

University of Louisville

New Academic Program Proposal Template

Certificate Programs

After approval of the Letter of Intent, certificate programs are to complete the New Academic Certificate Program Proposal template.

All forms are available at:

<http://louisville.edu/oapa/new-academic-program-approval-page/new-academic-program-approval>

Please ensure all questions are addressed clearly and completely to avoid unnecessary delays. Questions can be directed to the Office of Academic Planning and Accountability through the Program Approval Service Account (PROGAPPR@louisville.edu).

Send the following materials to the Program Approval Service Account (PROGAPPR@louisville.edu):

- Completed Proposal Template
- Proposed Program Curriculum (complete the table found in Appendix A of this proposal template)
- Course syllabi for any new course offerings
- SACSCOC Faculty Roster Form
- CV for Program Director/Coordinator
- Proposal Budget Form
- Letter of Support from the unit Dean
- [Letter of Support from the UofL Libraries](#)
- Letter(s) of Support from any units, departments, or internal or external entities that will be supporting the certificate program
- [Notice of Intent to Offer a Certificate Program Eligible for Financial Aid](#) (Stand-alone Certificates Only – See Section D.5) – Optional

The program approval process will not begin until all of the above documents are received. Please submit all materials listed above at the same time.

General Program Information	
Date:	11/17/2022
Program Name:	Undergraduate Certificate in Sales
Degree Level:	<u>Undergraduate:</u> ___X___ <u>Graduate</u> (select one of the following): Post-Baccalaureate _____ Post-Master's _____ Post-Professional _____
Minimum and Maximum Number of Credit Hours required:	12/12
Accreditation or Licensure Requirements (if applicable):	None
CIP Code:	52.1804
Department and Department Chair:	Marketing, Michael Barone
School/College:	College of Business
Program Director and Contact (if different); (please also include title):	Ken Hartung, Term Instructor, klhart08@louisville.edu
Is an approval letter from the Education Professional Standards Board (EPSB) required for this program? If so, attach a copy to this proposal.	No
Proposed Implementation Date for Program (semester and year):	Fall 2023
Program Length (1 semester, 1 year or Average time to Completion)	Average time to completion: 1 academic year
Anticipated Date for Granting First Certificate:	May 2024
Identify whether the program is 100% online, 100% face-to-face, or a combination of the two:	Face-to-face for all courses, but there are also online versions of the MKTG 360 course.
If the program plans to offer the certificate program as a stand-alone credential eligible for Title IV Financial Aid – See Section D.5	Complete Notice of Intent Form - http://louisville.edu/oapa/gainful-employment-policy

A. Centrality to UofL’s Mission and Strategic Plan

The certificate program is to adhere to the role and scope of the University of Louisville as set forth in its mission statement and as complemented by UofL’s strategic plan.

<p>1. Provide a brief description of the program (copy the abstract provided in the program’s Letter of Intent here). (250 words or less; program’s purpose/focus, primary areas of study, intended audience, degree level, length of the program, goals/objectives, rationale for program, skills or knowledge that students will acquire, relationship of program to general field).</p>

The College of Business is proposing that an undergraduate Certificate in Sales be created. This certificate will give undergraduate students the kind of competencies and credentials needed to be hired and to succeed in sales. Careers in sales are complementary to almost any degree an undergraduate student may earn, and companies are almost always looking for more quality salespeople to hire, locally and nationally, but they prefer hiring from universities that give clear indicators of competencies developed for sales, such as a certificate. This certificate will contain 12 required credit hours. All these courses are pre-existing; no new courses need to be created. Currently, one of the required courses has an online delivery option. All courses will be offered at least once per year. If demand grows as expected, we will find additional instructors to meet the demand, but we anticipate demand to grow slowly at first. We already offer all the courses needed to make a successful sales certificate. We will simply bundle them into a certificate so that students around campus can not only benefit from taking the classes, but also put the certificate on their transcript (and resumes, LinkedIn sites, and so on) to signal to potential employers that they are prepared to succeed as salespeople. Collegiate sales training also enables other organizations to reduce their training expenses.

