Actuarial Science

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https://www.fox.temple.edu/departments/risk-insurance-healthcare-management/

Located in the Department of Risk, Insurance, and Healthcare Management, Temple's Actuarial Science program provides students the opportunity to develop a strong foundation in mathematics and statistics while being exposed to a wide range of business disciplines. Temple's program in Actuarial Science is one of only a few programs designated as a Center of Actuarial Excellence by the Society of Actuaries.

Actuaries specialize in the evaluation of insurance and financial risks. They hold positions of responsibility with insurance companies, consulting firms, investment banks, government regulatory organizations, and government insurance programs. Actuaries must also pass a series of professional exams, administered by the Society of Actuaries and Casualty Actuarial Society, to receive the credential of Associate or Fellow. These professional exams are both quantitative and qualitative, demanding that the actuary demonstrate expertise in a variety of mathematical and business analytic applications. Coursework in Temple's Actuarial Science program help prepare students for several actuarial exams. Courses in our curriculum are also approved by the Society of Actuaries and Casualty Actuarial Society as satisfying VEE (Validation by Educational Experience) requirements.

Students should meet with the Program Director as soon as they enter the Actuarial Science program. In addition to their coursework and professional examinations, students are strongly encouraged to become active in the Sigma chapter of Gamma Iota Sigma, Temple's national award-winning professional student organization in Risk Management, Insurance, and Actuarial Science. The organization hosts numerous guest speakers from the industry, sponsors a variety of career development seminars, and maintains a widely-distributed résumé book. For more information, please contact the GIS President at 215-204-9368 or visit www.sigmachapter.org.

Summary of Requirements

University Requirements

All new students are required to complete the university's General Education (GenEd) curriculum.

Note that students not continuously enrolled who have not been approved for a Leave of Absence or study elsewhere must follow University requirements current at the time of re-enrollment.

College Requirements

Students are strongly encouraged to take the professional actuarial exams immediately after completing the relevant coursework. Students must meet the College Graduation Requirements for the Bachelor of Business Administration including the requirements of the major listed below. Students must attain a 2.0 cumulative GPA and 2.0 in the major to graduate with the Actuarial Science major. To calculate the GPA in the major, use the major GPA calculator.

Major Requirements

Students must follow the Major Requirements and College Requirements current at the time of declaration. Students not continuously enrolled who have not been approved for a Leave of Absence or study elsewhere must follow University, College, and Major requirements current at the time of re-enrollment.

Requirements of Actuarial Science Major

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS 1501</td>
<td>Actuarial Probability and Statistics I</td>
<td>3</td>
</tr>
<tr>
<td>AS 2502</td>
<td>Theory of Interest</td>
<td>3</td>
</tr>
<tr>
<td>AS 2503</td>
<td>Corporate Finance for Actuarial Science 1</td>
<td>3</td>
</tr>
<tr>
<td>AS 3501</td>
<td>Actuarial Modeling I</td>
<td>3</td>
</tr>
<tr>
<td>AS 3502</td>
<td>Actuarial Modeling II</td>
<td>3</td>
</tr>
<tr>
<td>AS 3504</td>
<td>Actuarial Analytics</td>
<td>3</td>
</tr>
<tr>
<td>AS 3596</td>
<td>Actuarial Practice: Property and Liability</td>
<td>3</td>
</tr>
<tr>
<td>or AS 3597</td>
<td>Actuarial Practice: Group &amp; Health Benefits</td>
<td>3</td>
</tr>
<tr>
<td>RMI 3567</td>
<td>Managing International Risk</td>
<td>3</td>
</tr>
</tbody>
</table>

Total Credit Hours 24
AS 2503 replaces FIN 3101 in the upper division foundation. This course is not calculated in the major GPA.

This is the major capstone, and all prerequisites must be met.

RMI 3567 replaces IB 3101 in the upper division foundation. This course is not calculated in the major GPA.

### Non-Business Required Courses

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
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</thead>
<tbody>
<tr>
<td>MATH 1041</td>
<td>Calculus I ¹</td>
<td>4</td>
</tr>
<tr>
<td>MATH 1042</td>
<td>Calculus II ¹</td>
<td>4</td>
</tr>
<tr>
<td>MATH 2043</td>
<td>Calculus III</td>
<td>4</td>
</tr>
<tr>
<td>AS 2101</td>
<td>Actuarial Probability and Statistics II ²</td>
<td>3</td>
</tr>
<tr>
<td>STAT 2512</td>
<td>Intermediate Statistics ²</td>
<td>3</td>
</tr>
<tr>
<td>Total Credit Hours</td>
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<td>18</td>
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</table>

¹ MATH 1041 & MATH 1042 replace the STAT 1001 & STAT 1102 requirements listed in the Fox School of Business & Management foundation course requirements. MATH 1041 also satisfies the Quantitative Literacy (GQ) General Education requirement.

