## University Core and Graduation Requirements

### University Core Requirements:

<table>
<thead>
<tr>
<th>Requirements</th>
<th>#Classes</th>
<th>Hours</th>
<th>Classes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religion Cornerstones</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachings and Doctrine of The Book of Mormon</td>
<td>1</td>
<td>2.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Jesus Christ and the Everlasting Gospel</td>
<td>1</td>
<td>2.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Foundations of the Restoration</td>
<td>1</td>
<td>2.0</td>
<td>REL C 225</td>
</tr>
<tr>
<td>The Eternal Family</td>
<td>1</td>
<td>2.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>The Individual and Society</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Heritage</td>
<td>1-2</td>
<td>3-6.0</td>
<td>ECON 110* and one course from approved list</td>
</tr>
<tr>
<td>Global and Cultural Awareness</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Skills</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Year Writing</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Advanced Written and Oral Communications</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Quantitative Reasoning</td>
<td>1</td>
<td>4.0</td>
<td>MATH 112*</td>
</tr>
<tr>
<td>Languages of Learning (Math or Language)</td>
<td>1</td>
<td>4.0</td>
<td>MATH 112*</td>
</tr>
<tr>
<td>Arts, Letters, and Sciences</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Civilization 1</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Civilization 2</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Arts</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Letters</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Biological Science</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Physical Science</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Social Science</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Core Enrichment: Electives</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religion Electives</td>
<td>3-4</td>
<td>6.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Open Electives</td>
<td>Variable</td>
<td>Variable</td>
<td>personal choice</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>*THESE CLASSES FILL BOTH UNIVERSITY CORE AND PROGRAM REQUIREMENTS (7 hours overlap)</td>
</tr>
</tbody>
</table>

### Graduation Requirements:

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum residence hours required</td>
<td>30.0</td>
</tr>
<tr>
<td>Minimum hours needed to graduate</td>
<td>120.0</td>
</tr>
</tbody>
</table>

### Suggested Sequence of Courses

#### FRESHMAN YEAR

**1st Semester**
- First Year Writing: 3.0
- Social Science: 3.0
- MATH 112*(FWSpSu): 4.0
- STAT 121: 3.0
- STAT 130: 0.5
- Religion Cornerstone course: 2.0
- Total Hours: 15.5

**2nd Semester**
- American Heritage: 3.0
- MATH 113*(FWSpSu): 4.0
- STAT 274: 3.0
- STAT 240: 3.0
- Religion Cornerstone course: 2.0
- Total Hours: 15.0

Dept. recommendation: Register for and pass Exam FM.

#### SOPHOMORE YEAR

**3rd Semester**
- STAT 230: 3.0
- STAT 250: 3.0
- Physical Science: 3.0
- Religion Cornerstone course: 2.0
- Total Hours: 14.0

**4th Semester**
- MATH 213: 2.0
- MATH 215: 1.0
- STAT 340: 3.0
- Letters: 3.0
- Religion Cornerstone course: 2.0
- Open Electives: 4.0
- Total Hours: 15.0

#### JUNIOR YEAR

**5th Semester**
- STAT 330: 3.0
- STAT 344: 3.0
- Requirement 6 Elective #1: 1.5
- Advanced Written & Oral Communication: 3.0
- Civilization 1: 3.0
- Religion Elective: 2.0
- Total Hours: 15.5

**6th Semester**
- STAT 346: 3.0
- IS 520: 3.0
- Biological Science: 3.0
- Religion Elective: 2.0
- Open Elective: 1.0
- Total Hours: 15.0

Note 1: Department recommendation: Internship during Spring/Summer. Much of the hiring occurs the previous fall.

#### SENIOR YEAR

**7th Semester**
- Requirement 7 Elective #2: 3.0
- STAT 446: 3.0
- Religion Elective: 2.0
- Open Elective: 4.0
- Total Hours: 15.0

**8th Semester**
- Requirement 7 Elective #3: 3.0
- Arts: 3.0
- Open Electives: 6.0
- Total Hours: 15.0

Note 2: The sequence of courses suggested may not fit the circumstances of every student. Students should contact their college advisement center for help in outlining an efficient schedule.

Note 3: Students are encouraged to complete an average of 15 credit hours each semester or 30 credit hours each year, including spring and/or summer terms, to meet the 120 credit minimum needed to graduate. Taking fewer credits substantially increases the number of semesters to graduate.

Note 4: Open elective credits can be classes of your choosing, classes for a minor, or credits that have already been earned through AP classes, transfer credits, etc.
BS in Actuarial Science (695224)
2022-2023 Program Requirements (56.5 Credit Hours)

THE DISCIPLINE:
An actuary is a statistician who analyzes the financial consequences of risk. Actuaries use statistics, mathematics, and financial theory to study uncertain future events, especially those of concern to insurance and pension programs. They evaluate the likelihood of those events and design creative ways to reduce the likelihood and decrease the impact of adverse events that do occur. Their work designing and managing programs that control risk requires a combination of strong analytical skills, business knowledge, and understanding of human behavior.

CAREER OPPORTUNITIES:
Actuaries enjoy excellent job security, high incomes, and a low-stress work environment. Careers in actuarial science are consistently ranked among the top professions. Competent actuaries are highly recruited and can have many professional opportunities. Actuaries are employed across a wide variety of industries and typically become established in one of the following career tracks: health, property/casualty, or life insurance, consulting to one of those industries, enterprise risk management, quantitative finance and investment management, or retirement benefits. By focusing on the development of data analysis skills, actuaries can also easily transition to business analytics settings.

ACTUARIAL EXAMS:
Actuaries are required to demonstrate their proficiency by passing a series of competency exams offered by one or more of the principal actuarial societies. It typically takes 6-10 years to pass all of the exams; most actuarial interns are required to have passed at least one of these exams as a condition for employment. The BYU Actuarial Science degree provides students with the opportunity to study significant portions of the material covered in the first eight exams accepted by the Society of Actuaries and six accepted by the Casualty Actuarial Society (the two major actuarial societies in the United States).

The correspondence between the actuarial exams and available BYU course work is roughly as follows:
Joint SOA/CAS Exams:
Exam P: Stat 240, 340 (full coverage)
Exam FM: Stat 274 (full coverage)
SOA Exams: Exam FAM: Stat 344, 346 (full coverage)
Exam SRM/PA: Stat 330, 348 (full coverage)
Exam ALTAM: Stat 444 (full coverage)
Exam ASTAM: 446 (full coverage)
Exam ATPA: Stat 251, 330, 348, 451 (some coverage)

CAS Exams:
Online Course 3: Stat 330, 348 (full coverage)
MAS-I: Stat 348 (full coverage)
MAS-11: Stat 251, 348 (full coverage)
Exam 5: Stat 346, 446 (some coverage)

In addition to the exams the societies accept the following sets of courses for the Validation by Educational Experience (VEE) credit:

Mathematical Statistics VEE: Stat 121, 346
Finance and Accounting VEE: Fin 201, Acc 200
Economics VEE: Econ 110

MAP DISCLAIMER
While every reasonable effort is made to ensure accuracy, there are some student populations that could have exceptions to listed requirements. Please refer to the university catalog and your college advisement center/department for complete guidelines.

DEPARTMENT INFORMATION
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