Required courses include:

- MKT 301 – Principles of Marketing
- MKT 360 – Professional Relationship Selling (SPAD Majors may take SPAD 530 in lieu of this class)
- MKT 401 – Strategic Sales Leadership
- MKT 465 – Consultative Sales

2. Explain how the proposed program relates to the institutional mission and academic strategic plan.

The University of Louisville Strategic Plan focuses on making the University of Louisville a great place to learn, work, and connect. A certificate in sales helps to make the University a great place to learn because it helps people develop immediately useful knowledge and skills and helps students in any major to become more employable. 90% of students enrolled in an official university sales education program have full time jobs at graduation, which is much higher than what is normal. This outcome is also consistent with the mission of the College of Business, which is to prepare students for responsible and rewarding careers, as well as to enhance the economic vitality of the city, the region, and the broader business community.

3. List the objectives of the proposed program.

Explain how the objectives support the university and unit mission, strategic priorities, and institutional and societal needs.

The undergraduate certificate in sales will prepare students to build trusting and trustworthy sales relationships, understand potential customers' needs, come up with solutions that fit customers' needs and build long-term relationships, develop sales strategies, lead sales teams, measure and manage sales performance, match the sales process to customers' buying processes, situate these skills within a deep understanding of the marketing function, and develop complementary skills.

The Sales Certificate helps students compete for not just a job but for the best sales jobs upon graduation. Today many major companies know that many universities formally teach sales and focus their recruiting efforts on those universities that do. Some will not hire a college graduate unless they have sales education in college. By having a Sales Certificate on their official transcript our students will be able to demonstrate that they “have done something in college” to get ready for a sales career. Our Sales Certificate program will also help our students hit the ground running, ramp up faster and have better results with less turnover their first year of selling. That success while good for the student’s long term career success will also lead to companies designating the university as a preferred place to recruit.

4. Clearly state the admission, retention, and degree completion standards designed to encourage high quality.

Please be clear and specific.

During the first few years, any University of Louisville student in good standing may apply to take the courses required for a sales certificate. Because we expect initial growth to be slow, we plan to increase the cap for these courses in small increments as we build capacity. Then, when enrollment exceeds the upper limits of what one class can handle, we will expand to offer multiple classes. In this proposal, we model this as adding additional sections in the third year. As capacity grows, we will provide more classes, open the program to non-traditional students (students who are not enrolled at the university outside of the certificate) as well, and admit more college of business and non-college of business students. Non-traditional students must take MKT 301 before taking the other classes and show that they can earn at least a C in that class before they will be allowed to complete the remaining classes in the certificate. Graduation requires completion of four three-credit-hour courses with at least a 2.0 grade point average.

B. Program Quality and Student Success

1. What are the intended student learning outcomes of the proposed program?

The Sales Certificate is comprised of one course that introduces students to marketing, and three sales classes that are interrelated and designed to be taken in a series. The purpose of the marketing course is to provide students with the fundamentals of marketing so that they understand basic concepts before learning more sophisticated sales concepts. All three sales classes require students to apply knowledge rather than just acquire knowledge as the real purpose of sales education. This usually involves role playing sales, either recorded or live in the classroom.

In our introductory sales class MKT 360 Professional Relationship Selling, students learn how to effectively create value for a prospective new customer and how to develop and effectively execute a sales process for a basic need satisfaction sales call. They learn how to ask questions in discovery, present their product/service, handle objections and to ask for business in a one-on-one sales situation. They apply these new skills in recorded role plays.

In our MKT 401 Strategic Sales leadership, students learn how to build a new sales organization from sales strategy to performance evaluation. They apply these new skills to analyze sales situations and make sound business decisions in cases that are role played in the classroom as if they truly were sales leaders making decisions. Bottom line, however, we are not teaching our students how to become sales leaders when they graduate as very few will be. But we are helping our students learn how to be identified someday by their sales leader as “someone who gets it” because they understand what their sales leader is trying to accomplish by their actions and decisions.

In our MKT 465 Consultative Sales class, students learn how to effectively generate a compelling, multi-page written sales proposal as a three person sales team and demonstrate that the team can effectively develop and make a captivating consultative sales presentation to a three person buying team in a complex sales environment (one that may require months to years, involves a buying team rather than one individual in a one-and-done sales environment and includes high risk for the buying company). They also learn how buying decisions are made today in a complex sale environment.

2. Describe how each program-level student learning outcome will be assessed (including when data will be collected and how assessment results will be used to improve the program.