² These courses replace STAT 2103 in the Fox School of Business & Management foundation course requirements.

### Suggested Academic Plan

**Bachelor of Business Administration in Actuarial Science**

**Requirements for New Students starting in the 2019-2020 Academic Year**

Please note that this plan is suggested only, ensuring prerequisites are met.

#### Year 1

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH 1041</td>
<td>Calculus I</td>
<td>4</td>
</tr>
<tr>
<td>ECON 1101</td>
<td>Macroeconomic Principles</td>
<td>3</td>
</tr>
<tr>
<td>HRM 1101</td>
<td>Leadership and Organizational Management</td>
<td>3</td>
</tr>
<tr>
<td>ENG 0802, 0812, or 0902</td>
<td>Analytical Reading and Writing [GW]</td>
<td>4</td>
</tr>
<tr>
<td>GenEd Breadth Course</td>
<td></td>
<td>3</td>
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<tr>
<td>Total Credit Hours</td>
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<td>17</td>
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**Spring**

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credit Hours</th>
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</thead>
<tbody>
<tr>
<td>MATH 1042</td>
<td>Calculus II</td>
<td>4</td>
</tr>
<tr>
<td>ECON 1102</td>
<td>Microeconomic Principles</td>
<td>3</td>
</tr>
<tr>
<td>LGLS 1101</td>
<td>Legal Environment of Business</td>
<td>3</td>
</tr>
<tr>
<td>AS 1501</td>
<td>Actuarial Probability and Statistics I</td>
<td>3</td>
</tr>
<tr>
<td>IH 0851 or 0951</td>
<td>Intellectual Heritage I: The Good Life [GY]</td>
<td>3</td>
</tr>
<tr>
<td>Total Credit Hours</td>
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<td>16</td>
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#### Year 2

**Fall**

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<th>Credit Hours</th>
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<tr>
<td>MATH 2043</td>
<td>Calculus III</td>
<td>4</td>
</tr>
<tr>
<td>ACCT 2101</td>
<td>Financial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>RMI 2101</td>
<td>Introduction to Risk Management</td>
<td>3</td>
</tr>
<tr>
<td>AS 2502</td>
<td>Theory of Interest</td>
<td>3</td>
</tr>
<tr>
<td>IH 0852 or 0952</td>
<td>Intellectual Heritage II: The Common Good [GZ]</td>
<td>3</td>
</tr>
<tr>
<td>Total Credit Hours</td>
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<td>16</td>
</tr>
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</table>

**Spring**

<table>
<thead>
<tr>
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<th>Title</th>
<th>Credit Hours</th>
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</thead>
<tbody>
<tr>
<td>ACCT 2102</td>
<td>Managerial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>MIS 2101</td>
<td>Information Systems in Organizations</td>
<td>3</td>
</tr>
<tr>
<td>BA 2101</td>
<td>Professional Development Strategies</td>
<td>1</td>
</tr>
<tr>
<td>BA 2196</td>
<td>Business Communications [WI]</td>
<td>3</td>
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<tr>
<td>AS 2101</td>
<td>Actuarial Probability and Statistics II</td>
<td>3</td>
</tr>
<tr>
<td>Course Code</td>
<td>Course Name</td>
<td>Credit Hours</td>
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<tr>
<td>------------</td>
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</tr>
<tr>
<td>AS 2503</td>
<td>Corporate Finance for Actuarial Science</td>
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<tr>
<td>MKTG 2101</td>
<td>Marketing Management</td>
<td>3</td>
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<tr>
<td>STAT 2512</td>
<td>Intermediate Statistics</td>
<td>3</td>
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<tr>
<td>MSOM 3101</td>
<td>Operations Management</td>
<td>3</td>
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<tr>
<td>AS 3501</td>
<td>Actuarial Modeling I</td>
<td>3</td>
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<tr>
<td>AS 3596</td>
<td>Actuarial Practice: Property and Liability [WI]</td>
<td>3</td>
</tr>
<tr>
<td>AS 3597</td>
<td>Actuarial Practice: Group Health Benefits [WI]</td>
<td>3</td>
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<tr>
<td>BA 3103</td>
<td>Integrative Business Applications</td>
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<tr>
<td>BA 3102</td>
<td>Business Society and Ethics</td>
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<tr>
<td>AS 3502</td>
<td>Actuarial Modeling II</td>
<td>3</td>
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<tr>
<td>AS 3504</td>
<td>Actuarial Analytics</td>
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<td>RMI 3567</td>
<td>Managing International Risk</td>
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<tr>
<td>BA 4101</td>
<td>Global Business Policies</td>
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<td>GenEd Breadth Course</td>
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<td>GenEd Breadth Course</td>
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<tr>
<td>GenEd Breadth Course</td>
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<td>Free Elective (AS 2504 recommended)</td>
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<tr>
<td>GenEd Breadth Course</td>
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<tr>
<td>GenEd Breadth Course</td>
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</tr>
<tr>
<td>Free Elective (AS 3503 recommended)</td>
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<tr>
<td>Free Elective</td>
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<tr>
<td>AS 1501</td>
<td>Actuarial Probability and Statistics I</td>
<td>3</td>
</tr>
<tr>
<td>MATH 1042</td>
<td>Minimum Grade of C-</td>
<td>May be taken concurrently</td>
</tr>
<tr>
<td>MATH 1942</td>
<td>Minimum Grade of C-</td>
<td>May be taken concurrently</td>
</tr>
<tr>
<td>MATH 2043 to 3080</td>
<td>Required Courses:1</td>
<td>Minimum Grade of C-</td>
</tr>
<tr>
<td>MATW Y</td>
<td>May not be taken concurrently</td>
<td>2</td>
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</table>

