

To the Class of 2014:

Welcome to Penn and Wharton.

You are beginning a journey that will be both exhilarating and daunting—often at the same time! The most important thing to remember is that you do not have to do it all by yourself. The faculty, your fellow students, University administrators and those of us here in “G95” stand ready to help guide you. The information in this handbook should get you familiar with the opportunities that are available to you as a Wharton undergraduate.

I suggest you begin by reviewing the requirements for your degree. You will discover that your course load will be comprised of classes in Wharton, the College of Arts and Sciences, and perhaps even Nursing or Engineering. In fact, your freshman year will be a foundational year involving foreign language, economics, math, and writing in addition to your Wharton classes of Management 100, OPIM 101 (Introduction to the Computer as an Analysis Tool) and BPUB 250 (Managerial Economics). This should send a strong signal about the interdisciplinary nature of the educational experience you have chosen.

In your sophomore year you will immerse yourself in the Wharton core curriculum before choosing your business concentration. The core not only builds your foundational business knowledge, but also serves as an introduction to the varied business disciplines available for your study here at Wharton. Allow yourself the luxury of inquiry into all available paths of knowledge that will unfold before you. Remember that even when you choose a concentration you are free to modify or add as your interests grow and change. Pay particular attention to the academic opportunities open to you outside of Wharton, such as dual degrees and minors. Alumni have often told me that the class they most remember from college was the class they signed up for “just for fun.”

While reviewing this handbook, don’t overlook the co-curricular and extra-curricular possibilities you will have available to you. From Leadership Ventures, to research, to clubs, your undergraduate experience will be enhanced by involvement outside the traditional classroom setting. Being in college gives you a chance to learn while having fun—take full advantage of this opportunity. However, please be sure to read the academic regulations and policies outlined in this handbook as well. It is better to know the rules and plan accordingly than to be surprised.

I know that this is a very exciting time for you. I also know that the choices are sometimes overwhelming. That’s where our office comes in. We really mean it when we say we are here to help—no question is too big or too small. Review the information on advising and registration and feel free to come visit us!



Georgette Chapman Phillips
Vice Dean and Director, Wharton Undergraduate Division
David B. Ford Professor of Real Estate



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The information in this handbook is subject to change without notice. Refer to <http://spike.wharton.upenn.edu/ugrprogram> or contact an academic advisor in the Wharton Undergraduate Division for the most updated information.

Undergraduate Division

The Wharton School • University of Pennsylvania

G95 Huntsman Hall • 3730 Walnut St. • Philadelphia, PA 19104

advising@wharton.upenn.edu • (P) 215-898-7608 • (F) 215-573-2070<http://undergrad.wharton.upenn.edu>

Title	Contact Name	Email	Phone (215)
Vice Dean and Director	Prof. Georgette Chapman Phillips	poing@wharton.upenn.edu	898-7672
Director of Communications & Admissions	Ms. Celia Cameron	cameronc@wharton.upenn.edu	746-6153
Associate Director of Communications	Ms. Meredith Stone	merstone@wharton.upenn.edu	746-8159
Director of Operations & Strategy	Mr. Jared Susco	jareds@wharton.upenn.edu	746-6154
Business Administrator	Ms. Anna Bond	bondae@wharton.upenn.edu	898-2892
Financial Administrative Coordinators	Ms. Helen Middleton	hmiddlet@wharton.upenn.edu	573-9715
	Ms. Shaneshia Revell	shaneshia@wharton.upenn.edu	573-4993
Office Manager	Ms. Ellen Mueller	mueller@wharton.upenn.edu	898-9563
Administrative Coordinator	Ms. Bethany Schell	bschell@wharton.upenn.edu	898-7612
Administrative Assistants	Mr. Charles Price	pricec@wharton.upenn.edu	898-5284
	Ms. Elizabeth Kopeczky	kopeczky@wharton.upenn.edu	898-7608
Academic Affairs and Advising			
Director	Dr. Scott Romeika	romeika@wharton.upenn.edu	898-7599
Senior Associate Directors	Ms. Melissa Hagan	thomasm2@wharton.upenn.edu	898-6353
	Ms. Marianne Lipa	mlipa@wharton.upenn.edu	898-0885
Associate Directors	Ms. LaMoy Morgan Clarke	clarkem@wharton.upenn.edu	898-3541
	Ms. Megan Zahler	mzahler@wharton.upenn.edu	573-0524
Leadership Programs			
Director	Dr. Anne Greenhalgh	greenhaa@wharton.upenn.edu	898-6058
Associate Director	Dr. Christopher Maxwell	maxwellc@wharton.upenn.edu	898-0284
Research and Scholars Programs			
Director	Dr. Martin Asher	asherm@wharton.upenn.edu	898-0285
Student Life			
Director	Mr. Lee Kramer	lkramer@wharton.upenn.edu	898-7613
Associate Directors	Ms. Kim Hein	deankr@wharton.upenn.edu	898-9152
	Ms. Nicole Svonavec	svonavec@wharton.upenn.edu	573-9716
Specific Concerns			
Academic & Learning Resources	Dr. Scott Romeika	romeika@wharton.upenn.edu	898-7599
Athletics Liaison	Ms. Megan Zahler	mzahler@wharton.upenn.edu	573-0524
Cohorts/Clubs/Class Events	Mr. Lee Kramer	lkramer@wharton.upenn.edu	898-7613
Disabilities Services	Dr. Scott Romeika	romeika@wharton.upenn.edu	898-7599
Dual Degree/Internal Transfer	Ms. LaMoy Morgan Clarke	clarkem@wharton.upenn.edu	898-3541
International Student Liaison	Ms. Melissa Hagan	thomasm2@wharton.upenn.edu	898-6353
Coordinated Dual-Degree Programs	Ms. Marianne Lipa	mlipa@wharton.upenn.edu	898-0885
Law School Submatriculation	Ms. Melissa Hagan	thomasm2@wharton.upenn.edu	898-6353
Leave of Absence	Ms. Melissa Hagan	thomasm2@wharton.upenn.edu	898-6353
MBA Submatriculation	Ms. Marianne Lipa	mlipa@wharton.upenn.edu	898-0885
Student Financial Services Liaison	Ms. Ellen Mueller	mueller@wharton.upenn.edu	898-9563
Study Abroad	Ms. Marianne Lipa	mlipa@wharton.upenn.edu	898-0885
Transfer Credits / XCAT	Ms. Megan Zahler	mzahler@wharton.upenn.edu	573-0524
Emergency Contact Numbers			
Penn Police Emergency (from campus phone)			511
Penn Police Emergency (from off-campus phone)			573-3333
JMHH Security Desk			898-2300
SH-DH Security Desk			573-0627
Philadelphia Police, Fire and Rescue Emergency (can be contacted directly by Penn Police)			911



Preparing for Wharton

- Do my AP scores count for Wharton credit?
- How will I know which level courses to take?
- How do I register for classes?
- What important dates should I know?

**Advanced Placement,
IB Exams, A-Levels, and
Other Exams**

The Office of Transfer Credit and Advanced Placement coordinates the posting of all AP credits for incoming freshmen. For help regarding AP and pre-matriculation coursework credits, contact the office at (215) 898-6080.

The Office of Transfer Credit and Advanced Placement also reviews and awards advanced placement credit on a case-by-case basis for:

- International Baccalaureate
- C.G.E. "A" Level examinations
- Other national exams, including the French Baccalaureate, German Abitur, Swiss Maturite and Canadian CEGEP program.

A list of credit given for AP and International Baccalaureate (IB) exams is available on the Undergraduate Admissions Office site: <http://www.admissionsug.upenn.edu>.

The following chart provides guidance on how AP/IB credit can be applied to requirements within the Wharton undergraduate curriculum. Please note that only 1 course unit (CU) in each of the General Education Distribution categories (Social Structures; Language, Arts & Culture; Science & Technology) can be fulfilled by using AP/IB credit. Any additional AP/IB credit can be used to fulfill Unrestricted and Non-Business Elective requirements (up to 10 CUs of credit maximum).

Subject	Requirement
Biology	Science & Technology
Chemistry	Science & Technology
Classical Studies – Latin	Language, Arts & Culture
Computer Science A	Science & Technology
Computer Science AB	Science & Technology
English Language	Language, Arts & Culture
English Literature	Language, Arts & Culture
Environmental Science	Science & Technology
European History	Social Structures AND Global Environ.
French Language	Language, Arts & Culture
French Literature	Language, Arts & Culture AND Global Environ.
German Language	Language, Arts & Culture
Math BC	Math 104
Physics B	Science & Technology
Physics C (Mechanics)	Science & Technology
Physics C (Electricity & Magnetism)	Science & Technology
Spanish Language	Language, Arts & Culture
Spanish Literature	Language, Arts & Culture AND Global Environ.
Statistics	Stat 111 (will fulfill Stat 101 requirement upon successful completion of Stat 102)
US History	Social Structures
World History	Social Structures AND Global Environ.

Economics Placement

Waivers for economics courses are granted by the Economics Department. ECON 010 may be waived ONLY in the case of students who receive waivers for BOTH ECON 001 (Introductory Microeconomics) and ECON 002 (Introductory Macroeconomics). Students who are waived from only ECON 001 may take either ECON 002 or 010. Students who are waived from only ECON 002 may take either ECON 001 or 010.

Math Placement

MATH 104 assumes that students have had the equivalent of AB calculus in high school and are familiar with concepts through applications of differentiation and basic integration techniques. Students who did not take AB calculus in high school should start with MATH 103, which provides an introduction to calculus. MATH 104 can then be taken in a subsequent semester.

Students should register for the math course they think they will take based on their experience in the subject. Necessary adjustments can be made during the course selection period. Students can also take the internal placement exams administered by the Math Department during the first week of the fall and spring semesters to determine their math placement. Please refer to <http://www.math.upenn.edu> for details about these internal exams and when they are offered.

Students who have credit for MATH 104 may register for the first semester of statistics (STAT 101 or 430) or continue with calculus (MATH 114). Please note that STAT 430 requires MATH 114 as a prerequisite.