The goal of this program is to help students to learn how to be successful salespeople, and thus to show evidence of sales skills necessary for success. We assess this in the classes, particularly in MKT 360 and MKT 465, in which students perform and receive evaluations for role plays. Like game film from a sporting event, role play recordings are analyzed, graded, and compared to past classes. Students are also asked to submit a reflection blog on what they learned in the role plays. They are asked to pretend that their sales leader had listened to their sales call and was doing a debrief asking questions like what worked, what needs work, what were their top learnings, and so forth. Results of the teacher evaluations of the role plays and student feedback will be tracked, and adjustments made in teaching based on same.

3. For each learning outcomes, provide direct indicators (and indirect, where possible) of achievement of the outcome, target(s) for the outcome, and frequency of data collection.

Direct Indicators will include both the teacher evaluations of role plays and student reflection feedback. Data will be collected each semester. Students are evaluated based on objective criteria assessed in a rubric for each of the final two classes in the program. The students are taught a sales process and are evaluated based on their ability to follow the process, including writing proposals, introducing themselves, projecting confidence, asking questions, presenting the products, and so forth. In the final class students are evaluated on their ability to solve problems for clients.

4. Course Delivery Methods.

Please answer the following:

- a) Will this be a 100% distance learning program? Yes No
- b) Will this program utilize alternative learning formats (e.g. distance learning, technology-enhanced instruction, evening/weekend classes, accelerated courses)? Yes No

If yes, please check all that apply below.

- Distance Learning
- Courses that combine various modes of interaction, such as face-to-face, videoconferencing, audio-conferencing, mail, telephone, fax, e-mail, interactive television, or World Wide Web
- Technology-enhanced instruction
- Evening/weekend/early morning classes
- Accelerated courses
- Instruction at nontraditional locations, such as employer worksite
- Courses with multiple entry, exit, and reentry points
- Courses with "rolling" entrance and completion times, based on self-pacing
- Modularized courses

5. Is there a specialized accrediting agency related to this program? Yes No

- a. If yes, please identify the agency.
- b. If yes, will the program seek accreditation?

6. Describe the library resources available to support this program.

Please also submit a letter of support from the UofL Libraries. You can request this letter at <https://library.louisville.edu/forms/new-program-proposal>.

Access to the qualitative and quantitative library resources must be appropriate for the proposed program and should meet recognized standards for study at a particular level or in a particular field where such standards are available.

The library has hundreds of books related to sales, as well as 10 different sales-related academic journals and nine databases. The have assessed that they have adequate resources to support this program. A letter of support is included with this proposal.

C. Program Demand/Unnecessary Duplication

1. Provide the projected enrollment and graduation numbers for the first five years.

Academic Year	Certificates Conferred	Headcount Enrollment (Fall term)	
		Marketing Majors	Additional Students
2023-2024	40	30	10
2024-2025	42	30	12
2025-2026	44	30	14
2026-2027	47	30	17
2027-2028	51	30	21

We have tried to be conservative in our estimates to not over-project revenue. Certificates require completion of all four sales classes. Thus, this number will be smaller than the number of students enrolled in the smallest class. For simplicity of projection, and because alternative assumptions lead to similar cumulative outcomes over time, we assume that students will complete the certificate in one academic year, even though this will not always be the case.

2. Indicate any efforts to address student educational and workforce needs or to maximize student success, for both traditional and non-traditional students.

Include any data on student demand; career opportunities at the regional, state, and national levels; and any changes or trends in the discipline(s) that necessitate a new program.

The three sales courses we offer in the College of Business are MKT 360, MKT 401, and MKT 465. In the past three years, we have had 556, 89, and 78 students in each of these classes, respectively (MKT 360 is required for the Marketing major). We estimate that about 10% of the students who took all three sales classes and Marketing 301 would have earned the equivalent of the sales certificate without getting a certificate, which is why we started our estimate with a baseline of 30 marketing majors in our answer to question C1. The question then becomes, how many new students would take the classes because they are re-packaged as a certificate? This is the answer we need to know to make revenue projections.

To estimate this, we look to external data. Based on external benchmarking and data from the [Sales Education Foundation](#), we have learned that 200 universities worldwide have either formal sales programs or some kind of sales initiative underway. This is up from approximately 10 universities in 2003. There is also significant growth within these sales programs. For example, at Ohio University, the program grew from 22 students in 2003 to approximately 600 students currently. If we assume that this kind of growth begins slowly and accelerates, a growth rate like this would happen at approximately 20%. This is an estimate, of course, but it is the estimate we can make from the data we have.

