the area of study. Independent study courses may not be taken pass/fail. Independent study projects are limited to a total of two within Wharton, two in non-Wharton departments and only one per semester. A 3.4 overall GPA and the completion of at least 24 cu’s is necessary to pursue an independent study.
Academic Opportunities

You must submit a written description of the project to the Petitions Committee in the Undergraduate Division for final approval if you do not meet these requirements.

QUAKER CONSORTIUM

University of Pennsylvania students have a unique opportunity to study at Bryn Mawr, Haverford, or Swarthmore Colleges during the fall and spring terms of the academic year. The four schools comprise the Quaker Consortium and have a reciprocal agreement for tuition and the granting of grades and credits for work completed at any one of the participating institutions. Penn students wishing to sign up for courses at Bryn Mawr, Haverford, or Swarthmore must be concurrently enrolled in Penn classes, notify their home school office, request a letter of permission to the dean of the host institution, obtain written permission of their course choice from the appropriate Penn department, and request that a transcript be forwarded to their home school office upon completion of the semester. Students are allowed to take only courses not currently offered at Penn. Upon receipt of the transcript and the proper transfer credit forms, the home school enters the course(s) and the grade(s) onto the body of the Penn transcript. Grades are calculated into the Penn GPA. Consortium agreements do not apply to summer school (which is treated as credit away). Students may search course offerings at Bryn Mawr, Haverford, or Swarthmore Colleges using the TriCollege Course Guide: http://www.trico.haverford.edu

SUBMATRICULATION PROGRAMS

Selected Wharton undergraduates have the option of getting an advanced degree in conjunction with their bachelor’s degree. This option is called submatriculation, and it is available for Wharton undergraduates in cooperation with Wharton’s MBA and PhD programs and with the Penn Law School. A student may search course offerings at Bryn Mawr, Haverford, or Swarthmore Colleges using the TriCollege Course Guide: http://www.trico.haverford.edu

To qualify for submatriculation, students must achieve an outstanding grade point average during the first three years of college and score well on the appropriate qualifying examination (the GMAT for the MBA program, the GRE for the PhD program and the LSAT for the Law School). Students must demonstrate the intellectual preparation and personal maturity necessary for successful graduate study. The admissions offices of the graduate schools involved make admissions decisions for these programs. Advanced students may also submatriculate in master’s and PhD programs in other schools, including Arts and Sciences and the Fels Institute of Government. Students should consult individual programs for requirements.

Students interested in any of the submatriculation programs should see an academic advisor during the sophomore year to design the appropriate program of study.

WHARTON FIELD CHALLENGE

http://fap.wharton.upenn.edu

The Wharton Field Challenge is a course that allows for teams of selected undergraduate juniors and seniors to work with corporate managers and Wharton faculty in solving organizational real-world issues. Students meet one-on-one with their faculty head throughout the semester to present integrative and multi-functional solutions to their respective challenge, as well as work closely with their assigned organization. Enrollment in the class is via a competitive application process. Priority will be given to upperclassmen that have completed their business fundamentals and have a minimum 3.0 cumulative GPA.

ROTC

Leadership and management training through ROTC is offered on an elective basis to all first-year students. Completion of the Penn ROTC program enables a student to earn a commission in the U.S. Army or Navy. Students should consult with the Army or Navy ROTC offices when they arrive on campus if they wish to enroll for these courses.
Study Abroad

Study Abroad Options
http://www.upenn.edu/oip/sa/index.html

International interaction within the business community is increasing rapidly, and the ability to work and to communicate across cultures has become a pivotal factor in business transactions. Beyond foreign language competency, Wharton encourages its students to experience a different culture. There are eighteen programs specially designed to fit the requirements of the Wharton undergraduate curriculum. Business courses taken at any of these fifteen sites may be used to fulfill Unrestricted Electives (not being used for a second concentration), Business Breadth and free-standing Global requirements. Non-business courses may count toward the General Education Distribution, Global Environment, and/or electives. In addition to the fifteen Wharton-approved sites, there are many other sites for Penn Study Abroad. Courses taken at any of these sites will fulfill the General Education Distribution, Global Environment, and/or electives.

Wharton students should be aware of the policy regarding credit for business courses taken abroad: Credit for business courses will ONLY be given if the course has been taken at one of the fifteen Wharton-approved study abroad sites (listed below). Students will NOT receive credit for business courses taken through any other study abroad program. Business courses taken abroad cannot count towards a concentration.

Students interested in studying abroad should begin planning at least one year in advance. Each student considering studying abroad should complete the following first three steps (in order): (1) Attend a Penn Abroad 101 session (dates and times can be found at http://www.upenn.edu/oip), (2) Meet with the appropriate academic advisor in the Wharton Undergraduate Division and (3) Meet with the appropriate advisor at the Office of International Programs (OIP) at 3701 Chestnut Street, Suite 1W.

In addition to completing the preceding steps, students must maintain a minimum 3.0 cumulative GPA and achieve a minimum 3.0 term GPA for the two semesters (excluding summer) prior to the abroad semester.

Wharton Study Abroad Sites

Buenos Aires, Argentina: Students may attend the Universidad de San Andres in Buenos Aires, Argentina. Students must have completed a minimum of six semesters of Spanish. Housing is provided with homestays. Students may take both business and liberal arts courses alongside Argentine students.

Melbourne, Australia: The University of Melbourne exchange is a wonderful opportunity for students to study at Australia’s leading research institution, with over 26,000 undergraduates. Students enroll in business and liberal arts courses and reside in residential colleges or off-campus housing.

Sydney, Australia: Students may study abroad at the University of New South Wales in Sydney, Australia. A full range of curriculum in liberal arts and business courses is offered and internships may be available to students with the appropriate background. Students are housed in residential colleges or off-campus apartments.

Leuven, Belgium: The Wharton-Katholieke Universiteit (KU) Leuven exchange is a unique opportunity for students to study business and a variety of academic disciplines alongside European students in the largest university in Belgium. Situated in the heart of Western Europe, KU-Leuven has been a center of intellectual life for almost six centuries. Students should demonstrate an interest in Western Europe through coursework at Penn prior to their abroad experience. Courses at KU-Leuven are conducted in English, but students are required to take an elementary Dutch course. Students live in group housing that is shared with American, Belgian, and other European students.

Hong Kong, China: Studying at the Hong Kong University of Science and Technology (HKUST) is an especially attractive option for Management & Technology students, dual-degree students and students with an interest in East Asia. Classes are conducted in English, and students select courses from the HKUST course register. Housing is provided in residence halls.

Shanghai, China: Students may attend Fudan University in Shanghai, China. Eligible students must complete Advanced Chinese prior to their semester abroad and all courses are taught in Mandarin Chinese. On-campus accommodations are available for all students.
Study Abroad

Copenhagen, Denmark: Students may attend Copenhagen Business School, the second-largest business institution in Europe. While abroad, students enroll in international business and liberal arts courses. Classes are taught in English and students reside in private or off-campus housing.

Coventry, England: Wharton students may attend the University of Warwick in Coventry, England located about 90 minutes by train outside of London. Students are offered housing in residential colleges and may take both business and liberal arts courses.

Jouy-en-Josas, France: Students may attend HEC (Hautes Etudes Commerciales) in Jouy-en-Josas, France, near Paris. Courses are taught in French, although one course in English is allowed. A wide range of business and liberal arts courses are available and students either live in campus housing.

Lyon, France: The semester-long program in Lyon, France is available in the fall only and is geared toward those interested in European business or politics. One course beyond French proficiency is a prerequisite for participation. Students attend classes exclusively designed for them at the Centre International D’Etudes Francaises of the Universite Lumiere Lyon II and the Ecole de Management de Lyon, taught by their respective faculties. As part of the living-learning experience, students live with French families.

Frankfurt, Germany: Students may attend the Johann Wolfgang Goethe University (Faculty of Economics and Business Administration) in Frankfurt, Germany via an exchange agreement. This is a spring semester program only and students must have completed a minimum of four semesters of German. Internships may be available from mid-January to mid-April, prior to the beginning of the term that starts in April. Students will be assisted in obtaining housing in homestays and university dormitories.

