## 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></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachings and Doctrine of The Book</td>
<td>1</td>
<td>2.0</td>
<td>REL A 275</td>
</tr>
<tr>
<td>of Mormon</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jesus Christ and the Everlasting</td>
<td>1</td>
<td>2.0</td>
<td>REL A 250</td>
</tr>
<tr>
<td>Gospel</td>
<td></td>
<td></td>
<td></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></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></td>
</tr>
<tr>
<td>Advanced Written and Oral</td>
<td>1</td>
<td>3.0</td>
<td>from approved list</td>
</tr>
<tr>
<td>Communications</td>
<td></td>
<td></td>
<td></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</td>
<td>1</td>
<td>4.0</td>
<td>MATH 112*</td>
</tr>
<tr>
<td>Language)</td>
<td></td>
<td></td>
<td></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>3.0</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></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><em>THESE CLASSES FILL BOTH UNIVERSITY CORE AND PROGRAM REQUIREMENTS (7 hours overlap)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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 (FWSpSu) 3.0
- Social Science 3.0
- MATH 112* 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 340 3.0
- Physical Science 3.0
- Global and Cultural Awareness 3.0
- Religion Cornerstone course 2.0
- Total Hours 14.0

#### 4th Semester
- Requirement 4 Elective #1 3.0
- Requirement 6 Elective #2 3.0
- Requirement 6 Elective #3 3.0
- General Electives 6.0
- Total Hours 25.0

**Dept. recommendation: Register for and pass Exam P.**

### Junior Year

#### 5th Semester
- STAT 330 3.0
- STAT 223 1.5
- Letters 3.0
- Religion Cornerstone course 2.0
- General electives 4.0
- Total Hours 15.0

**Requirement 6 Elective #4 - will count for Requirement 6 Elective #4 3.0**

**Requirement 6 Elective #3 3.0**

**Requirement 6 Elective #3 9.0**

**Total Hours 15.0**

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

### Senior Year

#### 6th Semester
- Requirement 4 Elective 1.5
- Requirement 4 Elective 1.5
- Advanced Written & Oral Communication 3.0
- Civilization 1 3.0
- Religion Elective 2.0
- General Elective 2.0
- Total Hours 16.0

**Requirement 6 Elective #4 3.0**

**Requirement 6 Elective #3 3.0**

**Requirement 6 Elective #3 9.0**

**Total Hours 15.0**

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

### Notes:

1. Students should take STAT 130 the semester he/she declares himself/herself as a Statistics Major.
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.
3. 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.
### REQUIREMENT 1: Complete 3 courses
- STAT 121 - Principles of Statistics 3.0
- STAT 120 - Introduction to the Department of Statistics 0.5
- STAT 274 - Theory of Interest 3.0

### REQUIREMENT 2: Complete 2 courses
- *MATH 112 - Calculus 1 4.0
- MATH 113 - Calculus 2 4.0

### REQUIREMENT 3: Complete 6 courses
- STAT 126 - Introduction to R Programming 1.5
- STAT 223 - Applied R 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 3.0 hours from the following course(s)
- STAT 124 - SAS Base Programming Skills 1.5
- STAT 125 - Introduction to Operating Systems, Linux/Unix, and Shell Programming 1.5
- STAT 226 - SQL 1.5
- STAT 234 - 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 430 - Big Data Science 1 3.0
- STAT 421 - Big Data Science 2 3.0
- STAT 426 - Data Science Methods and Applications in Statistics 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 - Analysis of Correlated Data 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 1.5v
- STAT 496R - Academic Internship: Statistics 9.0v
- STAT 497R - Introduction to Statistical Research 3.0v
- STAT 531 - Experimental Design 3.0

### REQUIREMENT 5: Complete 6.0 hours from the following course(s)
- ECON 120 - Economic Principles and Problems 3.0
- ECON 380 - Intermediate Price Theory 1 3.0
- ECON 381 - Intermediate Macroeconomics 3.0
- ECON 382 - Intermediate Price Theory 2 3.0
- ECON 388 - Introduction to Econometrics 3.0
- ECON 450 - Financial Economics 3.0
- ECON 588 - Advanced Econometrics 3.0
- FIN 201 - Principles of Finance 3.0
- IS 515 - Spreadsheets for Business Analysis 3.0
- IS 520 - Business Programming and Spreadsheet Automation 3.0
- STAT 124 - SAS Base Programming Skills 1.5
- STAT 125 - Introduction to Operating Systems, Linux/Unix, and Shell Programming 1.5
- STAT 126 - Introduction to Python Programming 1.5
- STAT 224 - Applied SAS Programming 1.5
- STAT 226 - SQL 1.5
- STAT 234 - 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 430 - Big Data Science 1 3.0
- STAT 421 - Big Data Science 2 3.0
- STAT 426 - Data Science Methods and Applications in Statistics 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 - Analysis of Correlated Data 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 1.5v
- STAT 496R - Academic Internship: Statistics 9.0v
- STAT 497R - Introduction to Statistical Research 3.0v
- STAT 531 - Experimental Design 3.0

### REQUIREMENT 6: Complete 12.0 hours from the following course(s)
- ECON 110 - Economic Principles and Problems 3.0
- ECON 380 - Intermediate Price Theory 1 3.0
- ECON 381 - Intermediate Macroeconomics 3.0
- ECON 382 - Intermediate Price Theory 2 3.0
- ECON 388 - Introduction to Econometrics 3.0
- ECON 450 - Financial Economics 3.0
- ECON 588 - Advanced Econometrics 3.0
- FIN 201 - Principles of Finance 3.0
- IS 515 - Spreadsheets for Business Analysis 3.0
- IS 520 - Business Programming and Spreadsheet Automation 3.0
- STAT 124 - SAS Base Programming Skills 1.5
- STAT 125 - Introduction to Operating Systems, Linux/Unix, and Shell Programming 1.5
- STAT 126 - Introduction to Python Programming 1.5
- STAT 224 - Applied SAS Programming 1.5
- STAT 226 - SQL 1.5
- STAT 234 - 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 430 - Big Data Science 1 3.0
- STAT 421 - Big Data Science 2 3.0
- STAT 426 - Data Science Methods and Applications in Statistics 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 - Analysis of Correlated Data 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 1.5v
- STAT 496R - Academic Internship: Statistics 9.0v
- STAT 497R - Introduction to Statistical Research 3.0v
- STAT 531 - Experimental Design 3.0

### 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; 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 six exams offered by the Society of Actuaries and three are 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 IFM: Stat 377 (about 90% coverage)
Exam LTAM: Stat 475 (about 50% coverage)
Exam STAM: Stat 240, 340, 477 (about 90% coverage)
Exam SRM: Stat 330, 426 (about 95% 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, 477
Finance and Accounting VEE: Fin 201, Acc 200
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.