**Courses**

**AS 1501. Actuarial Probability and Statistics I. 3 Credit Hours.**

In this course, probability theory and its application to insurance and risk management problems are discussed. Among the topics to be covered: counting techniques, conditional probability, Bayes’ Theorem, discrete random variables, specific discrete distributions such as Binomial, Poisson, Negative Binomial and Uniform, moment generating functions and functions of two random variables. NOTE: Students need to earn a grade of C or better in this course to be eligible to register for all other required courses in the Actuarial Science major. Prior to spring 2016, the course title was 'Introduction to Actuarial Science.'

**College Restrictions:** Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

**Repeatability:** This course may not be repeated for additional credits.

**Pre-requisites:**
- MATH 1042|Minimum Grade of C-|May be taken concurrently
- OR MATH 1942|Minimum Grade of C-|May be taken concurrently
- OR MATH 2043 to 3080| Required Courses:1|Minimum Grade of C-|May be taken concurrently
- OR MATW Y|May not be taken concurrently.
AS 1901. Honors Introduction to Actuarial Science. 3 Credit Hours.
Honors version of Actuarial Science 1501 (0001). NOTE: Students need to earn a grade of C or better in this course to be eligible to register for all other required courses in the Actuarial Science major.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.
Cohort Restrictions: Must be enrolled in one of the following Cohorts: SCHONORS, UHONORS, UHONORSTR.

Course Attributes: HO

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
MATH 1042|Minimum Grade of C|May be taken concurrently
OR MATH 1942|Minimum Grade of C|May be taken concurrently
OR MATH 2043 to 3080|Required Courses:1|Minimum Grade of C|May be taken concurrently
OR MATW Y|May not be taken concurrently.

AS 2101. Actuarial Probability and Statistics II. 3 Credit Hours.
In this course, probability theory and its application to insurance and risk management problems are discussed in the context of continuous random variables. Among the topics to be covered are: Random variables, probabilities, and percentiles on a continuum; specific continuous distributions such as Uniform, Gamma and Exponential, Normal, and Beta; moments and moment generating functions; conditional and marginal distributions; transformations of one or two random variables; order statistics; and the Central Limit Theorem.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(MATH 2043|Minimum Grade of C|May not be taken concurrently
OR MA08 Y|May not be taken concurrently)
AND (AS 1501|Minimum Grade of C|May not be taken concurrently
OR AS 1901|Minimum Grade of C|May not be taken concurrently)