Milan, Italy: Students may take advanced courses in finance and management through an exchange agreement with Università Luigi Bocconi, Italy’s premier business school. Priority is given to Wharton juniors with at least two years of college-level Italian or the equivalent. Before starting business courses, students participate in an intensive Italian language workshop. Once the Italian semester commences, Penn students take classes alongside Italian students. Housing is provided in off-campus apartments.

Tokyo, Japan: Three years of college-level Japanese is required to study abroad at Tokyo’s Hitotsubashi University. This program must be taken for the entire academic year. Students enroll in a seminar course on a major-related subject and other courses are chosen in consultation with the seminar professor. Students will also continue with the study of Japanese language and culture. Penn students are fully integrated with Japanese students and live in either residence halls or apartments.

Seoul, Korea: The Korea University Business School exchange provides an exciting opportunity for students to study abroad in Seoul, Korea. KU is the second largest university in South Korea with an outstanding reputation for both teaching and research. Classes, ranging from business to liberal arts, will be conducted in English. Classes are available in Korean also. All students will reside on campus.

Rotterdam, Netherlands: The Rotterdam School of Management/Faculteit Bedrijfskunde (RSM/FB) in the Netherlands is part of Erasmus University and ranks among the top business schools in Europe. Wharton students participate in an international business project with students from around the world. Courses are conducted in English. There are several options for housing ranging from student housing to private homes.

Singapore: Singapore Management University (SMU) holds the unique position of being Singapore’s first private university funded by the government of Singapore. Singapore is a thriving city-state that has become one of the most successful economies of Asia. Modeled after the Wharton curriculum, SMU offers students a unique opportunity to study in a cultural mecca that reflects Eastern roots, colonial past, and Western technology. Instruction is in English. Students reside in dormitories.

Madrid, Spain: The Universidad Pontificia Comillas/ICADE in Madrid, Spain is a program designed exclusively for Penn students. One course beyond Spanish proficiency is a prerequisite for participation. The program offers courses in Spanish only. The management course, The Internationalization of the Spanish Company, is also offered. Students live in Spanish households.

Other Cities: Penn offers many other programs that may be considered appropriate study abroad opportunities. Some of the places Wharton undergraduates have studied include Oaxaca, London, Berlin, Rome, Beijing, Stockholm, and Moscow. Information about these programs is available at the OIP.
Study Abroad

SUMMER STUDY ABROAD

Penn-approved summer study abroad is administered by the College of General Studies in Suite 100, 3440 Market Street. Programs may vary but have included study in Argentina, the Czech Republic, England, France, Germany, India, Italy, Korea, Poland, Russia, Spain and Tanzania. For summer study abroad only, students may elect to study at a program that is not formally affiliated with the University of Pennsylvania. The policy regarding transfer credit for these courses is the same as other study away (see Transfer Credit After Matriculation on page 36). Students do not receive credit for business courses taken during summer study abroad. Grades earned on a non-Penn program are not calculated into the grade point average.

FREQUENTLY ASKED QUESTIONS

Q: With whom can I further discuss study abroad options?
A: You should maintain contact with both a Wharton undergraduate advisor (who guides your academic planning) and an OIP advisor (who assists with the logistics of the application process). The OIP maintains a library on international opportunities for students and provides detailed brochures on Penn-sponsored programs. The Undergraduate Division also maintains a collection of study abroad materials. Finally, peers who have studied abroad are available to speak with any student considering study abroad.

Q: When is the best time to study abroad?
A: Most students elect to go during the fall or spring of the junior year. Students attending Wharton-approved programs should complete the Business Fundamentals before studying abroad. It is not necessary to begin a concentration before studying abroad.

Q: How do I finance my study abroad experience?
A: Under Penn-approved programs, tuition is kept the same as though you were still on campus. Daily expenses vary depending on the country and the prevailing exchange rates. If additional financing is necessary, you may apply for a loan from Student Financial Services. The aid package will be calculated based on the total estimated cost of the program.

Q: Do grades from study abroad courses count towards my Penn GPA?
A: Yes, classes abroad are taken for grades and are factored into the Penn cumulative GPA.

Q: Can I take some of my concentration courses abroad?
A: No, business courses taken abroad cannot count towards a concentration. Credit for business courses will only be given if the course has been taken at one of the fifteen Wharton-approved study abroad sites (listed on pages 29-30) and can count towards the Business Breadth, Unrestricted electives (not being used for a second concentration) and free-standing Global requirements. Students will not receive credit for business courses taken through any other study abroad program.
JOSEPH WHARTON SCHOLARS (JWS) PROGRAM
http://www.wharton.upenn.edu/jws

Founded in 1988, the JWS Program is a community of outstanding Wharton undergraduates who have agreed to be part of a program that emphasizes the importance of scholarly research and the liberal arts and sciences within the framework of a business education. Joseph Wharton Scholars take at least 8 honors courses during their four years at Penn (6 courses for rising sophomores), at least three of which are from the College of Arts and Sciences. Joseph Wharton Scholars also must graduate with at least a 3.4 cumulative GPA (maintaining a 3.1, 3.2, 3.3, and 3.4 GPA in the four respective years) and participate in the JWS Senior Research Seminar in both semesters of the senior year. This year-long seminar involves producing and presenting a significant research project during the spring semester.

A limited number of rising Wharton sophomores, including internal transfer students, will be admitted to the JWS Program based on their freshman year academic performance and essay question responses. To apply, students must have attained at least a 3.4 GPA in their first semester and submit two letters of recommendation from Penn faculty. Applications are due in April, and selections are made in June.

Dean's List

Students who achieve a grade point average of 3.70 or higher over the two consecutive semesters during one academic year (excluding summer), have no grade lower than a C, complete six or more courses for letter grades, and have no incompletes and no disciplinary action taken against them, are placed on the Dean's List – with a notation on their transcript.

Graduation Honors

Graduation Honors are based on cumulative GPA at the time of graduation.

<table>
<thead>
<tr>
<th>Honor</th>
<th>GPA Range</th>
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<tr>
<td>Summa Cum Laude</td>
<td>3.80 - 4.00 GPA</td>
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<tr>
<td>Magna Cum Laude</td>
<td>3.60 - 3.79 GPA</td>
</tr>
<tr>
<td>Cum Laude</td>
<td>3.40 - 3.59 GPA</td>
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Center for Undergraduate Research and Fellowships (CURF)
http://www.upenn.edu/curf

The Center for Undergraduate Research and Fellowships provides information, advice, resources, and encouragement for all undergraduates at Penn seeking more than just a superior classroom education. Penn fosters students' individual research initiatives and encourages all undergraduates to seek prestigious fellowships to continue their scholarship at the graduate level.

Benjamin Franklin Scholars
http://www.upenn.edu/curf/bfs

The Benjamin Franklin Scholars (BFS) program encourages the highest level of scholarship from its students. The BFS program offers three main avenues to support this active learning: advising, research, and General Honors seminars. Benjamin Franklin Scholars are strongly encouraged to continue their studies after their undergraduate careers come to a close. After graduation, many BFS obtain prestigious grants for independent research and scholarships for graduate study.

University Scholars
http://www.upenn.edu/curf/uscholar

The University Scholars program promotes the ideal of a community of scholars - a working relationship and exchange of ideas among faculty and students. With a commitment to independence and research, students learn the links between questioning, research, and knowledge, and are thus better prepared to delineate and solve problems. University Scholars are unique in that they want to learn beyond the boundaries of formal coursework. The primary concern of the program is to encourage independent intellectual initiative, whether it be undertaken in musty archives or with test tubes, stock market series or microscopes.

