

Articulation Agreement
Between
The Regents of The University of Michigan
On behalf of
The University of Michigan-Dearborn
College of Education, Health and Human Services
And
Henry Ford College

This Articulation Agreement (“Agreement”) is made between the Regents of the University of Michigan, a Michigan Constitutional corporation, on behalf of the University of Michigan-Dearborn College of Education, Health and Human Services (hereafter referred to as “UM-Dearborn”), whose address is 4901 Evergreen Road, Dearborn, Michigan, 48128, and Henry Ford College (hereafter referred to as “HFC”), whose address is 5101 Evergreen Road, Dearborn, Michigan, 48128, to share certain administrative responsibilities described herein. The following terms and conditions of this Agreement shall be observed.

1. Agreement

- 1.1 HFC and UM-Dearborn enter into this Agreement as cooperating, equal institutions who shall maintain the integrity of their separate programs, while working to ensure a smooth transition for interested students who wish to achieve a Bachelor’s degree from UM-Dearborn. The program is defined as the **B.A. in Children and Families 2+2 Program** (“Program”) in which qualified HFC students, after receiving their Children and Families Associates of Arts degree at HFC, will be eligible to apply for admission to the B.A. in Children and Families at UM-Dearborn (subject to all applicable UM-Dearborn admission policies and standards) , and, if they satisfy the degree requirements for the B.A. in Children and Families Program within the College of Education, Health, and Human Services (CEHHS), to receive the corresponding degree from UM-Dearborn upon the recommendation of the faculty at UM-Dearborn.
- 1.2 The Parties have agreed that the Program will be conducted in accordance with the terms and conditions set out in this Agreement.
- 1.3 This Agreement does not create any agency, partnership, joint venture, or employment relationship between the parties.

2. The B.A. in Children and Families Program

- 2.1 Students who earn their Associates of Arts degree in Children and Families from HFC will be evaluated by UM-Dearborn in accordance with UM-Dearborn’s admission policies and standards, and will be considered for admission to the B.A. in Children and Families Program on an equal basis with all other applicants, provided they meet the requirements for admission to UM-Dearborn. This Agreement does not guarantee acceptance to UM-Dearborn, and UM-Dearborn reserves the right of final approval on the admission of any HFC student. Admitted students will complete their studies in the B.A. in Children and Families Program at UM-Dearborn following the approved course of study. After successfully completing the appropriate Program requirements, each student will receive the corresponding Bachelor of Art’s degree from the University of Michigan-Dearborn upon the recommendation of the faculty at UM-Dearborn.
- 2.2 Any admitted Student who has satisfied the minimum requirements outlined in the Articulation Guide (a current version of which is attached here to as Exhibit A and Exhibit B) then in effect at the time of the

Student's admission may transfer the course credits indicated in the Articulation Guide toward a B.A. in Children and Families at UMD. Under this Agreement, UMD will waive the sixty-two (62) hour maximum transfer credit rule and permit seventy-two (72) transfer credits for Students to earn the BACF at UMD by completing a minimum of forty-eight (48) credit hours at the four (4)-year college level. Admission to UMD does not guarantee admission to any particular UMD degree program. Once admitted to UMD, Students must meet the specific criteria for admission into the BACF program in order to declare the selected major. The admission and degree graduation requirements for Students who wish to participate under this Agreement are included on the attached Exhibit A Articulation Guide.

- 2.3 Admitted students will need to complete the following requirements after transferring to UM-Dearborn
 - 2.3.1 Complete plan of study of the B.A. in Children and Families
 - 2.3.2 Meet the Dearborn Discovery Core general education requirements
 - 2.3.3 Complete a total of 120 semester credits (up to 72 credits may be counted from the Associates Degree completed at HFC; the balance to be taken at UM-Dearborn)
 - 2.3.4 Complete 48 credits at the 300 or 400 level
 - 2.3.5 Graduation requires a cumulative 2.0 GPA

3. Tuition; Fees; Financial Aid

- 3.1 All student tuition and fees for studies at UM-Dearborn will be established and collected by UM-Dearborn in accordance with the then-applicable UM-Dearborn tuition/fee schedules. HFC shall have no claim to these monies and waives all rights to commission of student fees paid to UM-Dearborn.
- 3.2 Students will be responsible for all costs associated with their studies at UM-Dearborn. These costs shall include, but not be limited to, room and board, books, meals, and all tuition and prescribed fees assessed by UM-Dearborn. UM-Dearborn tuition and fees are subject to change at any time if dictated by the Regents of the University of Michigan.
- 3.3 Both parties reserve the right to change their tuition and fees for any component of the Program. Students already progressing through the Program may experience a change of tuition and fees in line with changes affecting all other students in the same Program at their respective institutions.
- 3.4 In addition to transferring to UM-Dearborn upon completion of their studies at HFC, students may concurrently take courses, and have access to advising and other services, at both HFC and UM-Dearborn. However, federal regulations require that students receive financial aid from only a single institution from which courses are taken during a given quarter or semester. Accordingly, advisors should recommend that financial aid recipients take all their courses in a given quarter or semester at either HFC or UM-Dearborn. If a student attends both HFC and UM-Dearborn in a single semester, financial aid may be granted from only one (1) institution unless the parties enter into a separate written consortium agreement to allocate and distribute financial aid between HFC and UM-Dearborn.