Students in the Huntsman, Management and Technology, Nursing and Health Care Management, or Life Sciences and Management programs should consult their respective program advisors for the requirements of their programs. Joseph Wharton Scholars are encouraged, but not required, to take MATH 114.

Please note that Wharton students are not permitted to take MATH 115.

For more information about choosing the proper math course, please consult <http://www.math.upenn.edu> or contact the Math Department directly.

**Foreign Language
Placement**

Students who took a foreign language SAT II exam may automatically enroll in the appropriate level without taking the departmental placement exam. See table below.

Students who did not take a foreign language SAT II exam or who did not earn the required foreign language AP score must take a language placement exam to determine the appropriate placement level. During New Student Orientation, students will have the opportunity to take a departmental placement exam. If the level of placement is different from the level of the language for which students have registered, they must alter their course registration accordingly during the first week of classes. Please view the following web site for more information on language placement exams: <http://www.upenn.edu/nso>.

The following table lists SAT II language scores and the corresponding level of the language for which students should register.

<i>Language</i>	<i>SAT II Score</i>	<i>Level</i>
French	Under 380	110
	380 – 440	121
	450 – 540	130
	550 – 640	140
	650+	Exempt
German	Under 350	101
	350 – 440	102
	450 – 540	103
	550 – 640	104
	650+	Exempt
Hebrew	700+	Exempt
Italian	Under 380	110
	380 – 440	120
	450 – 540	130
	550 – 640	140
	650+	Exempt
Japanese	Students who score 650+ may satisfy the language requirement upon demonstration of oral proficiency.	
Latin	Under 450	101
	450 – 540	102
	550 – 590	203
	600 – 640	204
	650+	Exempt
Russian	Under 350	001
	350 – 440	002
	450 – 540	003
	550 – 640	004
	650+	Exempt
Spanish	Under 380	110
	380 – 440	121
	450 – 540	130
	550 – 640	140
	650+	Exempt

Students who score between 600 and 640 on the French, German, Italian, and Spanish SAT II can be exempt from the language requirement if they pass an oral exam administered in the beginning of the semester. Contact the respective department to sign up for the exam.

Students who score below 700 on the Hebrew SAT II must take the placement exam administered through the Department of Near East Languages and Civilizations. A score of 700 or above on Part 2 of the Jerusalem Examination also exempts students from the Hebrew language requirement. Contact the department directly for more information.

**Pre-Matriculation
Coursework**

Some students take courses at other universities before they enroll at Penn. Students can receive credit for this coursework, which is referred to as “pre-matriculation coursework.”

Up to 4 CUs may be transferred in from pre-matriculation coursework. Grades received in pre-matriculation coursework are not factored into the student’s G.P.A, but credit is granted for the courses. Credit is only given for courses with grades of C or better. Pre-matriculation coursework will be evaluated for Penn credit if it was:

- Taught at an accredited college or university by a regular faculty member;
- Open to enrollment by, and graded in direct competition with, regularly matriculated undergraduates at the college;
- Part of the normal curriculum published in the college’s catalog;
- Taken for a grade (not pass/fail or audit); and
- Not used to fulfill any high school graduation requirement.

Freshmen who are seeking credit for pre-matriculation coursework should send the following to the Office of Transfer Credit and Advanced Placement, housed within Undergraduate Admissions:

- An official transcript and a letter from the registrar of the college where the courses were taken, verifying that the above criteria were met;
- A description of the courses completed; and
- Approval from the corresponding Penn department.

For help regarding pre-matriculation coursework credits, contact the Office of Transfer Credit and Advanced Placement at (215) 898-6080.

Advance Registration

Students are strongly encouraged to request the courses and sections they wish to enroll in for the upcoming semester during a period called “Advance Registration.”

Advance Registration dates are listed on the Academic Calendar, available online at <http://www.upenn.edu/almanac/3yearcal.html>. Failure to request courses during Advance Registration can result in courses being closed and unavailable during the course selection period, which begins after the Advance Registration period ends.

Advance Registration *is not first-come, first-served*. Therefore, it does not matter when students make their requests during the Advance Registration period. Students should also keep in mind the following recommendations:

- Access the **Worksheet** on Penn InTouch at https://medley.isc-seo.upenn.edu/penn_portal/intouch/splash.html to review outstanding degree requirements. Use the **Course Schedule** and **Mock Schedule** planning tools on Penn InTouch to search for courses and plan a schedule.
- Access the **Course Register** at <http://www.upenn.edu/registrar/register/index.html> to find out additional information about courses. The Course Register will list when a course has multiple parts (such as a lecture and recitation or a lecture and lab). **Students must request the credit-bearing section of the course first, and must request ALL parts of a course.** Failure to do so results in students being dropped from that course.
- Do not request any courses that are in time conflict with each other. Schedules cannot contain courses that meet at overlapping times, and the registration system will automatically drop students from one of the courses contributing to the time conflict. **Students may, however, schedule courses back-to-back, as there is a ten-minute break between classes.**
- The system considers a student’s requests in the order in which they are made. Students should request their courses in prioritized order, with top choices listed first.

A few weeks after Advance Registration closes, students will receive notification from the Registrar’s Office listing the courses in which they have actually been enrolled.

Incoming first-year students should refer to the detailed information provided in the first-year mailing for further guidance on selecting and registering for classes.

Penn InTouch

All students register for courses via Penn InTouch, Penn’s online registration system, at the following site:

https://medley.isc-seo.upenn.edu/penn_portal/intouch/splash.html.

In addition to registration, Penn InTouch can be used to make schedule changes, confirm registration, check grades, update address and contact information, update privacy settings, and create an online worksheet to assist with course planning.

Students should familiarize themselves with Penn InTouch. Because Penn InTouch contains students’ personal information, students should take the necessary steps to safeguard their password. Tips for information security can be found online at <http://www.upenn.edu/computing/security>.

Additional Resources

Course Search and Mock Schedules

https://medley.isc-seo.upenn.edu/penn_portal/intouch/splash.html

Penn InTouch offers Course Search and Mock Schedule tools. Sign into Penn InTouch to access planning support.

Course Register

<http://www.upenn.edu/registrar/register/index.html>

The Course Register provides course descriptions for all course offerings at Penn, sorted by department/subject.

Freshmen Seminars

<http://www.college.upenn.edu/courses/seminars/freshman.php>

While not required, Freshman Seminars are an excellent introduction to academic life at Penn, and are highly recommended for first- or second-semester students. The primary goal of the Freshman Seminar program is to provide every freshman with the opportunity for a direct personal encounter with a faculty member in a small class setting devoted to a significant intellectual endeavor.

University Registrar’s Homepage

<http://www.upenn.edu/registrar>

This web site provides links to the current Course Timetable (day and time schedule of courses), Course Register, grading information, transcript request information, the academic calendar, Penn Course Review, and other planning resources.

Listed below is a partial academic calendar for the fall term. For complete term information, including important dates for the spring and summer terms, please visit: <http://www.upenn.edu/almanac/3yearcal.html>.

Fall 2010

Move-in and Registration for Transfer Students	Wednesday, September 1
Move-in for First-Year Students	Thursday, September 2
New Student Orientation	Thursday, September 2 –Tuesday, September 7
Labor Day (no classes)	Monday, September 6
Opening Exercises and New Student Convocation	Tuesday, September 7
First Day of Classes	Wednesday, September 8
Course Selection Period ends	Friday, September 24
Drop Period ends	Friday, October 15
Fall Break	Saturday, October 9 –Tuesday, October 12
Family Weekend	Friday, October 15–Sunday, October 17 (Columbia)
Homecoming	Saturday, October 30 (Brown)
Advance Registration, Spring Term	Monday, November 1–Sunday, November 14
Last day to withdraw from a course	Friday, November 19
Thanksgiving Break begins at close of classes	Wednesday, November 24
Thanksgiving Break ends at 8 a.m.	Monday, November 29
Fall Term Classes end	Friday, December 10
Reading Days	Saturday, December 11 –Tuesday, December 14
Final Examinations	Wednesday, December 15 –Wednesday, December 22
Fall Semester ends	Wednesday, December 22



Curriculum at Wharton

- What will my schedule look like over the next four years?
- What courses do I need to take?
- What is a concentration?
- What are my concentration options?

Undergraduates are given flexibility in their schedules to allow them to pursue academic interests within Wharton and beyond. It is important to remember that there is no standard sequence of classes. Students will have differing schedules depending on a variety of factors, including AP/IB/A-Level credits, transfer credits, and study abroad courses. Enrollment in a dual-degree program will also affect student schedules.

Below is a sample of a typical undergraduate course sequence. Detailed information about all of the requirements is included in this section of the handbook. Please remember that this is only an example, and should not necessarily be your own course plan. It is important to meet with an academic advisor each semester to discuss your interests and academic plans.

Freshman Fall	ECON 010 MATH 103 or MATH 104 or STAT 101 Writing Seminar MGMT 100 Foreign Language or General Education requirement
Freshman Spring	BPUB 250 MATH 104 or STAT 101 or STAT 102 OPIM 101 Foreign Language or General Education requirement General Education or Global requirement
Sophomore Fall	2-3 Business Fundamentals 1-2 Other Courses (including Societal and Organizational Environment Courses)
Sophomore Spring	2-3 Business Fundamentals 1-2 Other Courses (including Societal and Organizational Environment Courses)
Junior and Senior Years	During the third and fourth years of study, students will be finalizing their concentration choice, considering a possible minor, studying abroad, and fulfilling any remaining curricular requirements.