Wharton Undergraduate Research Scholars Program
http://scholars.wharton.upenn.edu

The Research Scholars Program provides juniors and seniors with the opportunity to conduct research under the supervision of some of Wharton’s preeminent faculty members. This year-long program entails an in-depth project and culminates in a symposium. Students currently in Joseph Wharton Scholars, Benjamin Franklin Scholars or University Scholars may apply. Students in the Huntsman or Management and Technology program should consult with their program advisor before applying.
WHARTON ON-SITE TUTORING PROGRAM

Each fall and spring semester, beginning around the second week of classes, the Wharton On-site Tutoring Program offers free tutoring to students enrolled in certain core courses. Tutoring for these core courses is provided in cooperation with the Tutoring Center and takes place in Huntsman Hall on weekday evenings. This service is offered on a walk-in basis, although initial on-line registration is required. The tutors are familiar with the course content as taught by individual instructors within each department. Consult the Tutoring Center website at http://www.vpul.upenn.edu/dasp/tutoringCenter_home.html for dates, times and registration information.

PENN STUDENT RESOURCES

PennCap
3820 Locust Walk, Suite 209 Harnwell House, 898-0809
http://www.vpul.upenn.edu/dasp/penncap_home.html

PennCap provides support to academically talented, financially disadvantaged, first-generation college students. They provide counseling, advising and referrals; tutoring; workshops; cultural and social activities; outreach and advocacy services; and a network of peer advisors.

Tutoring Center
3820 Locust Walk, Suite 110 Harnwell House, 898-8596
http://www.vpul.upenn.edu/dasp/tutoringCenter_home.html

The Tutoring Center provides individual and small-group tutoring; weekly review workshops and late-night, last minute help during midterms and finals.

Office of Learning Resources
Weingarten Learning Resources Center
3720 Spruce Street, Suite 300 Stouffer Commons, 573-9235
http://www.vpul.upenn.edu/lrc/lr/index.html

Learning experts provide instruction and consultation on subjects such as taking and using notes in class; studying and preparing for exams; reading with versatility and efficiency; time management; and procrastination. Walk-in consultation and self-help pamphlets are available.

Student Disabilities Services
Weingarten Learning Resources Center
3720 Spruce Street, Suite 300 Stouffer Commons, 573-9235 (voice), 215-746-6320 (TDD)
http://www.vpul.upenn.edu/lrc/sds/

The Office of Student Disabilities Services provides comprehensive, professional services and programs for students with disabilities to ensure equal academic opportunities and participation in University-sponsored programs. For more information, e-mail sdsmail@pobox.upenn.edu.

Counseling and Psychological Services (CAPS)
133 S. 36th Street, 2nd Floor
898-7021 during office hours
349-5490 for emergencies during non-office hours
http://www.vpul.upenn.edu/caps/

Free and confidential services are available from professional staff at CAPS. Students can meet individually with a counselor for a series of sessions or can attend one of the many support groups.

Student Health Services
Penn Tower, 662-2853
http://www.vpul.upenn.edu/shs/

The student Health Service has adopted an appointment system to serve students more efficiently and to avoid the long wait times associated with a walk-in system. In most instances, same day appointments can be scheduled.

Office of International Programs
3701 Chestnut Street, Suite 1W
http://www.upenn.edu/oip

The Office of International Programs provides services for students planning to study abroad and for international students and scholars.

College House and Academic Services
3702 Spruce Street, Stouffer Commons
http://www.collegehouses.upenn.edu

The College Houses at Penn are eleven unique undergraduate residences that bring together students, faculty and staff to form shared communities. Each House offers its own combination of architectural features, specialized programs, and distinctive staff and thrives on the interaction of students of different ages, varied experiences and diverse interests.

Security and Safety Services – Emergencies
http://www.upenn.edu/police/ssd.htm

All emergencies must be immediately reported to the University of Pennsylvania Police Department (UPPD), and also to Wharton School Security at (215) 898-2300. All University students, faculty, and staff are required to have current University I.D. cards. Wharton's information desk, located in the main lobby on the first floor of JMHH, is staffed 24 hours daily.

The blue light emergency telephones all over campus are a direct link to the campus police. There are more than 250 of these phones. Students are urged to memorize the location of the phones in the campus areas they frequent in the evenings. For students interested in getting involved and improving safety and security within the Wharton community, contact the Safety Task Force at safety@wharton.upenn.edu or refer to http://futures.wharton.upenn.edu/~safety/.
Student Life

WHARTON UNDERGRADUATE STUDENT ORGANIZATIONS

Attending classes is only part of an education as a Wharton undergraduate student. Getting involved in a club broadens students’ experiences and provides an opportunity to interact with people of similar interests. We have a diverse range of clubs that represents the different interests of the student body. Students learn valuable skills needed for their professional career by planning a conference or a distinguished speakers series, conducting community service projects, chairing a committee, or serving as a board member of a club. Clubs are also a great way to socialize with other Wharton students.

There are over 35 student organizations within the Wharton community. Three key organizations, the Wharton Council (WC) http://clubs.wharton.upenn.edu/wcouncil, Management 100 Team Advisors (TAs), and the Wharton Dean’s Advisory Board (WAB) http://dolphin.upenn.edu/~wduab, work together on community initiatives within Wharton.

For more information on student organizations or to start a new one, contact Beth Hagovsky, Director of Student Life, in the Wharton Undergraduate Division at (215) 898-7613, hagovsb@wharton.upenn.edu, or the Wharton Council, G-84 JMHH, (215) 898-4976, http://clubs.wharton.upenn.edu/wcouncil.

Information about the use of the Wharton name and logo can be found at http://publications.wharton.upenn.edu.

ADDITIONAL RESOURCES FOR WHARTON STUDENT CLUBS AND ORGANIZATIONS

Office of Student Life Activities
http://www.vpul.upenn.edu/osl

The University has over 300 student organizations registered each year with OSL. This office, a department of the University Life Division, provides administrative support for all student organizations and advises the six branches of undergraduate student government. All student organizations must register each year with OSL by filling out the online registration form at http://www.vpul.upenn.edu/osl/register.html and must provide up-to-date contact information for the office. Any questions regarding student organization e-mail accounts or homepages should be directed to the Office of Student Life. In addition, University-funded student organizations must coordinate their accounts through OSL.

Civic House
http://www.vpul.upenn.edu/civichouse/

Community service can be a valuable part of a college education. Whether helping to improve the environment, tutoring a peer, or being a mentor, students can achieve a sense of fulfillment not easily found elsewhere. The single best source for community service activities is Civic House. At this office, students learn not only about activities happening on campus but also about citywide programs. Civic House encourages students to explore and try different methods of community service. Although there are countless avenues to do community service, Civic House is a good first step. In addition, the Wharton Council can help students find projects for community service.

Musser-Schoemaker Undergraduate Leadership Lecture Series
http://rider.wharton.upenn.edu/~mslls/

In 1991 Wharton initiated a lecture series to bring business and government leaders to the School to interact with students. This program reflects Wharton's commitment to bring role models from the real world to share with students their path to leadership, lessons learned along the way and "secrets of success.” Warren V. Musser, Managing Director of The Musser Group and Chairman Emeritus of Safeguard Sciences Inc., and Hubert J.P. Schoemaker, Chairman of the Board and CEO of Centocor Incorporated, sponsor the series.

A student committee, along with input from the Undergraduate Division, plans the series throughout the academic year. Besides the public lecture, the invited speakers dine with a group of undergraduates who are selected through a random lottery.

Past speakers have included Kenneth Cole, Founder, Chairman and CEO, Kenneth Cole Productions, Inc; Gary Parr, Deputy Chairman, Lazard; Matthew Blank, Chairman and CEO, Showtime Networks, Inc; Herb Kelleher, Founder and Executive Chairman of Southwest Airlines; Mindy Herman, CEO and President of E! Networks; Seth Berger, Founder and CEO of And1; Warren Lieberfarb, President of Warner Home Video; Ambassador Dane Smith, President of the National Peace Corps Association; Robert Hurst, Vice Chair of Goldman Sachs; Rakesh Gangwal, CEO and President of USAirways; Allen Wheat, President and CEO of Credit Suisse First Boston; Philippe deMontebello, Director of the Metropolitan Museum of Art.
Academic Regulations & Procedures

Exceptions to Academic Regulations

Exceptions to the Wharton undergraduate regulations outlined below can only be granted by approval of the Undergraduate Petitions Committee. Students who wish to petition the Committee should obtain a petition form in the Undergraduate Division. An academic advisor to help you with the petition process.