The reason programs and students within programs see so much growth is at least in part because of external employment demand. According to the [Sales Education Foundation](#), 90% of University Seniors who graduate with evidence of a sales education have jobs at graduation, the average number of job offers at graduation is 2.8. [The Bureau of Labor Statistics](#) estimated that the average starting salary for a non-technical sales representative was \$59,930 and \$103,900 for a technical sales engineer position, and that there will be continued growth in the sale of sophisticate products, services, and solutions.

This program is needed because data suggests that many graduates will get involved in sales when they finish their degree whether they intend to or not, student who wish to go into sales intentionally are more likely to get better jobs if there is a line on their resume indicated that

they are qualified for sales jobs, and a sales certificate can increase the earning potential of our students, as indicated in the section above on “student demand.” [The Sales Education Foundation](#) has found that 50% of all graduating seniors take their first professional job in a sales or sales related role, and also that college graduates with a sales education hit the ground running, ramp up faster and have better results their first year with far less turnover. The City Government of Louisville has launched [programs to train people as salespeople because of large numbers of unfilled positions](#).

Our intention is that this program will not replace another program on campus, but rather, that it will enable students in any program to be able to become a salesperson in a field directly or indirectly related to their major, and therefore to make any student more employable. Some students may earn the certificate without earning other degrees, but we expect this to be the exception and not the rule.

Type of Job (with CIP code)	Regional Avg Wage	Regional # of openings	Regional Growth Projections (%)	State Avg Wage	State # of openings	State Growth Projections (%)	National Avg Wage	National # of openings	National Growth Projections (%)
52.1801 - Sales/ Distribution/ Marketing Operations, General	\$70,371	818	0.2%	\$67,171	842	0.2%	\$70,342	83,751	0.2%
52.1804 – Selling Skills and Sales Operations	\$47,045	484	-0.1%	\$44,773	551	-0.2%	\$44,946	65,240	-0.2%

Another factor that can increase demand is for us to apply to be eligible as a program in which students can receive [work-ready scholarships](#). We will apply to become such a program as soon as we receive approval.

3. Specify/highlight any distinctive qualities of the proposed program.

Our Sales Certificate will differentiate itself from other collegiate sales education programs by:

- A. Our teaching philosophy is focused on the principle that if you want to learn how to sell, you need to learn how to buy. And if you want to learn how to buy, you need to learn how to sell.
- B. Using real sales training from a real sales training company in our advanced sales class MKT 465 Consultative Sales,
- C. Including sales panels in all three sales classes where students learn from and interact with sales practitioners.
- D. Our emphasis on role playing in all three sales classes.
- E. “Pretending” in class that students are either Sales Trainees, experienced Sales Leaders or experienced Sales Executives to establish the proper mindset for each course.
- F. Having at least two Professional Development focused classes in each course during the semester and
- G. By including other things in our MKT 401 course that students need to know to succeed in their first sales job ...numbers specifically for salespeople, supply chain management, what your customers really want from their salesperson, how to “sell your ideas” to your boss, Customer Relationship Management and Career Mapping.

Our proposed program is similar in some ways to a sales certificate at the University of Kentucky, but it is not identical. There is at least one class which is entirely different between the two

programs, and there are also smaller differences between the classes that cover the same topic. Further, we do not see these two programs as being particularly competitive. Students seldom if ever choose which degree to get based on a supplementary certificate program. If they choose what university to attend based on programs at all, they choose based on major programs. We believe that sales certificates should exist at all Kentucky universities because all students need to know how to sell their knowledge and careers as well as their companies' products and services, no matter what they choose as their major. Another reason why these programs are unlikely to be competitive with each other is because there are more sales jobs than there are people to fill those jobs. We have also received letters from people who run sales certificates at other universities, such as Iowa State University and Kansas State University, endorsing our need to have a sales certificate.

4. Does the proposed program serve a different student population (e.g., students in a different geographic area, non-traditional students, etc.) from existing programs?

If yes, please explain.

No, it just opens the option to non-business school students, within the university.

5. Will this program replace or enhance any existing program(s) or tracks, concentrations, or specializations within an existing program? Yes No

If so, please specify.