Economics & Math Requirements (3)

- ECON 010
- BPUB 250
- MATH 104

Leadership (1)

- MGMT 100

Writing Requirement (1)

- _____

Business Fundamentals (9)

- ACCT 101
- ACCT 102
- FNCE 100
- FNCE 101
- STAT 101
- STAT 102
- MGMT 101
- MKTG 101
- OPIM 101

Societal Environment (2)

- LGST 101
- LGST 210
- BPUB 203

Organizational Environment (1)

- INSR 205
- MGMT 104

Business Breadth (3)

- _____
- _____
- _____

Business Concentration (4)

- _____
- _____
- _____
- _____

General Education Distribution (7)**

- Social Structures (2)*
- _____
 - _____

Lang., Arts & Culture (2)

- _____
- _____

Science & Technology (2)

- _____
- _____

Course in Social Structures, Lang., Arts & Culture, OR Science & Technology (1)

- _____

Global Environment (3)

2 can double-count with Gen. Ed. Distribution courses

- _____
- _____
- _____

Unrestricted Electives (3)

- _____
- _____
- _____

Non-Business Electives (2)

- _____
- _____

Additional Requirements

- Language Competency

Extra Courses (not required)

- _____
- _____
- _____

Recommended (but not required)

- Academic Research
- Experiential Learning
- International Experience
- Minor

Consult Penn InTouch at https://medley.isc-seo.upenn.edu/penn_portal/intouch/splash.html for an automated curriculum planning worksheet.

* While many colleges and universities list the weight of their courses in credits, Penn uses a course unit (CU) system. Most courses at Penn are worth 1 CU (with the exception of lab courses, which are typically worth 1.5 CUs, and mini-courses, which are worth 0.5 CU).

** Students may use no more than 1 CU of AP/IB credit within each General Education Distribution category: Social Structures; Language, Arts & Culture; and Science & Technology.

**Economics and Math
Requirements**

3 CUs

Economics (ECON) 010: Introduction to Economics for Business

ECON 010 covers introductory microeconomics and macroeconomics. The course should be taken in the fall of the freshman year. Please refer to page 5 for information on Advanced Placement credit in economics.

Business and Public Policy (BPUB) 250: Managerial Economics

BPUB 250 is taken in the second semester of the freshman year with your cohort and introduces students to "managerial economics," the application of microeconomic theory to management problems.

Please note that students cannot earn credit for both BPUB 250 and ECON 101.

MATH 104: Calculus I

MATH 104 assumes that students have had the equivalent of AB Calculus in high school and are familiar with concepts through applications of differentiation and basic integration techniques. See page 5 for more information on the math requirement and Advanced Placement credit in math.

**Leadership, Teamwork,
and Communication**

1 CU

Management (MGMT) 100: Leadership and Communication in Groups

All first-year students participate in MGMT 100. The course is designed to increase students' understanding of leadership and communication in teams and to help build skills that are necessary for professional success. Almost all students complete MGMT 100 in the fall semester of their freshman year. Transfer and dual-degree students take it in the spring of their first year as a Wharton student.

The course is interactive and experiential, with opportunities for learning in large and small groups, participation in field projects and simulations, engagement in written reflection, and presentation of project findings to classmates, faculty, alumni, and clients. Students are automatically enrolled in both a lecture section and a small-group recitation section according to their cohorts. The recitation section to which students are assigned will determine their project teams.

Writing Requirement

1 CU

Critical Writing Seminars are available in a variety of disciplines, such as English, philosophy, and history. Students can consult www.writing.upenn.edu/critical for a list of Critical Writing Seminars.

WRIT 011, Global English, may be used to fulfill the requirement for students whose first language is not English.

Business Fundamentals
9 CUs**Accounting (ACCT) 101 and 102: Principles of Accounting**

These courses in financial and managerial accounting provide a broad understanding of how an organization reports on its financial position and the decisions leaders must make when creating financial reports. Accounting courses are open to students with at least sophomore standing.

Statistics (STAT) 101 and 102: Introductory Business Statistics

Two semesters of statistics are required after completion of MATH 104. Students who earn AP credit for STAT 111 may enroll in STAT 102 upon completion of MATH 104. First-year students who have completed MATH 104 may enroll in STAT 101.

STAT 430 and 431 or ESE 301 and 302 (offered through the School of Engineering and Applied Science) may also be used to fulfill the statistics requirement and are usually taken by students who:

- Have completed MATH 114,
- Are concentrating in Actuarial Science, and/or
- Are enrolled in a dual-degree program with the School of Engineering and Applied Science.

Finance (FNCE) 100: Corporate Finance**Finance (FNCE) 101: Monetary Economics and the Global Economy**

FNCE 100 introduces the theory and methods that are relevant for financial decisions made by firms. FNCE 101 is an intermediate-level course about macroeconomics and the global economy. Both courses have pre-requisites and are only open to students with at least sophomore standing.

Students cannot obtain credit for both FNCE 101 and ECON 102. Students who have already taken ECON 102 must take a higher-level finance elective to count toward the FNCE 101 requirement. For students concentrating in finance, this higher-level elective may not count towards the finance concentration.

Management (MGMT) 101: Introduction to Management

This course addresses contemporary management challenges stemming from changing organizational structures, complex environmental conditions, new technological developments, and increasingly diverse workforces. The course examines the issues involved in managing and being managed.

Marketing (MKTG) 101: Introduction to Marketing

MKTG 101 introduces students to the concepts, analysis, and activities that comprise marketing management, and provides practice in assessing and solving marketing problems.

**Operations and Information Management (OPIM) 101:
Introduction to the Computer as an Analysis Tool**

This course introduces students to Microsoft Excel and other technology that will be useful for both academic and professional purposes.

Societal Environment

Any 2 of these 3 CUs will fulfill the requirement.

Legal Studies (LGST) 101: Introduction to Law and Legal Process

This course considers basic concepts of law and legal process in the U.S. and other legal systems, and introduces the fundamentals of rigorous legal analysis.

Legal Studies (LGST) 210: Corporate Responsibility and Ethics

This course explores business responsibility from rival theoretical and managerial perspectives. Its focus includes theories of ethics and their application to case studies in business.

Business and Public Policy (BPUB) 203: Business in the Global Political Environment

This course focuses on business issues that are mediated through the public sector. The course applies theoretical principles of strategic thinking, industrial organization, and political science to studying the interactions between multinational firms and political institutions.

Organizational Environment

Any 1 of these 2 CUs will fulfill the requirement.

Management (MGMT) 104: Industrial Relations and Human Resource Management

MGMT 104 focuses on the economic and institutional constraints on organizations in the formulation and implementation of human resources management policies and strategies in the United States and internationally. Labor markets, labor laws, and labor unions are discussed, with particular attention paid to their relationship to the competitiveness of American enterprise in the global economy.

Insurance (INSR) 205: Risk Management

This course describes the concepts and techniques available to corporations, non-profit organizations, and other organizations in their efforts to manage pure risks, such as product liability, environmental impairments, property losses, work-related injuries, and employee benefits (e.g., pensions, health insurance, etc.).

Business Breadth

3 CUs

This requirement is designed to provide a broad sampling of various business fields beyond a student's fundamentals and concentration courses. Business Breadth courses must meet the following requirements:

- All Business Breadths must be upper-level, non-fundamental Wharton courses,
- Each Business Breadth must be from a different Wharton department,
- Each Business Breadth must be outside of the student's department of concentration.

Business Breadth courses may not be counted toward any other requirements except for one course in each concentration beyond the primary concentration.

Business Depth (Concentration)

4 CUs

All Wharton undergraduates major in business, but each selects an area of concentration. Students usually begin their business concentration in the junior year. The concentration consists of four CUs above the introductory level, which provide the opportunity to explore one area of business more thoroughly. For more detailed information on concentrations, please refer to page 20.

One of the main objectives of the Wharton undergraduate curriculum is to combine the study of business with the study of the arts and sciences. A total of seven CUs are necessary to fulfill the General Education Distribution requirement. Any course in this requirement may be taken pass/fail if it does not apply to a minor and is not used to fulfill the Global Environment requirement. Please refer to page 39 for more information on the pass/fail policy. Freshmen can fulfill General Education requirements with Freshmen Seminars, which provide an excellent introduction to academic life at Penn. For more information about Freshmen Seminars, please visit: <http://www.college.upenn.edu/courses/seminars/freshman.php>.

Social Structures

At least 2 CUs

Departments that typically offer Social Structure courses include Criminology, Economics, Health and Societies, History, International Relations, Political Science, Sociology, and Urban Studies.

Please note that not all courses in these departments are guaranteed to satisfy the Social Structure requirement. Students who are unsure which requirement a course will fulfill should consult with an academic advisor in the Undergraduate Division.

Language, Arts & Culture

At least 2 CUs

Departments that typically offer Language, Arts & Culture classes include Cinema Studies, Comparative Literature and Literary Theory, English, Fine Arts, History of Art, Linguistics, Music, Theater Arts, and the language departments.

Please note that not all courses in these departments are guaranteed to satisfy the Language, Arts & Culture requirement. Students who are unsure which requirement a course will fulfill should consult with an academic advisor in the Undergraduate Division.

Courses from the following departments/programs can satisfy the Social Structures or Language, Arts & Culture requirement depending on the course content:

African Studies; Africana Studies; Anthropology; Asian American Studies; Classical Studies; East Asian Languages and Civilizations; Folklore; French Studies; Gender, Culture and Society; Hispanic Studies; Italian Studies; Jewish Studies; Latin American and Latino Studies; Near East Languages and Civilizations; Philosophy, Politics and Economics; Religious Studies; and South Asia Studies.

Science & Technology

At least 2 CUs

Departments that typically offer Science & Technology courses are Biological Basis of Behavior; Biochemistry; Biology; Biophysics; Chemistry; Cognitive Science; Earth and Environmental Studies; Logic, Information and Computation; Mathematics; Physics and Astronomy; Psychology; Engineering; and Nursing.

Please note that not all courses in these departments are guaranteed to satisfy the Science & Technology requirement. Students who are unsure which requirement a course will fulfill should consult with an academic advisor in the Undergraduate Division.

Global Environment
3 CUs

Global Environment courses must have substantial international content.

The following policies apply to Global Environment courses:

- Two of these courses may double-count with the Social Structure or Language, Arts & Culture requirements.
- Global Environment courses may not be taken pass/fail.
- A maximum of one business course may be used to satisfy a Global Environment requirement. This business course cannot double-count with any other requirement in the Wharton curriculum.
- International students are not permitted to fulfill this requirement with courses about the United States.