Students in dual and joint degree programs should address their petitions to their home schools. IS&B and Joint Degree Nursing students may petition Wharton for any Wharton related academic issue. All other petitions for exceptions (for example, late drop, late add, late withdrawal, late change of grade type) should be submitted to the home school.

Requirements for the Degree

To be eligible to receive the degree of Bachelor of Science in Economics, you must satisfactorily complete the 37 course units of the Wharton curriculum and meet the curricular requirements described in this handbook. Students must have a cumulative GPA of at least 2.0 in the 37 courses that are being counted towards the graduation requirements. Students must earn a 2.5 GPA in the four courses counted toward a concentration(s).

No more than eight courses in any one department may be taken for credit towards graduation. All NR, GR, and I designations must be changed to a letter grade or be otherwise cleared from your record in order to graduate.

Once a student has graduated from the University, no further changes to the transcript are permitted. It is the student’s responsibility to ensure that the transcript is correct at the time of graduation. You may check your unofficial transcript by accessing PennInTouch at https://sentry.isc.upenn.edu/intouch.

Academic Policies and Procedures

Academic Progress

To maintain satisfactory progress at Wharton, students are expected to do the following:

- Maintain a minimum semester GPA of 2.0,
- Maintain a minimum cumulative GPA of 2.0,
- Have no more than two I, F, GR or NR grades for the academic term and
- Complete a minimum of 8 cu’s in an academic year.

Wharton classifies its students based on the number of semesters spent at Penn (for external transfer students, semesters spent at other higher education institutions are counted). The Registrar of the University of Pennsylvania, however, determines class status or standing by the number of course units earned. This may cause problems in registration for courses that are limited to certain class years. First-year students may not take more than five courses (including Mgmt 100) during the first semester. Students must be approved for more than 5.5 course units in any subsequent semesters provided they have maintained at least a 3.0 cumulative GPA and have received no incomplete or no-credit grades (i.e. I, F,GR, or NR).

Academic Progression

Students are responsible for successful completion of all degree requirements and are expected to work with an advisor to ensure that satisfactory progress is being made throughout their academic careers. Single degree Wharton students must complete 37 course units. Joint and single degree students should consult their program advisors. The Academic Progressions Committee will review students who do not complete at least 8 course units per academic year. Students who do not meet these minimum academic standards may be placed on a one-year mandatory leave of absence.

Academic Standing

Wharton's Academic Standing Committee monitors the academic performance of all undergraduates. At the end of every semester, the committee reviews the performance of all students and assesses their academic standing. The following sanctions may be rendered against a student whose performance falls below the school's standard for making satisfactory progress.

Probation: If your semester GPA is below 2.0, the Academic Standing Committee will place you on probation. Once you are placed on probation, you must take four courses in the following semester, must earn at least a 2.0 term GPA with no I, F, W, or GR grades and may lose the ability to participate in school-based co-curricular activities. If you are on probation, it is important for you to meet regularly with an academic advisor in the Undergraduate Division.

Drop Warning: You may be placed on Drop Warning if you fall significantly below the level of academic performance required to make progress toward graduation, if you have two consecutive semesters with a GPA below 2.0 or if you have one semester with a GPA below 1.50. Once you are placed on drop warning, you must take four courses in the following semester, must earn at least a 2.0 term GPA with no I, F, W, or GR grades and may lose the ability to participate in school-based co-curricular activities. This action is intended to provide you with an opportunity to show improvement in your academic course work.

First Drop: If you continue to do failing work or otherwise perform very poorly, showing no significant improvement, you will be dropped from the rolls of the University. The first drop action requires a minimum one-year mandatory leave from the University. During this period, you may not enroll in another institution with the intent of transferring those credits to Penn. At the end of the one-year period, you may apply to the Academic Standing Committee for reinstatement. The committee
may require medical or employment documentation to assist in making its decision. If re-admitted, you must maintain good academic standing through graduation or you will be dropped from the university without further warning, with no opportunity for readmission.

Students who feel that extenuating circumstances warrant continued enrollment may submit an appeal to the Academic Standing Committee to rescind its drop decision and permit them to continue their course of study without interruption.

**Second Drop:** A second drop action is permanent and irrevocable.

**Class Attendance**
You are expected to attend all classes. A class for which you are registered is an appointment that takes precedence over all other engagements. In all courses, the faculty member in charge of the course will determine the number of absences permitted without incurring a penalty.

Non-attendance or frequent absences in a course may result in a grade of F at the end of the term.

**Changing Grade Type**
The registration system asks you to choose a grade type (grade or pass/fail) when you register for a course. You may change a course's grade type until the end of the drop period. There are certain restrictions on the use of pass/fail courses in the curriculum; see the section on pass/fail in this handbook.

It is your responsibility to make sure that your enrollment accurately reflects your grade type for a course. You may do so by checking PennInTouch at https://sentry.isc.upenn.edu/intouch.

**Choosing a Concentration**
It is recommended that you declare your concentration at the end of your sophomore year because students with a declared concentration have a better chance of getting the upper-level courses they request in advance registration. To declare a concentration, come to the Undergraduate Division. A staff person can assist you with completing a Concentration Declaration form and entering your concentration into the Student Records System. You may change your concentration at any time.

Individualized concentrations must first be approved via petition to the Petitions Committee.

**College of General Studies and Wharton Evening School Course Credits**
Wharton students may take courses in the College of General Studies, whether day or evening classes, for full credit and may count them toward the curriculum requirements. Wharton day students will not receive credit for Wharton Evening School courses.

**Transfer Credit after Matriculation**
Once you matriculate at the University, you must take all business courses at the University. However, in Wharton faculty-approved study abroad programs, you may receive business breadth course credits.

If you entered Penn as a first-year student, you may take up to four courses outside of the University toward your degree. These courses must be taken during the summer and may only be taken in non-Wharton subjects. To receive credit, you must earn a grade of C or better and have individual departmental approval for each course. You may not transfer courses from outside Penn that were taken pass/fail.

Credit away is granted only on the basis of regular college classroom instruction. The institution where the course is taken must be a four-year, degree-granting institution, not a community or junior college. None of the grades from these courses will be included in your Penn grade point average. External transfer students may take no additional courses outside the University for transfer credit once they have matriculated at Penn.

**Drop/Request Period**
You may request additional courses until the end of the second week of classes by accessing PennInTouch. After the first two weeks, you may request additional courses only with the permission of the instructors.

You may drop courses until the end of the fifth week of classes on PennInTouch. If you are receiving financial aid, check with your financial aid counselor before dropping a course, since some aid packages require a minimum number of credits per semester.

You may not drop a course after the drop period. You may, however, withdraw until the end of the 10th week of class; see the section on withdrawals on page 38.

It is the student's responsibility to make sure that he/she is properly enrolled, which may be done by accessing PennInTouch or by checking with an advisor in the Undergraduate Division.

Some academic departments have differing rules governing their drop/request and withdrawal policies. Consult the department websites and individual faculty for more information.
Examinations

Midterm Examinations: If you missed a stated midterm examination, you may take a postponed exam only with the approval of the instructor in charge of the course.

Final Examinations: If final exams are given at the end of the term, they must be given at times published in the University Course Roster. Students may not take final exams at times other than those specified. For rules governing exams, refer to http://www.vpul.upenn.edu/osl/exams.html or the Office of Student Life.

If more than two final exams are scheduled on the same calendar day during final exam period, a student may postpone the middle exam with the assistance of their professor.

Grading

You may check your grades at any time by accessing PennInTouch.

Term Grades: Grades are reported for each of your courses at the end of the term. You must obtain a grade of D or better to receive credit in any course.

Grading System: All Wharton courses are graded on a plus/minus system, from A+ to F. All students taking Wharton courses will be graded in the same manner. Wharton students who take courses in any other school of the University are subject to that school's grading system for those courses.