This is an enhancement to any program because it enables students from any program to be able to sell their skills on the marketplace. For example, many engineering students become technical sales people, communications majors receive a focus for their training, marketing majors identify specific expertise to the marketplace, and so on.

6. How will the program support or be supported by other programs and/or units within the institution? Please also describe potential for collaboration with other programs within the institution.

We have coordinated with the Sports Administration department to make one of their courses substitutable with one of the marketing courses. We have also spoken to the chair of the communications department. There is no formal collaboration there, but he supports it. We are open to other collaborations as well.

7. Describe the proposed program's relationship with programs at other institutions or external organizations (if applicable).

N/A

D. Cost

1. Will this program require additional resources? Yes No

If so, please provide a brief summary of new or additional resources that will be needed to implement this program over the next five years. Document the expected cost/expenditures in the table below.

All four classes in the certificate already exist. The only new costs will be to market the certificate (see “other”) and, if the classes become large enough to demand additional sections, we can pay part time lecturers (PTLs) to cover the costs.

Projected Expenses	Year 1		Year 2		Year 3		Year 4		Year 5		Five-year Total	
	#	Cost	#	Cost	#	Cost	#	Cost	#	Cost	#	Cost
Faculty Lines (full-time, adjunct or part-time faculty)	0	0	0	0	3 (PTL)	\$15,308	3 (PTL)	\$15,308	3 (PTL)	\$15,308	9	\$45,924
Graduate Assistant Positions	0	0	0	0	0	0	0	0	0	0	0	0
Library Support		0		0		0		0		0		0
Facilities, technology or equipment		0		0		0		0		0		0
Other (please describe below the table)*		\$5,000		\$5,000		\$5,000		\$5,000		\$5,000		\$25,000
Total Projected Expenses		\$5,000		\$5,000		\$20,308		\$20,308		\$20,308		\$70,924

* Marketing

2. Complete the SACS Faculty Roster Form found at the link below and submit it with this proposal. Also submit a copy of the program director’s CV.

Included with proposal

3. Are new or additional faculty needed? Yes No

- a) If yes, please explain, indicating the number and role of each new faculty member and whether they will be part-time or full-time. Specify if graduate assistants are included in the additional faculty resources needed.
- b) If new faculty are needed, please provide a plan to ensure that appropriate faculty resources are available, either within the institution or externally, to support the program.
- c) What is the projected faculty/student ratio for the program?

No new faculty will be needed until classes get large enough to offer multiple sections, which we do not anticipate until year three. We will provide x-pays to professors to cover the classes if needed. No graduate student assistance is needed. Tuition will cover this cost. There will be approximately 40 students per faculty in most classes (except the introductory marketing class, which may be larger, depending on what section the students enroll in).

4. Will this program impact existing programs and/or organizational units within UofL?

Yes No

If so, please describe the impact.

(examples: reallocation of resources, faculty or staff reassigned, changes to other programs and/or course offerings, reduction or increase in students served, any other possible impact) .

- Complete the New Program Budget Spreadsheet.

Found at:

<http://louisville.edu/oapa/new-academic-program-approval-page/new-academic-program-approval>

Notes for completing the Budget Spreadsheet:

- Provide an estimate of the level of new and existing resources that will be required to implement and sustain the program.
- Any existing resources reallocated to support this new offering should be estimated as an “internal reallocation” in both the Funding Sources and Expenses sections of the budget.
- Any new resources for which the unit/department plans to allocate funding should be listed as “allocation” in both the Funding Sources and Expenses sections of the budget.
- The program proposal is to be developed without the expectation of tuition-sharing or recovery agreements with the Provost. This approach ensures that the “cost” of operating the program is somewhat reflective of reality.
- For every place you add numbers (in both the Funding Sources and Expenses spreadsheet) provide a written explanation for the numbers, including how they were calculated. The CPE system won’t let us submit the proposal without explanations for the budget numbers.
- The budget for the proposed program is to be in alignment with the latest budget assumptions (provided below as of 10/7/19) from the Budget Model Workgroup.

Undergraduate*

70% (net of mandatory student fees) of resident per credit hour tuition rate (i.e., the listed rate on the bursar’s website) charged to undergraduate students is allocated to the academic unit where the instruction takes place. Every credit hour is treated the same under the model.