Examples of the types of courses that fulfill the requirement include:

- Courses that discuss international issues. This includes area-studies courses about particular regions of the world.
- Courses about non-American cultures, including courses in history, music, art, literature, and religious studies.
- Upper-level language courses designated as “commercial” or “business.”
- Business courses on international topics such as multinational management or international public policy (will not double count with any other requirement).

Courses that may NOT be used to fulfill the requirement include the following:

- Language courses that are not titled “commercial” or “business.”
- Methodology courses, such as demography and ethnography.
- Courses about immigrant populations in the United States.
- Courses taken abroad that do not fit into the categories above.

Freshmen can fulfill Global Environment requirements with Freshmen Seminars, which provide an excellent introduction to academic life at Penn. For more information about Freshmen Seminars, please visit:

<http://www.college.upenn.edu/courses/seminars/freshman.php>.

To view a list of approved Global courses, please see the Globals online database:

<http://spike.wharton.upenn.edu/ugrprogram/advising/curriculum/globals.cfm>

If you have additional questions, please consult with an academic advisor in the Undergraduate Division.

Unrestricted Electives
3 CUs

Any three CUs fulfill the Unrestricted Elective requirement. Students pursuing a second concentration apply three of the concentration courses here. Unrestricted Electives may be taken pass/fail unless they are counted toward a second concentration or a minor.

Non-Business Electives
2 CUs

Non-Business Electives require two CUs that are not from a Wharton department. These courses may be taken pass/fail if they do not apply to a minor.

**Foreign Language
Competency**

In today's global business environment, an international perspective is an important part of your undergraduate education. In addition to fulfilling the Global Environment requirement, students must also demonstrate competency in a foreign language other than English. Students who plan to continue with their high school language are urged to do so beginning in the fall semester of the first year. Refer to page 6 for information on foreign language placement.

Students may satisfy the foreign language requirement in any of the following ways:

- A required score on a foreign language AP exam.
- A required score on a SAT II foreign language exam.
- For bilingual students, successful completion of a test given by a department or by the Penn Language Center.
- Successful completion of course requirements in a foreign language (usually through four semesters of a course).

Courses taken toward language competency may be applied to the Language, Arts & Culture requirement or to Unrestricted or Non-Business Electives. They do not satisfy the Global Environment requirement.

American Sign Language does not fulfill Wharton's foreign language requirement, however ASL courses may count toward the Language, Arts & Culture requirement, Unrestricted Electives, or Non-Business Electives.

Some study abroad programs require knowledge of a language beyond the minimum competency requirements. Consult with an academic advisor about language requirements for specific programs.

It is each student's responsibility to make sure that the Undergraduate Division has a record of the fulfillment of their language requirement. Students cannot graduate without satisfying the foreign language competency requirement.

Choosing a Concentration

The business concentration requirement is designed to provide in-depth focus in one specialty area. The concentration consists of four CUs above the introductory level.

Concentrations are often declared by the end of the sophomore year so that students can preregister for upper-level courses during Advance Registration; however, the timeline to declare a concentration is flexible. Concentrations can be declared after the sophomore year if students are still exploring their interests.

Students usually begin their business concentration in the junior year. Students can change their concentration at any time.

To research concentrations, students should visit:

<http://spike.wharton.upenn.edu/ugrprogram/advising/concentrations/overview.cfm>

To declare or change a concentration, students should speak to an academic advisor in the Undergraduate Division. Concentration rules and requirements are governed by individual academic departments. For more detailed information on specific requirements for each concentration, please refer to the website listed above, consult with an academic advisor in the Wharton Undergraduate Division, or speak with the academic department's concentration advisor.

Second Concentration

Students can complete more than one concentration. In most cases, students use their three Unrestricted Electives to take courses towards their second concentration. One course in the second concentration can double-count as a Business Breadth. Students cannot count courses toward more than one concentration.

Some concentrations are restricted as secondary concentrations only. In these cases, students must complete a primary concentration in addition to the secondary concentration.

Individualized Concentration

Some students find that the standard concentrations do not satisfy their goals. These students should explore the possibility of designing an individualized concentration, consisting of four CUs that are united by a common theme. With consultation and approval from the concentration advisor, in certain cases an established concentration can also be tailored to specific student interests by substituting a required course with one not on the list of courses that traditionally defines the concentration.

For more information about individualized concentrations, please see:

<http://spike.wharton.upenn.edu/ugrprogram/advising/concentrations/individualized.cfm>



Advising at Wharton

- Why should I see an advisor?
- How do I make an appointment with an advisor?
- What types of advising are available?
- Who provides coordinated dual-degree program advising?

Academic Advising

Incoming first-year students will be assigned to a summer academic advisor to help answer questions about course selection, registration, and transitioning to Penn. Summer advisor assignment information is included in the first-year mailing, and students are expected to connect with their advisor for guidance. Students are free to speak with any academic advisor in the Undergraduate Division, but they are encouraged to consult with their assigned advisor first.

Advisors in the Wharton Undergraduate Division are available to help students:

- Clarify their intellectual, professional, and/or personal goals;
- Select appropriate courses and educational experiences; and
- Understand and access campus services and resources.

The Wharton Undergraduate Division advising office is open between 9 AM and 5 PM, Monday through Friday. Students can schedule appointments with an individual advisor or can drop by during walk-in hours, which are posted on the Undergraduate Division web site. The Undergraduate Division also facilitates group advising and information sessions on various academic opportunities.

For more information about advising in the Undergraduate Division, please visit <http://spike.wharton.upenn.edu/ugrprogram>. To make an appointment with an advisor, please call (215) 898-7608, email the advisor directly, or stop by G95.

Concentration Advising

Each concentration has a faculty member who serves as the concentration advisor. Students can use concentration advisors to answer questions about the concentration, courses offered, and careers that fit well with the concentration. A list of concentration advisors can be found by viewing individual concentrations at: <http://spike.wharton.upenn.edu/ugrprogram/advising/concentrations/overview.cfm>.

Peer Advising

Cohort Directors are Wharton sophomores who have been selected to serve as peer advisors to first-year students and to help them make a smooth transition to Wharton. Cohort Directors will help orient students to life on campus, acquaint them with the University's resources, provide a current student's perspective, and answer questions that arise during your time here.

Coordinated Dual-Degree Advising

Due to the specialized nature of their academic experience, coordinated dual-degree students are encouraged to contact their program directly for advising:

- **Huntsman Program in International Studies and Business**
(215) 898-2058, huntsman.isb@wharton.upenn.edu
- **Nursing and Health Care Management Program**
(215) 898-6687, advisor@nursing.upenn.edu (School of Nursing)
(215) 898-7608, advising@wharton.upenn.edu (Wharton)
- **Jerome Fisher Program in Management and Technology**
(215) 898-4145, mgtech@seas.upenn.edu
- **Vagelos Program in Life Sciences and Management**
(215) 746-3035, lsm-info@pobox.upenn.edu



Opportunities at Wharton

- What academic and research opportunities are available?
- What study abroad opportunities are available?
- How do I get involved in student life?
- What on-campus resources are available to support me?

**Coordinated
Dual-Degree**

Coordinated dual-degree programs are academic opportunities through which students complete a specialized curriculum and earn degrees from two of the undergraduate schools at the University of Pennsylvania.

Students must apply for admission to the Huntsman Program in International Studies and Business during their application process to Penn. Interested students do have the opportunity to apply to the following coordinated dual-degree programs after their first year of study at Penn:

Vagelos Program in Life Sciences and Management

<http://www.upenn.edu/lsm>

Jerome Fisher Program in Management & Technology

<http://www.upenn.edu/fisher>

Nursing & Health Care Management Program

<http://www.nursing.upenn.edu/STUDENTS/DUALDEGREES/NHCM/Pages/default.aspx>

Dual Degree

Wharton students can complete a dual degree with the College of Arts and Sciences, the School of Engineering and Applied Science, or the School of Nursing. Unlike coordinated dual-degree programs, a traditional dual degree does not have a specialized curriculum. Instead, students complete the standard curriculum of two different programs to earn two different degrees. Students interested in a dual degree must consult with an academic advisor in the appropriate school to discuss requirements.

External transfer students can only apply for a dual-degree program after two resident semesters at Penn. External transfer students must complete the degree program in their home school.

Internal Transfer

Wharton students who are interested in applying to transfer into one of the other undergraduate schools at the University of Pennsylvania must meet with an advisor in the respective school to discuss the internal transfer process and eligibility criteria. Internal transfer may not be initiated until the student has completed one academic year in Wharton.

Please note that external transfer students cannot apply for internal transfer to another school at Penn.

Minors

Students can pursue a minor in addition to their concentration. Minors are available in schools across Penn, including Arts and Sciences, Education, Engineering and Applied Science, and Nursing. Minors usually require six to eight CUs in a particular field of study and are governed by individual academic programs and departments. All courses applied toward a minor must be taken for a letter grade.

Students should consult the department web site(s) for the respective minor as well as an academic advisor in the Wharton Undergraduate Division for more information.

Independent Study

Independent study allows students to pursue academic interests not accommodated by regularly offered courses. The following rules apply to independent studies:

- Independent study courses may not be taken pass/fail.
- Only one independent study project can be completed in a semester.
- Students can take no more than two independent study projects within Wharton and no more than two in non-Wharton departments.
- A minimum 3.4 cumulative GPA and completion of at least 24 CUs are necessary to pursue an independent study.

Students interested in pursuing an independent study must first meet with an academic advisor. Then, the student should work with a professor in a related field to articulate the purpose, requirements, and syllabus of the study. The professor will ultimately provide guidance and grade the independent study work. Students should then submit the independent study proposal and written faculty support to the Petitions Committee in G95 for final approval. To learn more, please see:

<http://spike.wharton.upenn.edu/ugrprogram/advising/acadopp/independentstudy.cfm>

Wharton Field Challenge

Wharton Field Challenge (MGMT 353) is a course in which small teams of selected juniors and seniors work with corporate managers and Wharton faculty to solve organizational issues. To learn more, please see: <http://fap.wharton.upenn.edu>.