The grade point average (GPA) is tabulated at the end of every semester based on the following: A+, A (4.0); A- (3.7); B+ (3.3); B (3.0); B- (2.7); C+ (2.3); C (2.0); C- (1.7); D+ (1.3); D (1.0); and F (0.0). There is no grade of D-.

Pass/Fail (P/F): Wharton undergraduates may take up to three courses in the General Education Distribution and the elective areas on a pass/fail basis. All three Global Environment courses and second concentration courses counting as Unrestricted Electives must be taken for a grade. Students may take no more than one course pass/fail in a given semester. First-semester freshmen cannot take a course pass/fail.

A D or better in a course taken P/F will appear on the transcript with a P, denoting a pass. F will appear on your transcript for a failing grade. Ps do not figure into the GPA; Fs, however, are included in the transcript GPA. Courses taken P/F will not count toward any of the business requirements.

Instructors are not made aware of the grading status of a course. Therefore, it is your responsibility to confirm the grade type. The grade type of a course may not be changed after the drop deadline.

Incomplete Grades: In extenuating circumstances, students may be granted an extension of time by an instructor to complete course requirements including taking a make-up exam. In this case, the grade of I (incomplete) is recorded; however, work must be completed for the course within the first five weeks of the next semester, or the I will automatically convert to an F for the course. The grade of F will remain on the transcript until the work has been completed.

Failing Grades: An F in a course will permanently remain on your transcript and will be factored in when calculating your transcript GPA. If you retake the course at a future time, the new grade will not replace the original F; however, the new grade will be counted toward your transcript GPA and you will receive credit for the repeated course. If you receive an F in a required course, you must retake the course. If you receive an F in a non-required course, you may either repeat the course or substitute another.

Repeating Courses: As stated above, a student may not repeat for credit any course in which a passing grade (D or better) was received.

Auditing Courses: Undergraduate students cannot officially audit a course. Students who wish to attend a class but not take it for credit may do so only with the permission of the instructor. No formal record appears on the transcript for students who sit in on a course.

Leave of Absence

Any currently enrolled student is eligible to take a leave of absence. Students who are not in good standing or who have a disciplinary action pending against them require special approval. All students requesting a leave of absence must meet with an academic advisor in the Undergraduate Division and submit the appropriate paper work involved.

The Deadline for Leave of Absence Application is the University Withdrawal Deadline.

Wharton students cannot earn credit for courses given by another institution while on leave of absence. In addition, students must complete degree requirements within an eight-year period after matriculation. If they do not, they may forfeit their right for degree completion.

A student who is required to withdraw because of a violation of University regulations will not receive a tuition refund.

Requesting a Leave of Absence:

Dual Degree and Joint Degree students must submit a request for leave of absence and return from leave with both schools. Students are held by the leave of absence policy governed by their home school.

To apply for a Leave of Absence, students must submit the Wharton Leave of Absence Request form with a written explanation of the nature of their leave. Medical and CAPS leaves require documentation from the appropriate health professional. A staff member in the Wharton Undergraduate Division may require the student requesting a leave to consult with a Penn professional...
such as CAPS or Student Health prior to granting approval.

Students are responsible for dropping their classes when a Request for Leave is submitted within the University drop period. Students should meet with their academic advisor to discuss academic planning issues.

Students must meet with other campus offices (such as Student Financial Services, Housing and Food Services, International Programs, etc.) prior to leaving campus. Students are responsible for resolving all outstanding business matters with the University. It is important to understand that a student’s financial aid package may change as a result of a leave of absence.

**Return from a Leave of Absence:**

Students on leave are required to notify the Wharton Undergraduate Division no earlier than the Advance Registration date of the semester before their return to campus. The completed Return from Leave of Absence Request form initiates the re-activation of the student’s enrollment status. Dual and joint degree students must contact both schools.

To request a return from Leave of Absence, students must submit the *Wharton Return From Leave of Absence* form. Documentation from a healthcare professional supporting your return to the University is required for a Medical and some other approved leaves. An academic advisor can verify if documentation is required.

Students should meet with their academic advisor to discuss academic planning issues.

Students must meet with other campus offices (such as Student Financial Services, Housing, Food Services, International Programs, etc.) prior to their return to campus.

**Leave of Absence Financial Credit:**

Financial reimbursement or credit may be issued when a leave is approved early in a semester. Financial consideration for tuition refund or credit is based on the number of weeks completed in the semester. Refunds or credit for on-campus housing and dining is handled through University Housing.

See chart below for breakdown of financial credit.

**Financial Guidelines for Reimbursement or Credit for Leave of Absence**

<table>
<thead>
<tr>
<th>Deadline</th>
<th>Financial Credit</th>
<th>Drop/ Withdrawal from Course Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>End of second full week</td>
<td>75% Credit tuition and fees</td>
<td>All classes are dropped</td>
</tr>
<tr>
<td>End of the fourth full week</td>
<td>50% Credit tuition and fees</td>
<td>All classes are dropped</td>
</tr>
<tr>
<td>Thereafter</td>
<td>No Credit</td>
<td>Drop/Withdrawal of classes per Penn Policy</td>
</tr>
</tbody>
</table>

Wharton offers only a full-time program of study and the normal minimum course load is 4 cus per term for the Bachelor of Science degree, although many Wharton undergraduates typically complete 5 cus per term.

Occasionally, a student may take a reduced course load of 3.5 or 3.0 cus. Students nonetheless are billed at the full-time rate. Registration for a reduced course load of fewer than 4 cus per term may jeopardize both state and federal financial aid and may have an impact on such matters as visa status, athletic eligibility, and/or insurance coverage. Check carefully to be certain that you know the enrollment requirements of relevant organizations or funding agencies to avoid jeopardizing your standing as a student.

Graduating seniors in their final semester may be part-time by carrying 2.5 or fewer cus, if at that time, they need only 2.5 or fewer cus to graduate. Part-time billing is not automatically implemented when you advance register for one or two courses. You must request approval in writing from the Wharton Undergraduate Division; without this approval, you will be billed at the full-time rate. No requests for part-time billing will be considered after the second week of classes.

**Residency Requirement**

For external transfer students, at least one-half (19 cu minimum) of your required course work must be completed at Penn. Students are also required to spend at least four semesters at Penn.

**Withdrawal from Courses**

You may drop a course with no notation on your transcript up until the end of the fifth week of the semester. (See the section on Drop/Request for more information on page 36.) From then until the end of the tenth week of the semester, you may withdraw from a course, but only with the written permission of your instructor.

Withdrawals appear on your transcript as a W and are not calculated into your grade point average. According to University Policy, the formal withdrawal deadline is the end of the tenth week of the semester. If you have a serious and compelling extenuating circumstance, you may petition the Petitions Committee to grant a late withdrawal for a course. You must first obtain written support from the instructor for the committee to consider your petition.
**FINANCIAL POLICIES AND PROCEDURES**

*Tuition, Fees and Other Charges*

The PennBook describes policies regarding payment of tuition, general fee, technology fees, dining arrangements, and other charges. For more information, check on-line at http://www.vpul.upenn.edu/osl/pennbook.html.

*Withdrawal/Reduction of Tuition*

A student who withdraws from the University (or who is requested to withdraw for failure to maintain a satisfactory scholastic standing) or who is granted a leave of absence from a full-time division of the University during either term of the academic year will be eligible for a reduction in tuition and fees in accordance with the conditions set forth below.

The effective date of separation from the University is the date the student files a written request for withdrawal or leave of absence in the Undergraduate Division. The amount of reduction allowable is as follows:

- For students in their first semester at the University: that portion of tuition and fees equal to the portion of the semester remaining on the date of withdrawal, rounded downward to the nearest 10%, less a $100 administrative fee, EXCEPT that no reduction will be made in cases where the withdrawal occurs after the 60% point in the semester.
- For all other students: semester charges will be adjusted as follows:

<table>
<thead>
<tr>
<th>If you left within the:</th>
<th>Percent Refund of Tuition and Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>First two weeks of class</td>
<td>75%</td>
</tr>
<tr>
<td>Third and fourth weeks of class</td>
<td>50%</td>
</tr>
<tr>
<td>Thereafter</td>
<td>0%</td>
</tr>
</tbody>
</table>

In the case of students receiving financial aid, eligibility for the term will be re-determined based on actual charges and prorated allowances for living expenses. A student who is required to withdraw because of a violation of University regulations shall receive no tuition refund.