Graduate/Professional*

Graduate: 75% (net of mandatory student fees) of tuition review revenue allocated according to a student’s home academic program.

Professional: 85% of tuition revenues generated from professional degree (law, dentistry, medicine) programs allocated to the student's home academic program. For purposes of the budget model, doctoral programs fall in the Professional category.

*These definitions of the Budget Model are as of 10/7/19 and are subject to change.

Note that there are three tabs to the Budget spreadsheet.

Funding Sources tab:

- Indicate funding to be supplied by the unit (include direct funding & In-kind support):
- Internal allocation and reallocation are those estimated dollars needed to fund the start-up and support the new academic program – typically defined as faculty, administrative/staff, and operational expenses.
- When calculating funding, consider the impact on current faculty workloads.
- Include the expected tuition revenue generated by anticipated student enrollment.
- If the program will use existing faculty or other existing resources, the amount of funding represented by those resources are to be listed in the Funding Sources table as reallocation of funds.
- If reallocation of “existing” funds are included in the Funding spreadsheet, the numbers should also be reflected in the Expenses spreadsheet.
- If the unit has allocated funds for any new expenses in the Funding Sources spreadsheet, the numbers should also be added to the Expenses spreadsheet.

Expenses tab:

- You do not have to estimate classroom space unless you believe that existing space is not sufficient to support the academic program.
- Any expenses identified as “existing” funds in the expenses spreadsheet should also be added to the Funding Sources spreadsheet as either internal reallocation or internal allocation.

Funding Source/Expenses Combined tab:

- This spreadsheet will pre-populate based upon the numbers entered into the Funding Sources and Expenses spreadsheets. The goal is to have more funding than expenses.

5. Financial Aid for Certificate Programs

Does the unit plan to offer this program as a stand-alone certificate eligible for Title IV Financial Aid?

Yes No

If yes, please review the following information:

Effective July 1, 2020, University of Louisville (UofL) students enrolled (half-time or more) in stand-alone certificate programs designated as financial aid eligible can be awarded funds. In order for a UofL certificate program to be deemed eligible for Title IV federal aid, it must:

- be one academic year in duration;
- be at least 24 credit hours for undergraduate certificates; be at least 9 credit hours for graduate certificates; and
- prepare students for gainful employment in a recognized occupation.

Academic units offering certificate programs must certify these credentials as Title IV eligible programs by submitting a [Notice of Intent to Offer a Certificate Program Eligible for Financial Aid](#). See the Gainful Employment Policy website for the intent form and other information - <http://louisville.edu/oapa/gainful-employment-policy>

Appendix A Program Curriculum

In the table below, provide the program curriculum and any options; indicate total number of credit hours required for degree completion.

- Include full course names and course descriptions.
- Where they exist you should report actual course numbers, titles, and descriptions in the course template. If the program has no specific course numbers required under a particular heading, provide a description of the type of course(s) required in the “course title” column and the number or range of credit hours required.
- Provide a copy of the course syllabus for any new courses developed.

Prefix & Number	Course Title	Course Description	Credits	Required?	New	Existing	Revised	Offered Online?
MKTG 301	Principles of Marketing	A study of the behavioral, functional, societal, international, and institutional foundations of marketing, as well as the following marketing mix variables: product, price, promotion, and channels of distribution.	3	Y		X		Y
MKTG 360 OR SPAD 530	Professional Relationship Selling Sport Promotion and Sales	This course focuses on the knowledge, skills, and processes required for effective professional relationship selling. Topics covered include understanding organizational purchasing, building trust, communicating effectively, and self leadership. Processes for initiating, developing, and	3	Y		X		N

		<p>expanding customer relationships are also examined.</p> <p>Covers the application of various promotional strategies such as advertising, direct sales, sales promotion, and publicity and examines how those strategies are integral to a sport organization's marketing plan.</p>						
MKTG 401	Strategic Sales Leadership	This course focuses on the development and execution of a strategic sales program. Topics covered include sales strategy development, sales organization design, and sales force deployment. Sales leadership activities for developing, directing, and determining sales force effectiveness and performance are also examined.	3	Y		X		N
MKTG 465	Consultative Sales	Students will learn how to successfully match the selling process to the decision maker's buying process in a complex sales environment. For college juniors and seniors focused on selling as a career/career starter or buying as a career/career starter.	3	Y		X		N

TOTAL CREDITS			12					
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