Quaker Consortium

University of Pennsylvania students have a unique opportunity to study at Bryn Mawr, Haverford, or Swarthmore Colleges during the fall and spring terms of the academic year. The four schools comprise the Quaker Consortium and have a reciprocal agreement for tuition, the granting of grades, and credits for work completed at any one of the participating institutions.

Wharton students wishing to enroll in courses at Bryn Mawr, Haverford, or Swarthmore should contact the Wharton Undergraduate Division at (215) 898-7608 or advising@wharton.upenn.edu. Students may search course offerings at Bryn Mawr, Haverford, or Swarthmore Colleges using the TriCollege Course Guide: <http://www.trico.haverford.edu/cgi-bin/courseguide/cgi-bin/search.cgi>. For more information about the University of Pennsylvania Quaker Consortium policy, please visit: http://www.sas.upenn.edu/lps/reciprocal/fall_spring.

**MBA, JD and PhD
Sub-Matriculation**

Students can pursue an advanced degree in conjunction with the bachelor's degree. This option is called sub-matriculation, and it is available for Wharton undergraduates in cooperation with Wharton's MBA and PhD programs and with the Penn Law School. A student may obtain a BS in Economics and an MBA in a total of five years, or a BS in Economics and a JD in a total of six years. Students interested in sub-matriculation apply during their third undergraduate year.

More information about sub-matriculation options is available here: <http://spike.wharton.upenn.edu/ugrprogram/advising/acadopp/submatriculationprogram.cfm>. Students interested in any of the sub-matriculation programs should see an academic advisor during the sophomore year to design a program of study.

Wharton encourages students to experience different cultures through international travel. Students interested in studying abroad should begin planning at least one year in advance and meet with advisors in the Wharton Undergraduate Division and the Office of International Programs. Most students choose to go abroad as juniors.

Students applying for a study abroad program must maintain a minimum 3.0 cumulative GPA and achieve a minimum 3.0 term GPA for the two semesters (excluding summer) prior to the semester abroad. Applicants must also be in good academic and disciplinary standing and meet any additional criteria outlined by the Office of International Programs. All courses abroad are calculated into the Penn cumulative GPA. Listed below are the four major types of opportunities that Penn offers abroad.

**Wharton-Approved
Study Abroad Programs**

At Wharton-approved study abroad programs, students are able to take Business Breadth classes to satisfy their requirements. They can also take classes to satisfy their General Education, Global, Non-Business Elective, and/or Unrestricted Elective requirements. Business courses taken abroad cannot count toward concentration requirements. Students attending Wharton-approved programs should complete their Business Fundamentals prior to the semester abroad.

There are many Wharton-approved programs available, and students can research their options here:

<http://spike.wharton.upenn.edu/ugrprogram/advising/studyabroad/overview.cfm>.

**Penn-Approved
Study Abroad Programs**

In addition to Wharton-approved programs, Penn also offers study abroad opportunities. At Penn-approved programs, students can take classes that satisfy their General Education, Global, Non-Business Elective or Unrestricted Elective requirements. Unlike Wharton-approved study abroad programs, no credit will be granted for business courses taken at Penn-approved programs.

Students can learn more about Penn-approved study abroad programs by visiting Penn Abroad: <http://sa.oip.upenn.edu>. Students can learn more about Penn Summer Abroad programs by visiting Penn's College of Liberal and Professional Studies: <http://www.sas.upenn.edu/CGS/summer/abroad/index.php>.

**Non-Penn Summer
Study Abroad**

For summer abroad only, students may elect to study in a program that is not formally affiliated with the University of Pennsylvania. The policy on transfer credit for courses taken through these programs is the same as for other transfer credits (see Transfer Credits after Matriculation on page 40). Students do not receive credit for business courses taken during summer study abroad.

**Wharton International
Program (WIP)**

WIP is a 10-day, fully-escorted half-credit opportunity for undergraduates to explore an international culture. Through this program, students are introduced to a country's business and cultural setting. Students are selected to participate in this global adventure through a competitive application process. For information about WIP, please see:

<http://spike.wharton.upenn.edu/ugrprogram/advising/studyabroad/whartoninternationalprogram.cfm>.

Conducting research permits individualized, in-depth learning under the mentorship of a faculty expert. Research skills are useful for students interested in international fellowships or graduate studies in an analytical discipline. They are also helpful for decision-making in the private and public sectors, and are required for academic positions. Many opportunities exist for Wharton students to pursue research. Interested students can access the links below for additional information or contact the Director of Research and Scholars Programs, Dr. Martin Asher (asherm@wharton.upenn.edu).

Benjamin Franklin Scholars (BFS)

This program exists to encourage the highest level of scholarship from its students. Benjamin Franklin Scholars are asked to experiment and take charge of the totality of their education. The BFS program offers three main avenues to support this active learning: advising, research, and Benjamin Franklin Seminars. Students are invited to join before entering their freshman year or can apply as freshmen or sophomores. For more information, please visit: <http://www.upenn.edu/curf/bfs>.

Joseph Wharton Scholars (JWS)

This program emphasizes the importance of scholarly research and the liberal arts and sciences. Participation in JWS requires membership and continued good academic standing in the Benjamin Franklin Scholars program. Participants take scholars seminars/courses both inside and outside of Wharton. Students are invited to join the JWS program before entering their freshman year or can apply as freshmen or sophomores. For more information, please visit: <http://spike.wharton.upenn.edu/ugrprogram/research/jws.cfm>.

Wharton Research Scholars Program (WRS)

The Wharton Research Scholars Program provides juniors and seniors with the opportunity to conduct research under the supervision of some of Wharton's preeminent faculty members. While pursuing their own projects, students meet regularly to share their research experiences. For more information, please visit: <http://spike.wharton.upenn.edu/ugrprogram/research/wrs.cfm>.

Wharton Social Impact Research Experience (SIRE)

The Wharton Undergraduate Division offers grants to support undergraduate research that promotes both economic and social value either domestically or abroad. Projects will be carried out during the summer under the supervision of some of Wharton's distinguished faculty members. Participants, primarily rising juniors and seniors, receive a stipend and reimbursement for travel expenses. For more information, please visit: <http://spike.wharton.upenn.edu/ugrprogram/research/wsire.cfm>.

Wharton Summer Program for Undergraduate Research (SPUR)

Wharton SPUR provides a small group of highly motivated students the opportunity to design and perform in-depth research over a 10-week period in the summer under the guidance of some of Wharton's top faculty members. Students convene weekly to hear research presentations by faculty members, learn about resources for research, and share their own research experiences. Participants, primarily rising sophomores and juniors, receive University housing and a stipend. For more information, please visit: <http://spike.wharton.upenn.edu/ugrprogram/research/spur.cfm>.

University Scholars (US)

The University Scholars program is open to all students at the University. It is an unusual environment for intellectually dynamic students who have already demonstrated their commitment and dedication to research. It involves in-depth research, making an early start in graduate and professional courses, mentoring, research funding and scholarly events, and weekly lunch meetings at which participants present and discuss their research. For more information, please visit <http://www.upenn.edu/curf/scholars/uscholars>.

Research Grants

Grants for research are available through the University's Center for Undergraduate Research and Fellowships. Students may not receive both academic credit and grant funding for the same research project. A summer research grant may serve as an alternative to a summer internship. Other research grants are available for projects pursued during the academic year. For more information, please visit: <http://www.upenn.edu/curf/research/grants>.

Research Assistantships

Many faculty members hire undergraduate students to assist in their research activities. Matching the breadth of interests among the faculty, projects and related research assistance may be of a quantitative or qualitative nature and could involve such activities as creating or using databases, engaging in statistical analysis, summarizing scholarly literature, and/or writing up research results.

For information about Wharton faculty research interests, please see: <http://www.wharton.upenn.edu/faculty/academic-departments.cfm>.

For research assistantships at Penn, please go to: <http://www.upenn.edu/curf/research/research-directory/>.

**Center for Undergraduate
Research and
Fellowships (CURF)**

The University of Pennsylvania's Center for Undergraduate Research and Fellowships provides information, advice, resources, and support for Penn students seeking to become involved in faculty research, to initiate research projects of their own, or to fund graduate study at home or abroad. For more information, please see: <http://www.upenn.edu/curf/research>.

Whether it involves being a leader within a club, organizing a conference, competing for the Cohort Cup, interacting with classmates at a Wharton tradition, or going to lunch with a favorite faculty member, Student Life offers a variety of ways for students to get involved at Wharton. For more information about Student Life at Wharton, please contact Lee Kramer, Director of Student Life at (215) 898-7608 or lkramer@wharton.upenn.edu.

Our Mission

Student Life at Wharton creates an enriching and dynamic undergraduate community through cohorts, clubs, class events, and other co-curricular initiatives.

Cohorts

The cohorts build community for Wharton undergraduate students, within and among class years, through social, co-curricular, and community service activities. First-year students are broken into nine cohorts of approximately 60 students each. Students within each cohort take two classes together during the first year and participate in a variety of co-curricular activities that help to provide a sense of community and camaraderie. Each freshman cohort has a Cohort Director, a sophomore student who is committed to helping new students transition to life at Wharton and Penn. First-year students will be contacted by their Cohort Director over the summer. Stay tuned for more information about running for Freshman Cohort President and other leadership and programming opportunities within your cohort!

Clubs

Getting involved in student organizations broadens students' experiences, allows for greater peer-to-peer engagement, and provides valuable leadership opportunities. Students acquire skills needed for their professional career by planning events, conducting community service projects, chairing committees, or serving as board members. Wharton offers close to 50 different undergraduate student organizations based on a variety of interests – from professional organizations to cultural affinity groups and regional interest clubs.

Two organizations work directly with the undergraduate division to create more immediate and direct connections between students and staff. The **Wharton Council** works with other student groups to provide funding and support, and plans Wharton social traditions (www.whartoncouncil.org). The **Wharton Dean's Advisory Board** works with administrators to address student concerns and enhance the Wharton academic experience (www.whartondeansboard.org).