*Financial Aid*

Financial aid for U.S. citizens and permanent residents is based on financial need, as determined by Student Financial Services. Financial aid applications must be submitted annually. Financial assistance for international students is limited.

In addition to need-based financial aid, there are a number of payment and credit options available to parents and students to help manage the cost of education.

For further information on specific programs, application process, payment and credit options, and links to outside scholarship searches, visit the SFS website at http://www.sfs.upenn.edu. You may also contact SFS in person in the Franklin Building, First Floor, by phone at (215) 898-1988, or by e-mail at sfsmail@sfs.upenn.edu.

*Part-time Employment*

Students who wish to supplement their income by working part-time are encouraged to view the Student Employment Office’s web site at http://www.sfs.upenn.edu/seo or visit their office in Sansom Place West, Suite 215, 3650 Chestnut Street. Eligibility for the Federal Work-Study Program is determined by Student Financial Services. This office maintains a comprehensive listing of student employment opportunities, both on campus and in Philadelphia. Students who are not U.S. citizens should check visa requirements with the Office of International Programs, 3701 Chestnut Street, Suite 1W, (215) 898-4661, http://www.upenn.edu/oip.

*USE OF THE WHARTON NAME, LOGO, AND ALUMNI NETWORK*

The Wharton name and logo are registered trademarks of the School, and their use is restricted. Questions regarding the use of the name or logo should be directed to the Wharton Publications Office website at http://publications.wharton.upenn.edu.

*Stationery*

Wharton stationery is available for use by student organizations only. Specialized club stationery is ordered from Wharton Reprographics. A letter of approval from the Director of Student Life, Beth Hagovsky, must accompany your orders. “Academic cards” for Wharton students enrolled in a degree-granting program may be purchased through Wharton Reprographics.

No unauthorized stationery or business cards may be printed using the Wharton School name or the Wharton logo in any of its forms.

*Fund-raising Guidelines*

All student groups that would like to seek funding to support a project must first consult with the Director of Student Life, Beth Hagovsky. The school must authorize any solicitation of corporate or alumni contacts.
E-MAIL AND WEB USAGE

Use of the technology systems provided by the Wharton School and the University of Pennsylvania is a privilege granted to students with the understanding that they will use these tools responsibly. If students use these tools irresponsibly, e-mail privileges can be revoked. Please note the following policies concerning the appropriate use of technology:

• Student e-mail accounts may not be used for personal profit or gain, under any circumstances. This includes using a secondary commercial address, since the University or Wharton address often remains attached in headers and trailers, even if it is not visible to the sender.
• Chain letters through student e-mail are prohibited, either initiating or forwarding.
• On personal web pages, any commercial logos, photos, art, etc. must be selected from materials that are in the public domain. Students are prohibited from using proprietary materials such as University logos and photos; Wharton logos and photos; Disney characters, logos and photos; logos from other colleges and universities; or any specifically copyrighted corporate materials. If you wish to use a particular item and there is some question as to whether it is proprietary, you should check first before placing it on your web page.

For more information on the University's policies on the acceptable use of electronic resources, please refer to http://www.upenn.edu/computing/policy/aup.html. Additional questions about the appropriate use of technology may be directed to Wharton Computing and Instructional Technology or to Rudolph Broomes in the Undergraduate Division at (215) 573-9714, rudolphb@wharton.upenn.edu.

CODE OF STUDENT CONDUCT OF THE UNIVERSITY OF PENNSYLVANIA
http://www.vpul.upenn.edu/osl/conduct.html

I. Preamble
When Benjamin Franklin founded the Pennsylvania Academy, he defined its mission as “education for citizenship.” In pursuit of this mission, the University of Pennsylvania is committed to achieving academic excellence, to creating an environment for inquiry and learning, and to cultivating responsible citizenship in the larger society. The University of Pennsylvania is a community in which intellectual growth, learning from others, mutual tolerance, and respect for freedom of thought and expression are principles of paramount importance. In an environment that promotes the free interchange of ideas, cultural and intellectual diversity, and a wealth of social opportunities, Penn students take advantage of the academic and non-academic opportunities available to them, deepening their intellectual insights through formal instruction, and expanding their educational experience beyond their academic programs. Members of the Penn community participate actively in the greater Philadelphia, state, national, and international communities in which they reside. "Citizens" of the University community include students, faculty, staff and those otherwise affiliated with the University.

Accepting membership into the University of Pennsylvania community as a student entails an obligation to promote its welfare by assuming the rights and responsibilities listed below. Each individual member of this community is responsible for his or her own actions and is expected to respect the rights of others.

II. Rights of Student Citizenship
Membership in the University of Pennsylvania community affords every student certain rights that are essential to the University's educational mission and its character as a community:

(a) The right to have access to and participate in the academic and non-academic opportunities afforded by the University, subject to applicable standards or requirements.
(b) The right to freedom of thought and expression.
(c) The right to be free from discrimination on the basis of race, color, gender, sexual orientation, religion, national or ethnic origin, age, disability, or status as a disabled or Vietnam Era veteran.
(d) The right to fair University judicial process in the determination of accountability for conduct.

III. Responsibilities of Student Citizenship
Students are expected to exhibit responsible behavior regardless of time or place. Failure to do so may result in disciplinary action by the University. Responsible behavior is a standard of conduct which reflects higher expectations than may be prevalent outside the University community. Responsible behavior includes but is not limited to the following obligations:
(a) To comply with all provisions of the University's Code of Academic Integrity and academic integrity codes adopted by the faculties of individual schools.
(b) To respect the health and safety of others. This precludes acts or threats of physical violence against another person (including sexual violence) and disorderly conduct. This also precludes the possession of dangerous articles (such as firearms, explosive materials, etc.) on University property or at University events without University authorization.
(c) To respect the right of fellow students to participate in university organizations and in relationships with other students without fear, threat, or act of hazings.
(d) To refrain from conduct towards other students that infringes upon the Rights of Student Citizenship. The University condemns hate speech, epithets, and racial, ethnic, sexual and religious slurs. However, the content of student speech or expression is not by itself a basis for disciplinary action. Student speech may be subject to discipline when it violates applicable laws or University regulations or policies.
(e) To refrain from stealing, damaging, defacing, or misusing the property or facilities of the University or of others. This also precludes the disruption of University computing services or interference with the rights of others to use computer resources.
(f) To be honest and truthful in dealings with the University, about one's own identity (e.g., name or Social Security number), and in the use of University and other identification.
(g) To cooperate fully and honestly in the Student Judicial System of the University, including the obligation to comply with all judicial sanctions.
(h) To comply with all contracts made with the University, such as Residential Living Occupancy Agreements and Dining Services contracts.
(i) To comply with policies and regulations of the University and its departments (e.g., the University’s Guidelines on Open Expression, Anti-Hazing Regulations, Drug and Alcohol Policies, Sexual Harassment Policy, etc.).
(j) To comply with federal, state and local laws.
(Source: Office of the President, 1994)

CODE OF ACADEMIC INTEGRITY OF THE UNIVERSITY OF PENNSYLVANIA
http://www.vpul.upenn.edu/osl/acadint.html

Since the University is an academic community, its fundamental purpose is the pursuit of knowledge. Essential to the success of this educational mission is a commitment to the principles of academic integrity. Every member of the University community is responsible for upholding the highest standards of honesty at all times. Students, as members of the community, are also responsible for adhering to the principles and spirit of the following Code of Academic Integrity.

