## 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><strong>Religion Cornerstones</strong></td>
<td>1</td>
<td>2.0</td>
<td>REL A 275</td>
</tr>
<tr>
<td>Teachings and Doctrine of The Book of Mormon</td>
<td>1</td>
<td>2.0</td>
<td>REL A 275</td>
</tr>
<tr>
<td>Jesus Christ and the Everlasting Gospel</td>
<td>1</td>
<td>2.0</td>
<td>REL A 250</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>REL C 200</td>
</tr>
<tr>
<td><strong>The Individual and Society</strong></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><strong>Skills</strong></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><strong>Arts, Letters, and Sciences</strong></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>3-4.0</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><strong>Core Enrichment: Electives</strong></td>
<td>3-4</td>
<td>6.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Religion Electives</td>
<td>Variable</td>
<td>Variable</td>
<td>personal choice</td>
</tr>
<tr>
<td>Open Electives</td>
<td>Variable</td>
<td>Variable</td>
<td>personal choice</td>
</tr>
</tbody>
</table>

*THESE CLASSES FILL BOTH UNIVERSITY CORE AND PROGRAM REQUIREMENTS (7 hours overlap)*

### Graduation Requirements:

- Minimum residence hours required: 30.0
- Minimum hours needed to graduate: 120.0

## 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
- Religion Cornerstone course: 2.0
- Total Hours: 15.0

**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 340: 3.0
- Physical Science: 3.0
- Global and Cultural Awareness: 3.0
- Religion Cornerstone course: 2.0
- Total Hours: 14.0

Dept. recommendation: Register for and pass Exam P.

**4th Semester**
- STAT 330: 3.0
- STAT 123: 1.5
- STAT 223: 1.5
- Letters: 3.0
- Religion Cornerstone course: 2.0
- General electives: 4.0
- Total Hours: 15.0

Department recommendation: Internship during Spring/Summer.

### JUNIOR YEAR

**5th Semester**
- STAT 124: 1.5
- STAT 224: 1.5
- STAT 377: 3.0
- Advanced Written & Oral Communication: 3.0
- Civilization 1: 3.0
- Religion Elective: 2.0
- General Elective: 2.0
- Total Hours: 16.0

**6th Semester**
- Biological Science: 3.0
- STAT 477: 3.0
- Civilization 2: 3.0
- Religion Elective: 2.0
- General Elective: 4.0
- Total Hours: 15.0

### SENIOR YEAR

**7th Semester**
- Requirement 5 elective #1: 3.0
- Requirement 5 elective #2: 3.0
- Arts: 3.0
- General Electives: 6.0
- Total Hours: 15.0

**8th Semester**
- STAT 475: 3.0
- Requirement 5 elective #3: 3.0
- General Electives: 9.0
- Total Hours: 15.0

Note: 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 2: Students are encouraged to complete an average of 15 credit hours each semester or 30 credit hours each year, which could include spring and/or summer terms. Taking fewer credits substantially increases the cost and the number of semesters to graduate.
No more than 3 hours of credit below C- is allowed in major courses.

**REQUIREMENT 1** Complete 2 courses
- STAT 121 - Principles of Statistics 3.0
- STAT 274 - Theory of Interest 3.0

**REQUIREMENT 2** Complete 2 courses
PREPARATION CORE COURSES:
- *MATH 112 - Calculus 1* 4.0
  - MATH 113 - Calculus 2 4.0

**REQUIREMENT 3** Complete 8 courses

STATISTICS CORE COURSES:
- STAT 122 - Introduction to R Programming 1.5
- STAT 124 - SAS Base Programming Skills 1.5
- STAT 223 - Applied R Programming 1.5
- STAT 224 - Applied SAS Programming 1.5
- STAT 230 - Analysis of Variance 3.0
- STAT 240 - Probability and Inference 1 3.0
- STAT 330 - Introduction to Regression 3.0
- STAT 340 - Probability and Inference 2 3.0