Class Events

Student Life also plans class-specific activities to provide unique social opportunities and helpful resources to students during each year at Wharton. Past class events have included New Student Orientation, Freshman Farewell, the Sophomore Career Exploration Series, sophomore and junior trips to Six Flags and Philadelphia sporting events, Senior Trivia Night, and the Senior BBQ.

Co-Curricular

Facilitating quality interaction between students and faculty, alumni, and members of the business community exposes students to different career paths and networking opportunities. Events like Wharton Alumni Colloquia, the Lunch and Learn Series, and internal and external case competitions help students make meaningful connections across the University and beyond.

All students are encouraged to meet with their academic advisors to learn about the resources that are available to them at Wharton. You are free to explore the resources listed below on your own, but if you ever need any guidance, see your academic advisor for additional help.

Academic and Professional Resources

Career Services	http://www.vpul.upenn.edu/careerservices
Office of International Programs	http://www.upenn.edu/oip
Student Disabilities Services	http://www.vpul.upenn.edu/lrc/sds/index.html
Tutoring Center	http://www.vpul.upenn.edu/aap/tutoringCenter_home.html
Weingarten Learning Resources Center	http://www.vpul.upenn.edu/lrc

Co-Curricular Resources

African American Resource Center	http://www.upenn.edu/aarc/index.html
Greenfield Intercultural Center (GIC)	http://www.vpul.upenn.edu/gic/index.php
La Casa Latina	http://www.vpul.upenn.edu/lacasa
Lesbian, Gay, Bisexual, Transgender (LGBT) Center	http://www.vpul.upenn.edu/lgbtc
Makuu: Black Cultural Resource Center	http://www.vpul.upenn.edu/makuu
Pan Asian American Community House (PAACH)	http://www.vpul.upenn.edu/#/paach
Women's Center	http://www.vpul.upenn.edu/pwc

University Resources

College Houses and Academic Services	http://www.collegehouses.upenn.edu
Counseling and Psychological Services (CAPS)	http://www.vpul.upenn.edu/caps
Public Safety	http://www.publicsafety.upenn.edu
Student Health Services	http://www.vpul.upenn.edu/shs



Academic Policies at Wharton

- What codes of conduct do I need to follow?
- What are the academic expectations at Wharton?
- What courses can I take pass/fail?
- How many course units should I take per semester?

I. Preamble

When Benjamin Franklin founded the Pennsylvania Academy, he defined its mission as "education for citizenship." In pursuit of this mission, the University of Pennsylvania is committed to achieving academic excellence, to creating an environment for inquiry and learning, and to cultivating responsible citizenship in the larger society. The University of Pennsylvania is a community in which intellectual growth, learning from others, mutual tolerance, and respect for freedom of thought and expression are principles of paramount importance. In an environment that promotes the free interchange of ideas, cultural and intellectual diversity, and a wealth of social opportunities, Penn students take advantage of the academic and non-academic opportunities available to them, deepening their intellectual insights through formal instruction, and expanding their educational experience beyond their academic programs. Members of the Penn community participate actively in the greater Philadelphia, state, national, and international communities in which they reside. "Citizens" of the University community include students, faculty, staff and those otherwise affiliated with the University.

Accepting membership into the University of Pennsylvania community as a student entails an obligation to promote its welfare by assuming the rights and responsibilities listed below. Each individual member of this community is responsible for his or her own actions and is expected to respect the rights of others.

II. Rights of Student Citizenship

Membership in the University of Pennsylvania community affords every student certain rights that are essential to the University's educational mission and its character as a community:

- (a) The right to have access to and participate in the academic and non-academic opportunities afforded by the University, subject to applicable standards or requirements.
- (b) The right to freedom of thought and expression.
- (c) The right to be free from discrimination on the basis of race, color, gender, sexual orientation, religion, national or ethnic origin, age, disability, or status as a disabled or Vietnam Era veteran.
- (d) The right to fair University judicial process in the determination of accountability for conduct.

III. Responsibilities of Student Citizenship

Students are expected to exhibit responsible behavior regardless of time or place. Failure to do so may result in disciplinary action by the University. Responsible behavior is a standard of conduct which reflects higher expectations than may be prevalent outside the University community. Responsible behavior includes but is not limited to the following obligations:

- (a) To comply with all provisions of the University's Code of Academic Integrity and academic integrity codes adopted by the faculties of individual schools.
- (b) To respect the health and safety of others. This precludes acts or threats of physical violence against another person (including sexual violence) and disorderly conduct. This also precludes the possession of dangerous articles (such as firearms, explosive materials, etc.) on University property or at University events without University authorization.

**III. Responsibilities
continued**

- (c) To respect the right of fellow students to participate in university organizations and in relationships with other students without fear, threat, or act of hazing.
- (d) To refrain from conduct towards other students that infringes upon the Rights of Student Citizenship. The University condemns hate speech, epithets, and racial, ethnic, sexual, and religious slurs. However, the content of student speech or expression is not by itself a basis for disciplinary action. Student speech may be subject to discipline when it violates applicable laws or University regulations or policies.
- (e) To refrain from stealing, damaging, defacing, or misusing the property or facilities of the University or of others. This also precludes the disruption of University computing services or interference with the rights of others to use computer resources.
- (f) To be honest and truthful in dealings with the University, about one's own identity (e.g., name or Social Security number), and in the use of University and other identification.
- (g) To cooperate fully and honestly in the Student Judicial System of the University, including the obligation to comply with all judicial sanctions.
- (h) To comply with all contracts made with the University, such as Residential Living Occupancy Agreements and Dining Services contracts.
- (i) To comply with policies and regulations of the University and its departments (e.g., the University's Guidelines on Open Expression, Anti-Hazing Regulations, Drug and Alcohol Policies, Sexual Harassment Policy, etc.).
- (j) To comply with federal, state and local laws.

(Source: Office of the President, 1994)

Open Expression

For information regarding the University of Pennsylvania's guidelines on open expression, please refer to <http://www.vpul.upenn.edu/osl/openexp.html>.

Since the University is an academic community, its fundamental purpose is the pursuit of knowledge. Essential to the success of this educational mission is a commitment to the principles of academic integrity. Every member of the University community is responsible for upholding the highest standards of honesty at all times. Students, as members of the community, are also responsible for adhering to the principles and spirit of the following Code of Academic Integrity.*

**Academic Dishonesty
Definitions**

Activities that have the effect or intention of interfering with education, pursuit of knowledge, or fair evaluation of a student's performance are prohibited. Examples of such activities include but are not limited to the following definitions:

A. Cheating: using or attempting to use unauthorized assistance, material, or study aids in examinations or other academic work or preventing, or attempting to prevent, another from using authorized assistance, material, or study aids. *Example:* using a cheat sheet in a quiz or exam, altering a graded exam and resubmitting it for a better grade, etc.

B. Plagiarism: using the ideas, data, or language of another without specific or proper acknowledgment. *Example:* copying another person's paper, article, or computer work and submitting it for an assignment, attribution, failing to use quotation marks where appropriate, etc.

C. Fabrication: submitting contrived or altered information in any academic exercise. *Example:* making up data for an experiment, fudging data, citing nonexistent articles, contriving sources, etc.

D. Multiple submissions: submitting, without prior permission, any work submitted to fulfill another academic requirement.

E. Misrepresentation of academic records: misrepresenting or tampering with or attempting to tamper with any portion of a student's transcripts or academic record, either before or after coming to the University of Pennsylvania. *Example:* forging a change of grade slip, tampering with computer records, falsifying academic information on one's resume, etc.

F. Facilitating academic dishonesty: knowingly helping or attempting to help another violate any provision of the Code. *Example:* working together on a take-home exam, etc.

G. Unfair advantage: attempting to gain unauthorized advantage over fellow students in an academic exercise. *Example:* gaining or providing unauthorized access to examination materials, obstructing or interfering with another student's efforts in an academic exercise, lying about a need for an extension for an exam or paper, continuing to write even when time is up during an exam, destroying or keeping library materials for one's own use, etc.

* If a student is unsure whether his action(s) constitute a violation of the Code of Academic Integrity, then it is that student's responsibility to consult with the instructor to clarify any ambiguities.

(Source: University Honor Council and Office of Student Conduct, 2008)

The following information is a summary of the policies most relevant to first-year students. Students are responsible for abiding by all Wharton and Penn policies, including but not limited to the ones listed here. For a complete listing of Wharton's policies, please see: http://spike.wharton.upenn.edu/ugrprogram/policies_forms/acadpolicies.cfm.

To access important academic information such as transcripts, schedules, and course registration, students can access Penn InTouch: https://medley.isc-seo.upenn.edu/penn_portal/intouch/splash.html.

Academic Requirements

To be eligible to receive the degree of Bachelor of Science in Economics, single-degree students must satisfactorily complete the 37 course units of the Wharton curriculum and meet the curricular requirements described in this handbook and online. Coordinated dual-degree students should consult their program advisors for degree completion policies and information (see page 22).

Additional requirements for graduation include:

- Students must have a cumulative GPA of at least 2.0 and must earn at least a 2.5 GPA in the four courses counted toward the concentration(s).
- No more than eight courses in any one department may be taken for credit towards graduation.
- All NR, GR, and I designations must be changed to a letter grade or otherwise be cleared from the record in order to graduate.
- Students who transfer into Wharton from another institution must complete at least one-half (19 course units minimum) of their required course work at Penn and at least four semesters at Penn.

Once a student has graduated from the University, no further changes to the transcript are permitted. It is the student's responsibility to ensure that the transcript is correct at the time of graduation. Students may check their unofficial transcript by accessing Penn InTouch.

Academic Progression

To maintain satisfactory progress at Wharton, students are expected to:

- Maintain a minimum semester GPA of 2.0;
- Maintain a minimum cumulative GPA of 2.0;
- Have no more than two I, F, GR or NR grades for the academic term; and
- Complete a minimum of 8 CUs in an academic year.

Academic Standing

The Academic Standing Committee monitors the academic performance of all undergraduates. At the end of every semester, the committee reviews the performance of all students and assesses their academic standing.