Academic Dishonesty Definitions
Activities, that have the effect or intention of interfering with education, pursuit of knowledge, or fair evaluation of a student's performance are prohibited. Examples of such activities include but are not limited to the following definitions:

A. Cheating: using or attempting to use unauthorized assistance, material, or study aids in examinations or other academic work or preventing, or attempting to prevent, another from using authorized assistance, material, or study aids. Example: using a cheat sheet in a quiz or exam, altering a graded exam and resubmitting it for a better grade, etc.

B. Plagiarism: using the ideas, data, or language of another without specific or proper acknowledgment. Example: copying another person's paper, article, or computer work and submitting it for an assignment, attribution, failing to use quotation marks where appropriate, etc.

C. Fabrication: submitting contrived or altered information in any academic exercise. Example: making up data for an experiment, fudging data, citing nonexistent articles, contriving sources, etc.

D. Multiple submission: submitting, without prior permission, any work submitted to fulfill another academic requirement.

E. Misrepresentation of academic records: misrepresenting or tampering with or attempting to tamper with any portion of a student's transcripts or academic record, either before or after coming to the University of Pennsylvania. Example: forging a change of grade slip, tampering with computer records, falsifying academic information on one's resume, etc.

F. Facilitating academic dishonesty: knowingly helping or attempting to help another violate any provision of the Code. Example: working together on a take-home exam, etc.

G. Unfair advantage: attempting to gain unauthorized advantage over fellow students in an academic exercise. Example: gaining or providing unauthorized access to examination materials, obstructing or interfering with another student's efforts in an academic exercise, lying about a need for an extension for an exam or paper, continuing to write even when time is up during an exam, destroying or keeping library materials for one's own use., etc.

NOTE: If a student is unsure whether his action(s) constitute a violation of the Code of Academic Integrity, then it is that student's responsibility to consult with the instructor to clarify any ambiguities.
(Source: Office of the Provost, 1996)

Open Expression
For information regarding the University of Pennsylvania’s guidelines on open expression, please refer to http://www.vpul.upenn.edu/osl/openexp.html.
Wharton Computing and Information Technology

Wharton Computing and Information Technology (WCIT) provides computing facilities and services for Wharton students, faculty and staff. Computing facilities include electronic mail and file storage systems and a variety of shared computing resources, including student computer labs, group workstations, e-mail bars, and printing facilities. WCIT's user services include consulting to help with supported software, e-mail and call-in troubleshooting, and a web site providing information on a variety of hardware and software topics.

Wharton Reprographics

Located in the basement at the west end of SHDH, the Reprographics unit of Wharton Computing and Information Technology (WCIT) provides printing, duplicating, binding and publishing services for Wharton students, faculty and staff. Reprographics' Computer Publishing and Art Services department provides graphic design, typesetting and page layout for publications. These pre-press services, combined with Reprographics' full range of printing production facilities, can help students produce a wide range of publications including newsletters, brochures, resumes, invitations and posters. Reprographics also duplicates and distributes Wharton's coursepacks that are customized course readings selected by Wharton faculty to supplement the material in textbooks, or replace the use of a textbook. Wharton students can order their coursepacks online at http://epacks.wharton.upenn.edu. Reprographics' phone number is (215) 898-7600.

Fall and Spring
Monday – Thursday 8:15 a.m. - 7:00 p.m.
Friday 8:15 a.m. - 5:00 p.m.

Summer
Monday – Friday 8:15 a.m. – 5:00 p.m.

Reprographics is open for extended hours during the first few weeks of the semester; check your mail folder for announcements.

Wharton Reprographics' fax machines in Suite 400, SHDH provide worldwide access for incoming and outgoing fax transmissions. The number for incoming faxes for students is (215) 898-2400. If the fax contains a cover sheet with the addressee's phone number, Reprographics will attempt to notify the recipient by phone. Otherwise, faxes are held for pick-up. Faxes are not distributed to student mail folders. There is a charge for incoming faxes.

To send an outgoing fax, bring materials to the Student Sales counter.

Wharton Computing System Accounts and Policies

The computing systems, software, and networks of the Wharton School provide a wide range of services to Wharton faculty, students, and staff. The use of these facilities involves certain risks and obligates users to certain responsibilities.

The Wharton School's computer systems and networks are the private property of the Wharton School and the University of Pennsylvania. Access to these systems is a privilege granted by the Wharton School and the University of Pennsylvania and may be revoked without prior notice.

A current Penn I.D. and a Wharton User Account are required to use Wharton's computing labs and workstations. The complete policy governing computing and networking at the University of Pennsylvania is stated in the Penn Computing document, Policy on Acceptable Use of Electronic Resources.

Getting an Account

To apply for an account, bring your PennCard to Wharton's Accounts Coordinator in the computer consulting office in Jon M. Huntsman Hall Room F35 or call (215) 898-8600. You must be either a current Wharton student or enrolled in a Wharton course during the semester of application for an account. This does not apply to first-year students during the first month of the fall term.

Computer Consulting Help Desk

Wharton's computing help desk assists students, faculty and staff in using Wharton's computer systems, software and services. They can generally answer your questions about operating systems and software and work with you to find solutions to problems with documentation; if not, they will refer you to a specialist, to correct documentation or to an outside resource. If you are using software not installed at the School, you should provide the documentation and, if requested, evidence of a valid software license.

Computer consultants are available for walk-in service in Jon M. Huntsman Hall Room F35 or by phone at (215) 898-8600. Users can also send questions for Wharton's consultants via e-mail to consultant@wharton.upenn.edu.
Facilities

Wharton Operations, Scheduling and Facilities

Wharton's Operations, Scheduling and Facilities Services department (WSFS) supports the physical operation of Wharton's buildings, and provides classroom facilities and services including room scheduling, maintenance, mailroom service, security monitoring, audio visual technology and special events coordination for academic related needs. For more information on Wharton Operations, please visit our website http://inside.wharton.upenn.edu/wsfs or call our Customer Support Center which is located in F30 JMHH, at (215) 898-2575 between 8:30 am and 5:30 pm, Monday through Friday.

All students, faculty, and staff must present a valid Penn I.D. upon entering a Wharton building after 7:00 p.m. Monday through Friday and all day Saturday and Sunday. Anyone in a Wharton building during these times must wear an I.D. badge containing a valid Penn I.D. Holders are available in Suite G95 JMHH.

Building Hours

<table>
<thead>
<tr>
<th>Jon M. Huntsman Hall (JMHH)</th>
<th>3730 Walnut Street</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall and Spring Semesters: 24 Hours / 7 days</td>
<td></td>
</tr>
<tr>
<td>Summer Hours: 7 a.m. – 10 p.m. / 7 days</td>
<td></td>
</tr>
<tr>
<td>After 7 p.m. and on Weekends: Only entrance/exit is on Locust Walk</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Steinberg Hall - Dietrich Hall (SH-DH)</th>
<th>3620 Locust Walk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall and Spring Semesters: 7 a.m. – 10 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>8 a.m. – 5 p.m. / Weekends</td>
<td></td>
</tr>
<tr>
<td>Summer Hours: 7 a.m. – 7 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>8 a.m. – 5 p.m. / Weekends</td>
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<tr>
<th>Vance Hall (VH)</th>
<th>3733 Spruce Street</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall and Spring Semesters: 7 a.m. – 9 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>8 a.m. – 5 p.m. / Weekends</td>
<td></td>
</tr>
<tr>
<td>Summer Hours: 7 a.m. – 7 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>Closed Weekends</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Colonial Penn Center (CPC)</th>
<th>3641 Locust Walk</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Year: 7 a.m. – 6 p.m.</td>
<td></td>
</tr>
<tr>
<td>Closed Weekends and Holidays</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lauder-Fischer Hall (L-FH)</th>
<th>256 South 37th Street</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall and Spring Semesters: 7 a.m. – 9 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>Closed Weekends/Holidays</td>
<td></td>
</tr>
<tr>
<td>Summer Hours: 7 a.m. – 6 p.m. / M-F</td>
<td></td>
</tr>
<tr>
<td>Closed Weekends and Holidays</td>
<td></td>
</tr>
</tbody>
</table>

Wharton Information Desk

Wharton’s information/security desk, inside the Locust Walk Lobby of Huntsman hall, provides directions and general information on school facilities.