**REQUIREMENT 4** Complete 6.0 hours from the following course(s)
NOTE: IF ALL 3 COURSES ARE TAKEN IN REQUIREMENT 4, ONE CAN BE USED AS AN ELECTIVE. WHILE IT IS BEST TO TAKE ALL THREE, STUDENTS

**INTERESTED IN LIFE INSURANCE OR INVESTMENTS SHOULD TAKE AT LEAST**
- STAT 377 AND 475 AND THOSE INTERESTED IN HEALTH AND PROPERTY/CASUALTY
- INSURANCE SHOULD TAKE AT LEAST 377 AND 475 AND 477.

- STAT 377 - Statistical Models for Financial Economics 3.0
- STAT 475 - Life Contingencies 3.0
- STAT 477 - Statistical Distributions for Actuarial Modeling and Data Analysis 3.0

**RECOMMENDATIONS:**
- STAT 495R - Special Topics in Statistics 3.0
  - STAT 496R - Academic Internship: Statistics You may take up to 3 credit hours.
  - STAT 497R - Introduction to Statistical Research You may take up to 3 credit hours.

**RECOMMENDED COURSES:**
- STAT 496R - Academic Internship: Statistics 9.0
- STAT 497R - Introduction to Statistical Research 3.0
- STAT 531 - Experimental Design 3.0

**RECOMMENDED COURSES:** (a) STAT 274, 340, 477
- STAT 274 - Introduction to Operating Systems, UNIX, and Shell Programming 1.5
- STAT 226 - Introduction to Python Programming 1.5
- STAT 233 - Methods of Survey Sampling 3.0
- STAT 251 - Introduction to Bayesian Statistics 3.0
- STAT 377 - Statistical Models for Financial Economics 3.0
- STAT 381 - Statistical Computing 3.0
- STAT 420 - Big Data Science 1 3.0
- STAT 421 - Big Data Science 2 3.0
- STAT 435 - Nonparametric Statistical Methods 3.0
- STAT 451 - Applied Bayesian Statistics 3.0
- STAT 462 - Quality Control and Industrial Statistics 3.0
- STAT 466 - Introduction to Reliability 3.0
- STAT 469 - Applied Time Series and Forecasting 3.0
- STAT 475 - Life Contingencies 3.0
- STAT 477 - Statistical Distributions for Actuarial Modeling and Data Analysis 3.0
- STAT 495R - Special Topics in Statistics 3.0
  - STAT 496R - Academic Internship: Statistics You may take up to 3 credit hours.
  - STAT 497R - Introduction to Statistical Research You may take up to 3 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 such 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 three 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: enterprise risk management, quantitative finance and investment, life insurance, health insurance, and retirement benefits. By focusing on 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; virtually all 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 five exams offered by the Society of Actuaries and 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:

**Exam P:** Stat 240, 340, 372 (full coverage)
**Exam FM:** Stat 274 (full coverage)
**Exam MFE:** Stat 377 (about 90% coverage)
**Exam C:** Stat 240, 340, 372 (full coverage)

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

**STATISTICAL METHODS VEE:**
- Applied Statistical Methods VEE:
BS in Actuarial Science (695224)
2018-2019

Stat 330 (has Stat 230 prereq.)
Corp Finance VEE: Fin 201
Economics VEE: Econ 110

SAS CERTIFICATION EXAMS:

SAS/BYU Applied Statistics and Advanced SAS Programming Certificate. Students who earn a B or higher in the applied and computing core classes (Stat 124, 224, 230, 330, 381) are eligible to receive a certificate jointly issued by SAS and BYU which can be listed on a resume. More information is available at http://statistics.byu.edu/content/sas-certificate-opportunities.

INTERNSHIPS:
The department maintains a list of companies that have hired BYU Actuarial Science students as interns in the last three years. This list is found at http://statistics.byu.edu/content/actuarial-company-database.

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.

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