Students who fall below the school standard for satisfactory academic progression and standing will be subject to sanctions that may include a reduced course load, a minimum grade requirement, participation in academic support programs, and /or possible dismissal from the University.

For information about the sanctions that may be rendered against a student whose performance falls below the school's standard for progress, please visit http://spike.wharton.upenn.edu/ugrprogram/policies_forms/acadpolicies.cfm and click on "Academic Standing."

Class Expectations

Students are expected to attend all classes. Class should take precedence over all other engagements. Faculty will determine the number of absences permitted in each class. Non-attendance or frequent absences may result in a failing grade. Students are subject to Wharton's Grading System (see information on page 37).

Students are expected to take midterm and final examinations, when applicable. Students who miss a midterm examination may take a postponed exam only with the approval of the instructor in charge of the course. If final exams are given at the end of the term, they must be given at the times published in the University Course Roster. Students may not take final exams at times other than those specified. For rules governing exams, please refer to the PennBook online: <http://www.vpul.upenn.edu/osl/pennbook.html>.

Course Load

Wharton offers only a full-time program of study. The minimum course load is 4 CUs per term for the Bachelor of Science degree, although many undergraduates typically complete 5 CUs per term. Registration for a reduced course load of fewer than 4 CUs per term may have implications for financial aid, among other areas. Please refer to pages 43-44 for financial policies and procedures related to course load.

First-year students may not take more than 5.5 course units during the first semester. Students must be approved for more than 5.5 course units in subsequent semesters by an advisor in the Undergraduate Division.

**Course Selection and
Drop Period**

In the fall and spring semesters, students may request courses in Penn InTouch until the end of the second week of classes. After the first two weeks of the fall and spring semesters, students may request additional courses only with the permission of the instructors and with approval from the Undergraduate Petitions Committee.

In the fall and spring semesters, students may drop courses in Penn InTouch until the end of the fifth week of classes. Students may not drop a course after the drop period ends. They may, however, withdraw until the end of the tenth week of class; see the section on course withdrawals on page 39 for more information. Some academic departments have different rules governing their course selection, drop and withdrawal policies. Consult the department websites and individual faculty for more information.

Summer courses and half-semester Wharton courses have different deadlines. Consult with an advisor in the Wharton Undergraduate Division for more information.

Students who are receiving financial aid should check with Student Registration & Financial Services before dropping a course, since some packages require a minimum number of credits per semester.

International students have strict course-load requirements and must consult with the Office of International Programs about their course load.

It is the student's responsibility to properly enroll in courses. Students should use Penn InTouch to ensure that their schedule is correct.

Grades

Grades are reported for each course at the end of the term. Students must obtain a grade of D or better to receive credit in any course. Students can check posted grades at any time by accessing Penn InTouch.

All Wharton courses are graded on a plus/minus system, from A+ to F. Wharton students who take courses in any other school of the University are subject to that school's grading system for those courses.

The grade point average (GPA) is tabulated at the end of every semester based on the following: A+, A (4.0); A- (3.7); B+ (3.3); B (3.0); B- (2.7); C+ (2.3); C (2.0); C- (1.7); D+ (1.3); D (1.0), and F (0.0). There is no grade of D-.

Dean's List

The Dean's List citation appears on the transcript and is awarded annually to any student who achieves a combined GPA of 3.7 for the fall and spring semesters, provided that during those two semesters the student has:

- Completed 6 or more course units for letter grades.
- Received no grades lower than a C.
- Completed all courses on time with no I, NR, or GR grades.

A student who is found by the Office of Student Conduct to have violated the Code of Academic Integrity of the University of Pennsylvania, or who has received a sanction of suspension or greater for a violation of the Code of Student Conduct, is not eligible for Dean's List in the academic year in which the violation occurred. The Dean's List citation will be removed from the transcript if the finding occurs after this honor has been posted or if the violation occurs during the summer term following the academic year in which this honor was awarded.

Graduation Honors

Graduation honors are based on the cumulative GPA at the time of graduation:

Summa Cum Laude	3.80-4.00 GPA
Magna Cum Laude	3.60-3.79 GPA
Cum Laude	3.40-3.59 GPA

Students who are found by the Office of Student Conduct to have violated the Code of Academic Integrity of the University of Pennsylvania, or who have received a sanction of suspension or greater for other violations of the Code of Student Conduct, are not eligible for Latin honors. Notation of Graduation Honors will be removed from the transcript if the finding occurs after this honor has been posted.

Failing Grades

An F in a course will permanently remain on the transcript and will be factored in when calculating a student's cumulative GPA. If the course is retaken, the new grade will not replace the original F. The new grade will be counted toward the cumulative GPA and the student will receive credit for the repeated course. If a student receives an F in a required course, the course must be retaken. If a student receives an F in a non-required course, s/he may either repeat the course or substitute another course.

Incomplete Grades

In extenuating circumstances, students may be granted an extension of time by an instructor to complete course requirements including make-up exams. In this case, the grade of I (incomplete) is recorded. All work must be completed for the course within the first four weeks of the next semester, or the I will automatically convert to an F. The grade of F will remain on the transcript until the work has been completed and the instructor has submitted a change of grade for the course.

Auditing Courses

Undergraduate students cannot officially audit a course. Students who wish to attend a class but not take it for credit may do so only with the instructor's permission. No formal record appears on the transcript for students who sit in on a course.

Pass/Fail (P/F)

Students may take up to a total of three courses in the General Education Distribution and the elective areas on a pass/fail basis. All three Global Environment courses and second-concentration courses counting as Unrestricted Electives **must** be taken for a grade. Students may take no more than one course pass/fail in a given semester, with the exception of second-semester seniors, who may take two courses pass/fail. First-semester freshmen cannot take a course pass/fail.

A grade of D or better in a course taken P/F will appear on the transcript with a P, denoting a pass. F will appear on the transcript for a failing grade. Ps do not figure into the GPA; Fs, however, are included in the GPA. Instructors are not made aware of the grade type of a course. It is the student's responsibility to confirm the grade type on Penn InTouch. The grade type of a course may not be changed after the drop deadline.

Changing Grade Type

The registration system asks students to choose a grade type (grade or pass/fail) when they register for a course. Students may change a course's grade type until the end of the drop period. There are certain restrictions on the use of pass/fail courses in the curriculum; see the section on pass/fail on page 39.

Repeating Courses

Students cannot repeat for credit any course in which a passing grade (D or better) was received. Students who enroll and repeat a course will be withdrawn from the second iteration of the course and a W will appear on the student transcript.

Grade Grievance Process

Students who wish to have a course grade reviewed must first attempt to resolve the issue with the course professor. If the issue is not satisfactorily resolved after meeting with the course professor, students can appeal to the Chair of the Department in which the course is offered. All grade grievances must be initiated before the end of the semester after the course was completed. Grievances brought forward after this time period will not be considered. This policy does not apply to study abroad courses.

Withdrawing

Withdrawals appear on the transcript as a W and are not calculated into the grade point average. After the tenth week of the semester, withdrawals are not normally permitted.

Students may drop a course with no notation on their transcript up until the end of the fifth week of a fall or spring semester. Between the fifth and tenth week of a fall or spring semester, students may withdraw from a course, but only with the written permission of the course instructor.

Some courses have different deadlines (for example: summer courses, half-semester Wharton courses, and Finance courses). Consult with an advisor in the Wharton Undergraduate Division for more information.

Leave of Absence

Any currently enrolled student is eligible to take a leave of absence with the approval of the Wharton Undergraduate Division. Wharton students cannot earn credit for courses given by another institution while on leave of absence. In addition, students must complete degree requirements within an eight-year period after matriculation; failure to do so may result in the student being withdrawn from the University.

To apply for a leave of absence, students must meet with an advisor in the Wharton Undergraduate Division. For more information about leaves of absence, please go to: http://spike.wharton.upenn.edu/ugrprogram/policies_forms/acad/leave.cfm.

**Transfer Credits
After Matriculation**

Once students matriculate, they must take all business courses at Wharton or through a Wharton-approved study abroad program.

Students who enter Penn as freshmen may take up to four courses outside of the University toward their degree (this includes courses taken prior to matriculation at Penn but does not include AP credits). These courses must be taken during the summer and may only be taken in non-Wharton subjects. To receive credit, students must earn a grade of C or better and have approval from the appropriate Penn academic department for each course. Students may not transfer courses from outside Penn that were taken pass/fail. External transfer students cannot take any additional courses outside the University for transfer credit once they have matriculated at Penn.

Transfer credit is granted only on the basis of regular college classroom instruction. Courses must be approved by the appropriate academic department for credit. None of the grades from these courses will be included in the Penn grade point average. To learn about the transfer credit process, please see an academic advisor.

**Exceptions to
Academic Regulations**

Exceptions to the Wharton Undergraduate regulations outlined in this handbook can only be granted by approval of the Undergraduate Petitions Committee. Students who wish to petition the Committee should obtain a petition form in the Undergraduate Division.

Students in the Huntsman or Nursing & Health Care Management coordinated dual-degree programs may petition the Wharton Undergraduate Division for any academic issues related to Wharton courses. For Management & Technology, Life Sciences & Management, and other dual-degree students, all other petitions for exceptions (for example, late drop, late add, late withdrawal, late change of grade type) should be submitted to the home school.

Additional Policies

There are many other policies applicable to Wharton students. For a comprehensive list of all academic policies, please visit: http://spike.wharton.upenn.edu/ugrprogram/policies_forms/acadpolicies.cfm.



Additional Policies at Wharton

- What other policies do I need to know about?
- How do I find out about financial aid?
- What should I know about computing?
- Where can I find information about safety at Penn?

**Policy on Secular
& Religious Holidays**

The University recognizes/observes the following secular holidays: Martin Luther King, Jr. Day, Memorial Day, July 4, Thanksgiving and the day after, Labor Day, and New Year's Day.