AS 2502. Theory of Interest. 3 Credit Hours.
In this course, simple, compound and effective interest functions are analyzed and used in the calculation of present value and future values of various investments. Annuities, loan amortization and bonds are discussed and techniques for computing their values at various dates are explored. NOTE: Students will need to earn a minimum grade of C in this course to be eligible to take Actuarial Science 3501.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
MATH 1042|Minimum Grade of C|May not be taken concurrently
OR MATH 1942|Minimum Grade of C|May not be taken concurrently
OR MATH 2043|Minimum Grade of C|May be taken concurrently
OR MA07 Y|May not be taken concurrently
OR MATW Y|May not be taken concurrently.
AS 2503. Corporate Finance for Actuarial Science. 3 Credit Hours.
This course develops the conceptual framework of corporate finance and financial derivative from an actuarial perspective. It prepares students for
the Derivatives Markets material on Exam FM/2 and also offers VEE credit for Corporate Finance. Topics covered in this course include financial
statements, asset valuation, capital budgeting, capital structure, the cost of capital and dividend policy. Financial derivatives, such as forwards, futures,
swaps, and options, will be discussed in detail and their application in corporate risk management will be examined. NOTE: This course should be taken
in place of Finance 3101 and has been approved by the Society of Actuaries/Casualty Actuarial Society for VEE - Corporate Finance. Completion of this
course with a minimum grade of B- is required for VEE - Corporate Finance credit.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(MATH 1042|Minimum Grade of C|May not be taken concurrently
OR MATH 1942|Minimum Grade of C|May not be taken concurrently
OR MATH 2043|Minimum Grade of C|May not be taken concurrently
OR MATH Y|May not be taken concurrently
OR MATW Y|May not be taken concurrently
AND (ACCT 2101|Minimum Grade of C|May not be taken concurrently
OR ACCT 2901|Minimum Grade of C|May not be taken concurrently
OR ACC1 Y|May not be taken concurrently
AND (AS 2502|Minimum Grade of C|May not be taken concurrently)

AS 2504. Advanced Theory of Interest. 3 Credit Hours.
This course develops the theoretical basis of certain actuarial models and the application of those models to insurance and other financial risks. It
prepares students for SOA Exam MFE or CAS Exam 3F. Topics covered in this course include Vasicek and Cox-Ingersoll-Ross bond price models,
Black-Derman-Toy binomial model, Black-Scholes option-pricing model, exotic options, Itô's lemma in the one-dimensional case. Simulation of
lognormal stock prices and variance reduction techniques will be discussed and delta-hedging in risk management will be demonstrated.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(AS 2502|Minimum Grade of C|May not be taken concurrently
AND AS 2503|Minimum Grade of C|May not be taken concurrently)

AS 3501. Actuarial Modeling I. 3 Credit Hours.
This course introduces the discrete and continuous random variables measuring the future lifetime of a person. Among the topics covered are
calculation of the mean, variance and probability functions for these random variables, introduction of a present value random variable measuring the
present value of a life insurance and annuity benefit, calculation of premiums for life insurance and annuities using interest rates and calculation of
reserves for insurance companies, examining future liabilities and inflow. NOTE: A grade of C or better is required in this course to be eligible to take
Actuarial Science 3502.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(AS 2502|Minimum Grade of C|May not be taken concurrently
AND AS 2503|Minimum Grade of C|May not be taken concurrently)

AS 3502. Actuarial Modeling II. 3 Credit Hours.
This course introduces the evaluation and calculation of reserves for various continuous and discrete policies. Multi-state models are presented, with
applications in multiple decrement theory and multiple lives. The valuation of life insurance and annuities is then reexamined, allowing for interest rate
and mortality adjustments. The profitability of insurance products is then discussed and calculated.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
AS 3501|Minimum Grade of C|May not be taken concurrently.
AS 3503. Actuarial Modeling III. 3 Credit Hours.
Estimation and fitting of survival, frequency and severity, and compound distribution loss models; credibility methods.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
STAT 2512|Minimum Grade of C|May not be taken concurrently.

AS 3504. Actuarial Analytics. 3 Credit Hours.
The course introduces students to linear regression models and time series analysis, with a focus on applying these tools to actuarial business decisions in an insurance or consulting environment. Statistical analyses have quickly become part of the modern actuary’s day-to-day responsibilities as they help improve solutions to traditional actuarial problems such as estimating mortality, setting loss reserves, predicting policyholder behavior, and establishing classification ratemaking schemes. In addition, actuaries have started to use predictive modeling techniques to improve insurance operations and business processes that have traditionally relied largely on the managers’ judgment. The course aims to prepare students for the data analytics responsibilities of actuaries through its discussion of statistical techniques and actuarial applications of predictive analytics, and development of programming skills in SAS and R.

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
STAT 2512|Minimum Grade of C|May not be taken concurrently.

AS 3580. Special Topics: Actuarial Science. 3 Credit Hours.
Special topics in current developments in the field of Actuarial Science and exam preparation.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may be repeated for additional credit.

AS 3582. Independent Study. 1 to 6 Credit Hour.
Readings and/or research paper under the supervision of a faculty member.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Repeatability: This course may be repeated for additional credit.