Lost and Found

Lost and Found services are located at the main Wharton Security desk located at the Locust Walk entrance of Jon M. Huntsman Hall.

Lockers

Lockers are available for use by Wharton undergraduate students for each academic year and during the summer. These lockers are located on the main floor of JMHH next to the elevator lobby. Student are notified by e-mail about the rental of lockers toward the end of September. There is a rental fee for the use of the lockers during the academic year and a separate fee for summer usage. Academic year and summer rentals are not automatically extended. Students who have not vacated their lockers by the day after final exams of the spring term will find the contents removed and combinations changed. Shanesha Revell handles administration of rentals in the Wharton Undergraduate Division, Suite G95 JMHH, (215) 898-7608, shanesha@wharton.upenn.edu.

Student Mail Folders

Every Wharton student has an individual mail folder. The bins of undergraduate mail folders, arranged by academic years, are on the lower level of JMHH. Check your folder at least every few days for messages from the administration, student organizations, departments and others. If you cannot locate your mail folder, please come to the Wharton Undergraduate Division, Suite G95 JMHH, for a replacement.

Faculty Mail

All faculty members have open mailboxes in their department offices. If you turn in written work to a professor’s mailbox, retain a photocopy for your records.

Wharton School Emergency Information Line

During emergency situations, information about building hours and conditions, special events, computer labs and student services (e.g., coursepack sales) is available by calling (215) 898-OPEN (6736). The general information line for the university is (215) 898-MELT (6358).

Anyone canceling an event should contact the special events coordinator at (215) 898-2575. If the coordinator is not available, leave a message on voicemail. Events that are canceled in anticipation of inclement weather are added to the emergency message as soon as notification is received. This serves to provide information to those traveling from out of town in advance of the University’s decision to close for emergency reasons.

The emergency information line is for emergencies only; otherwise, there is a pre-recorded message that plays throughout the year. Classroom Support Services updates the emergency information line.
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Withdrawal from Courses
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Non-discrimination Policy Statement

The University of Pennsylvania values diversity and seeks talented students, faculty, and staff from diverse backgrounds. The University does not discriminate on the basis of race, color, sex, sexual orientation, gender identity, religion, national origin, age, disability or status as a disabled or Vietnam-era veteran in the administration of its educational policies, programs or activities, admissions policies and procedures, scholarship and loan programs, employment, recreational, athletic or other University-administered programs.

Questions or concerns regarding the University’s equal opportunity and affirmative action programs and activities or accommodations for people with disabilities should be directed to:

Executive Director, Office of Affirmative Action and Equal Opportunity Programs
Samson Place East, 3600 Chestnut Street, Suite 228, Philadelphia, PA 19104-6106
Phone: (215) 898-6993

The University of Pennsylvania reserves the right to make changes regarding any matters presented in this publication. Please refer to online sources whenever possible for the most recent and updated information.
### Fall 2005

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<th>Date</th>
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<tr>
<td>Move-in and registration for Transfer Students</td>
<td>Wednesday, August 31</td>
</tr>
<tr>
<td>Move-in for First-year Students</td>
<td>Thursday, September 1</td>
</tr>
<tr>
<td>New Student Orientation</td>
<td>Thursday-Tuesday, September 1-6</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 5</td>
</tr>
<tr>
<td>New Student Convocation and Opening Exercises</td>
<td>Tuesday, September 6</td>
</tr>
<tr>
<td>First Day of Classes</td>
<td>Wednesday, September 7</td>
</tr>
<tr>
<td>Add Period Ends</td>
<td>Friday, September 23</td>
</tr>
<tr>
<td>Drop Period Ends</td>
<td>Friday, October 14</td>
</tr>
<tr>
<td>Fall Term Break</td>
<td>Saturday-Tuesday, October 15-18</td>
</tr>
<tr>
<td>Family Weekend</td>
<td>Friday-Sunday, October 21-23</td>
</tr>
<tr>
<td>Homecoming</td>
<td>Saturday, November 5</td>
</tr>
<tr>
<td>Advance Registration for Spring Term</td>
<td>Monday-Sunday, October 31-November 13</td>
</tr>
<tr>
<td>Thanksgiving Break begins at close of classes</td>
<td>Wednesday, November 23</td>
</tr>
<tr>
<td>Thanksgiving Break ends at 8am</td>
<td>Monday, November 28</td>
</tr>
<tr>
<td>Fall Term Classes End</td>
<td>Friday, December 9</td>
</tr>
<tr>
<td>Reading Days</td>
<td>Saturday-Tuesday, December 10-13</td>
</tr>
<tr>
<td>Final Examinations</td>
<td>Wednesday-Wednesday, December 14-21</td>
</tr>
<tr>
<td>Fall Semester Ends</td>
<td>Wednesday, December 21</td>
</tr>
</tbody>
</table>

### Spring 2006

<table>
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<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring Semester Classes Begin</td>
<td>Monday, January 9</td>
</tr>
<tr>
<td>Martin Luther King, Jr. Day</td>
<td>Monday, January 16</td>
</tr>
<tr>
<td>Add Period Ends</td>
<td>Friday, January 20</td>
</tr>
<tr>
<td>Drop Period Ends</td>
<td>Friday, February 10</td>
</tr>
<tr>
<td>Spring Break begins at close of classes</td>
<td>Friday, March 3</td>
</tr>
<tr>
<td>Classes Resume at 8 am</td>
<td>Monday, March 13</td>
</tr>
<tr>
<td>Advance Registration for Fall and Summer Sessions</td>
<td>Monday-Sunday, March 20-April 2</td>
</tr>
<tr>
<td>Spring Term Classes End</td>
<td>Friday, April 21</td>
</tr>
<tr>
<td>Reading Days</td>
<td>Monday-Wednesday, April 24-26</td>
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<tr>
<td>Finals Examinations</td>
<td>Thursday-Friday, April 27-May 5</td>
</tr>
<tr>
<td>Alumni Day</td>
<td>Saturday, May 13</td>
</tr>
<tr>
<td>Wharton Graduation</td>
<td>Sunday, May 14</td>
</tr>
<tr>
<td>Commencement</td>
<td>Monday, May 15</td>
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</table>

### Summer 2006

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<th>Event</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>First Session Classes Begin</td>
<td>Tuesday, May 16</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Monday, May 29</td>
</tr>
<tr>
<td>First Session Classes End</td>
<td>Friday, June 23</td>
</tr>
<tr>
<td>Second Session Classes Begin</td>
<td>Monday, June 26</td>
</tr>
<tr>
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<td>Tuesday, July 4</td>
</tr>
<tr>
<td>Second Session Classes End</td>
<td>Friday, August 4</td>
</tr>
</tbody>
</table>
## Wharton Department Chairs

<table>
<thead>
<tr>
<th>Department</th>
<th>Chair</th>
<th>Office</th>
<th>E-mail</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>Dr. Robert Holthausen</td>
<td>1307 SHDH</td>
<td>holthaus@wharton</td>
<td>8-7781</td>
</tr>
<tr>
<td>Business &amp; Public Policy</td>
<td>Dr. Elizabeth Bailey</td>
<td>1405 SHDH</td>
<td>bailey@wharton</td>
<td>8-0928</td>
</tr>
<tr>
<td>Finance</td>
<td>Dr. Michael Gibbons</td>
<td>2300 SHDH</td>
<td>gibbons@wharton</td>
<td>8-1118</td>
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<tr>
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<td>Dr. Mark Pauly</td>
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## Wharton Concentration Advisors

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<tr>
<th>Concentration</th>
<th>Advisor</th>
<th>Office</th>
<th>E-mail</th>
<th>Telephone</th>
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<tr>
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<td>Dr. John Core</td>
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</table>

All telephone numbers are in the 215 area code (exchanges are either 898, 573 or 746). All email addresses are suffixed by ".upenn.edu"