The University also recognizes that there are several religious holidays that affect large numbers of University community members, including Christmas, Rosh Hashanah, Yom Kippur, the first two days of Passover, and Good Friday. In consideration of their significance for many students, no examinations may be given and no assigned work may be required on these days. Students who observe these holidays will be given an opportunity to make up missed work in both laboratories and lecture courses. If an examination is given on the first class day after one of these holidays, it must not cover material introduced in class on that holiday.

Faculty should realize that Jewish holidays begin at sundown on the evening before the published date of the holiday. Late afternoon exams should be avoided on these days. Also, no examinations may be held on Saturday or Sunday in the undergraduate schools unless they are also available on other days. Nor should seminars or other regular classes be scheduled on Saturdays or Sundays unless they are also available at other times.

The University recognizes that there are other holidays, both religious and secular, which are of importance to some individuals and groups on campus. Such occasions include, but are not limited to, Sukkot, the last two days of Passover, Shavuot, Shemini Atzerat and Simchat Torah, as well as Chinese New Year, the Muslim New Year, and the Islamic holidays Eid Al-Fitr and Eid Al-Adha. Students who wish to observe such holidays must inform their instructors within the first two weeks of each semester of their intent to observe the holiday even when the exact date of the holiday will not be known until later so that alternative arrangements convenient to both students and faculty can be made at the earliest opportunity. Students who make such arrangements will not be required to attend classes or take examinations on the designated days, and faculty must provide reasonable opportunities for such students to make up missed work and examinations. For this reason it is desirable that faculty inform students of all examination dates at the start of each semester. Exceptions to the requirement of a make-up examination must be approved in advance by the undergraduate dean of the school in which the course is offered.

(Source: Office of the Provost, 2003)

**Tuition, Fees and
Other Charges**

The PennBook describes policies regarding the payment of tuition, general fees, technology fees, dining arrangements, and other charges. For more information, please go to: <http://www.vpul.upenn.edu/osl/pennbook.html>.

**Reduction of Tuition and
Fees for Leave of Absence
or Withdrawal from the
University**

A student who chooses to withdraw from the University, who is required to withdraw for failure to maintain satisfactory academic standing, or who is granted a leave of absence from a full-time division of the University during the fall or spring term of the academic year will be eligible for a reduction in tuition and fees in accordance with the conditions set forth herein.

The effective date of separation from the University is the date the student files a written request for withdrawal or leave of absence in the Undergraduate Division. If the school representative determines that a financial adjustment is required, the school will post a manual adjustment to the student's billing account. Refer to the Leave of Absence/ Withdrawal Checklist at <http://www.sfs.upenn.edu/special-policies/policies-leave-of-absence.html> for additional information.

For all other students, semester charges will be adjusted as follows:

Withdrawal within:	Percent Refund of Tuition and Fees:
First two weeks of class	100%
Third and fourth weeks of class	50%
Thereafter	0%

In the case of students receiving financial aid, eligibility for the term will be re-determined based on actual charges and prorated allowances for living expenses. Students should contact Student Registration & Financial Services at <http://www.sfs.upenn.edu> for more information.

A student who is required to withdraw because of a violation of University regulations shall receive no tuition refund.

**Course Load Effect on
Billing and Financial Aid**

Wharton offers only a full-time program of study, and the normal minimum course load is 4 CUs per term for the Bachelor of Science degree although many Wharton undergraduates typically complete 5 CUs per term.

Students are automatically billed at the full-time rate every semester. Fewer than 4 CUs per term may jeopardize both state and federal financial aid and may have an impact on such matters as visa status, athletic eligibility, and/or insurance coverage. Check carefully to be certain that you know the enrollment requirements of relevant organizations or funding agencies to avoid jeopardizing your standing as a student.

**Part-Time Status
for Seniors**

Graduating seniors in their final semester may be part-time by carrying 2.5 or fewer CUs if, at that time, they need only 2.5 or fewer CUs to graduate. Part-time billing is not automatically implemented when students Advance Register for one or two courses. Students must request approval in writing from the Wharton Undergraduate Division; without this approval, they will be billed at the full-time rate. No requests for part-time billing will be considered after the second week of classes.

Financial Aid

Financial aid for U.S. citizens and permanent residents is based on financial need, as determined by Student Registration & Financial Services (SFS). Financial aid applications must be submitted annually. Financial assistance for international students is limited.

In addition to need-based financial aid, there are a number of payment and credit options available to parents and students to help manage the cost of education.

For further information on specific programs, application processes, payment and credit options, and links to outside scholarship searches, visit the SFS website at <http://www.sfs.upenn.edu>. Students may also contact SFS in person in the Franklin Building, Room 100; by phone at (215) 898-1988; or by e-mail at sfsmail@sfs.upenn.edu.

Wharton Computing and Information Technology provides computing facilities and services for Wharton students. Computing facilities include electronic mail and file storage systems and a variety of shared computing resources, including student computer labs, group workstations, e-mail bars, and printing facilities. Wharton Computing's user services include help with supported software, e-mail and call-in troubleshooting, and a support web site. For more information, please visit: <http://spike.wharton.upenn.edu/consult>.

**Wharton Computing
System Accounts and
Policies**

The use of Wharton School computing systems, software, and networks involves certain risks and obligates users to certain responsibilities.

The Wharton School's computer systems and networks are the private property of the Wharton School and the University of Pennsylvania. Access to these systems is a privilege granted by the Wharton School and the University of Pennsylvania and may be revoked without prior notice.

A current Penn ID and a Wharton User Account are required to use Wharton's computing labs and workstations. The Policy on Acceptable Use of Electronic Resources, which governs computing and networking at the University of Pennsylvania, is available online at: <http://www.upenn.edu/computing/policy/aup.html>.

Email and Web Usage

Use of the technology systems provided by Wharton School and the University of Pennsylvania is a privilege granted to students with the understanding that they will use these tools responsibly. Irresponsible use can cause privileges to be revoked.

Please note the following policies concerning the appropriate use of technology:

- Student e-mail accounts may not be used for personal profit or gain, under any circumstances. This includes using a secondary commercial address, since the University or Wharton address often remains attached in headers and trailers, even if it is not visible to the sender.
- Forwarding or initiating chain letters through student e-mail is prohibited.
- On personal web pages, any commercial logos, photos, art, etc. must be selected from materials that are in the public domain. Students are prohibited from using proprietary materials such as University logos and photos; Wharton logos and photos; Disney characters, logos, and photos; logos from other colleges and universities; or any specifically copyrighted corporate materials. If students wish to use a particular item and there is any question as to whether it is proprietary, they should check first before placing it on their web page.

For more information on the University's policies on the acceptable use of electronic resources, refer to: <http://www.upenn.edu/computing/policy/aup.html>.

Additional questions about the appropriate use of technology may be directed to Wharton Computing and Instructional Technology or to the Undergraduate Distributed Support Representative in the Undergraduate Division at (215) 746-3865, ugcomputing@wharton.upenn.edu.

**Getting a Wharton
Computing Account**

To use e-mail and other computing resources, students must have a Wharton Computing account. Accounts for incoming Wharton students are generated using the Early Account Program. Accounts will be available in the middle of June for incoming undergraduate students. Wharton transfer students and non-Wharton students taking a Wharton class can create an account by visiting Accounts@Wharton online at: <http://accounts.wharton.upenn.edu>.

SPIKE (Student Portal)

SPIKE is a customizable student portal where Wharton students can find information on Wharton events and initiatives, view their course schedule, link to *webCafé*, reserve study space, check the weather, and link to other Wharton and University-wide services and resources, among other functions. For more information, please visit: <http://spike.wharton.upenn.edu>.

Wharton Reprographics

Wharton Reprographics provides printing and publishing services for Wharton students. The Computer Publishing and Art Services department can help students produce a wide range of publications including newsletters, brochures, résumés, invitations and posters. Reprographics also provides Wharton coursepacks and offers fax services. For more information about Reprographic services, please see: <http://reprographics.wharton.upenn.edu>.

**Computer Consulting
Help Desk**

Wharton's computing help desk assists students, faculty and staff in using Wharton's computer systems, software, and services. They can generally answer your questions about operating systems and software and work with you to find solutions to problems with documentation; if not, they will refer you to a specialist, to correct documentation, or to an outside resource. If you are using software not installed at the School, you should provide the documentation and, if requested, evidence of a valid software license. Computer consultants are available for walk-in service in Jon M. Huntsman Hall Room F35 or by phone at (215) 898-8600. Users can also send questions for Wharton's consultants via e-mail to consultant@wharton.upenn.edu.

Lockers

Lockers are available for Wharton students for each academic year and during the summer. These lockers are located on the main floor of Huntsman Hall, next to the elevator lobby. Students are notified by e-mail about the rental of lockers toward the end of September. There is a rental fee for the use of the lockers during the academic year and a separate fee for summer usage. Academic-year and summer rentals are not automatically extended. Students who have not vacated their lockers by the day after final exams of the spring term will find the contents removed and combinations changed. The Wharton Undergraduate Division coordinates locker rentals. If you have any questions about lockers, please contact (215) 898-7608.

Security and Safety

All emergencies should be reported immediately to University Public Safety at 511, and then to Wharton School Security at (215) 898-2300. Wharton's Information/Security desk, located in the Locust Walk lobby of Jon M. Huntsman Hall, is staffed 24 hours per day.

All University students, faculty, and staff are required to have a current University identification card and must present this upon entering a Wharton building after 7:00 p.m. Monday through Friday and all day Saturday and Sunday. University Public Safety policy advises that anyone in a University building between 10:00 p.m. and 7:00 a.m. must carry and display a valid Penn ID.

The blue light emergency telephones all over campus are a direct link to the campus police. There are more than 250 of these phones. Students are urged to memorize the location of the phones in the campus areas they frequent in the evenings.

The Division of Public Safety offers other services and resources to promote safety on campus. For more information, please visit: <http://www.publicsafety.upenn.edu>.

**Use of the Wharton
Name and Logo**

The Wharton name and logo are registered trademarks of the School, and their use is restricted. More information regarding the use of the name or logo can be found on the Wharton Communications Office website: <http://www.wharton.upenn.edu/standards/index.cfm>.