AS 3596. Actuarial Practice: Property and Liability. 3 Credit Hours.
This highly participative course is designed to broaden perspectives on the business environment in which actuaries work. In addition to analyzing the issues behind daily events, several continuing issues will be analyzed including insurance pricing cycles, regulatory developments, the role of the actuary as an educator, advisor, objective information source and problem solver, insurance company financial rating and solvency issues, accounting fraud and questionable financial transactions, insurance and the financial markets managing insurance operations, professional ethics, and the impact of current developments in underwriting, and reinsurance on the actuarial function. NOTE: This is the writing-intensive course for Actuarial Science majors. Students must earn a grade of C in this course if they are using it to fill the writing intensive course requirement for their degree. Also note: Prior to fall 2017, the course title was ‘Casualty Contingencies.’

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Course Attributes: WI

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(ACCT 2101|Minimum Grade of C|May not be taken concurrently
OR ACCT 2901|Minimum Grade of C|May not be taken concurrently)
AND (AS 1501|Minimum Grade of C|May not be taken concurrently
OR AS 1901|Minimum Grade of C|May not be taken concurrently)
AND (MATH 2043|Minimum Grade of C|May not be taken concurrently
OR MATH 2943|Minimum Grade of C|May not be taken concurrently
OR MA08 Y|May not be taken concurrently)
AND (RMI 2101|Minimum Grade of C|May not be taken concurrently
OR RMI 2901|Minimum Grade of C|May not be taken concurrently
OR RM01 Y|May not be taken concurrently)
AND (BA 2196|Minimum Grade of C|May not be taken concurrently
OR BA 2996|Minimum Grade of C|May not be taken concurrently)
AS 3597. Actuarial Practice: Group & Health Benefits. 3 Credit Hours.
This highly participative and writing intensive course is designed to expose students to certain group health and welfare benefits, the legal and regulatory environment in which they operate, and the fundamentals of group insurance pricing, rating and funding. Benefits examined include traditional benefits such as medical and disability insurance in addition to dental and prescription drug plans, HMOs, PPOs, ACOs, and other managed care systems.
Emphasis will be on the design and structure of these plans, development and pricing of group products, experience rating and funding methods, and current problems and issues associated with the provision of these benefits. The salient features of state and federal regulation will be examined, along with an examination of the Affordable Care Act (ACA) major provisions of interest to practicing actuaries and employers.

Course Attributes: WI

Repeatability: This course may not be repeated for additional credits.

Pre-requisites:
(ACCT 2101|Minimum Grade of C)|May not be taken concurrently
OR ACCT 2901|Minimum Grade of C)|May not be taken concurrently
AND (AS 1501|Minimum Grade of C)|May not be taken concurrently
OR AS 1901|Minimum Grade of C)|May not be taken concurrently
AND (MATH 2043|Minimum Grade of C)|May not be taken concurrently
OR MATH 2943|Minimum Grade of C)|May not be taken concurrently
AND (RMI 2101|Minimum Grade of C)|May not be taken concurrently
OR RMI 2901|Minimum Grade of C)|May not be taken concurrently
AND (BA 2196|Minimum Grade of C)|May not be taken concurrently
OR BA 2996|Minimum Grade of C)|May not be taken concurrently

AS 3999. Honors Thesis I. 1 to 3 Credit Hour.
The first of a two-part sequence of courses in which independent research is conducted under the supervision of a thesis advisor from the Actuarial Science department resulting in a substantial piece of original research, roughly 30 to 50 pages in length upon completion of Actuarial Science 4999. The student must publicly present his/her findings at a Temple University Research Forum session or the equivalent during one of the two semesters during which these courses are undertaken.

Field of Study Restrictions: Must be enrolled in one of the following Majors: Actuarial Science.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Cohort Restrictions: Must be enrolled in one of the following Cohorts: SCHONORS, UHONORS, UHONORSTR.

Course Attributes: HO

Repeatability: This course may be repeated for additional credit.

AS 4999. Honors Senior Thesis II. 1 to 3 Credit Hour.
Independent research conducted under the supervision of a thesis advisor from the Actuarial Science Department resulting in a substantial piece of original research, roughly 30 to 50 pages in length. Student must publicly present his/her findings at a Temple University Research Forum session or the equivalent if this was not done in Actuarial Science 3999.

Field of Study Restrictions: Must be enrolled in one of the following Majors: Actuarial Science.

College Restrictions: Must be enrolled in one of the following Colleges: Business & Mngmnt, Fox School.

Cohort Restrictions: Must be enrolled in one of the following Cohorts: SCHONORS, UHONORS, UHONORSTR.

Course Attributes: HO

Repeatability: This course may be repeated for additional credit.

Pre-requisites:
AS 3999|Minimum Grade of C-|May not be taken concurrently.