4. Rules and Regulations

All students participating in this Program will be required to comply with the rules and regulations of UM-Dearborn. Students must also be in compliance with all UM-Dearborn policies, including those regarding satisfactory academic progress and performance. Any breach of these rules and regulations by participating students will be dealt with in accordance with the established policies and procedures of UM-Dearborn.

5. FERPA

To the extent permitted by applicable law, including the Family Educational Rights and Privacy Act (“FERPA”), 20 U.S.C. § 1232g, and its implementing regulations, 34 C.F.R. § 99.1 et seq., HFC and UM-Dearborn will share data on student achievement to assess Program effectiveness.

6. COMMUNICATION

UM-Dearborn and HFC agree to communicate annually any curriculum changes or policies that affect this Agreement. Each party reserves the right to change curriculum, and also may revise the Agreement through mutual, written consent.

HFC will designate an official(s) who will be responsible for overseeing all aspects of the Agreement at HFC. UM-Dearborn will designate individual(s) responsible for overseeing all aspects of this Agreement at UM-Dearborn.

U-M Dearborn will share program information with interested and qualified students and both parties will provide counseling and advising to students and prospective students in the same manner as provided to other students of that party.

Each party agrees it will not use the other party’s name(s), mark(s), or logo(s) in any advertising, promotional material, press release, publication, public announcement, or through other media, whether written, oral, or otherwise without the prior written consent of the other party. Prior written consent will not be required for use of the other party’s name in the context of factual or descriptive statements regarding the subject matter of this Agreement, and each party may also provide on its website a link to the other party’s website.

7. Non-Discrimination

The parties agree that they will not discriminate against any student in the Program because of race, color, age, sex/gender, sexual orientation, gender identity, gender expression, religion, national origin, height, weight, marital status, disability, perceived disability, political affiliation, familial status, veteran status, or other characteristic protected by law in the performance of programs and services under this Agreement, consistent with federal and state laws and with the non-discrimination policies of each party.

The parties agree that, in conducting their activities under this Agreement, they will provide reasonable accommodations and services for qualified students with disabilities who are protected by the Americans with Disabilities Act. .

8. Term and Termination

8.1 This Agreement commences as of the date the last institutional signature is secured. The duration of the Agreement is five (5) years. UM-Dearborn and HFC will review this Agreement every three years and make adjustments or amendments as deemed appropriate to maintain the integrity of each institution as well as for the improvement of the transfer process and student articulation.

8.2 In the fourth year after commencement of this Agreement, the Parties will undertake a joint Program assessment. At that time, it will be possible to renew this Agreement for another term of five (5) years unless otherwise agreed as in Section 9, below.

8.3 This Agreement may be terminated by either Party by providing the other Party with at least six (6) months prior written notice. Any student participating in the Program under this MOU or admitted to University of Michigan-Dearborn at the time of termination will be allowed to apply to the University as set forth herein, or continue in the program at the University if already admitted under this MOU, respectively, so long as the student remains in good academic standing and is making measured progress towards completion of a degree program.

9. Controlling Laws and Additional Provisions

9.1 Before resorting to external dispute resolution mechanisms, the Parties shall attempt to settle any disputes via negotiation in relation to this Agreement.

9.2 This Agreement shall be deemed to be made under the laws of the State of Michigan and for all purposes shall be construed in accordance with the laws of the State of Michigan without regard for principles of choice of law.

9.3 If any provision of this Agreement is declared by any court of competent jurisdiction to be invalid for any reason, such invalidity shall not affect the remaining provisions, and such remaining provisions shall be fully severable, and this Agreement shall be construed and enforced as if such invalid provisions never had been inserted in this Agreement.

9.4 Neither HFC nor UM-Dearborn shall be liable for failure to perform its respective obligations under the Agreement when failure is caused by fire, explosion, water, act of God, civil disorder or disturbances, strikes, vandalism, war, riot, sabotage, weather and energy related closings, pandemic or epidemic, or like causes beyond the reasonable control of the Party ("Force Majeure Event"). In the event that either Party ceases to perform its obligations under this Agreement due to the occurrence of a Force Majeure Event, the Party shall: (a) as soon as practicable notify the other Party in writing of the Force Majeure Event and its expected duration; (b) take all reasonable steps to recommence performance of its obligations under this Agreement as soon as possible, including, as applicable, abiding by the disaster plan in place for UM-Dearborn. In the event that any Force Majeure Event delays a Party's performance for more than thirty (30) calendar days following notice by the delaying Party pursuant to this Agreement, the other Party may terminate this Agreement immediately upon written notice.

9.5 Each party shall, to the extent permitted under Michigan law, defend, indemnify, and hold harmless the other party, its board members, in their professional capacities, officers, employees, and agents from and against any costs, losses, damages, liabilities, expenses, demands and judgments, including court costs and attorney fees, which may arise out of the indemnifying party's acts or omissions under this Agreement for which the indemnifying party would be liable in law or equity. The indemnifying party shall keep the other reasonably apprised of the continuing status of the claim, including any proceedings resulting from it, and shall permit the other party, at its expense, to participate in the defense or settlement of the claim. When a claim is resolved by the indemnifying party's payment of money, it shall have final authority regarding defense and settlement. When a claim resolution requires equitable relief against the non-indemnifying party or the indemnifying party has not or will not pay the money required for resolution, the parties shall cooperate regarding defense and settlement.

9.6 This Agreement constitutes the entire understanding and agreement between the parties as to those matters contained in it, and supersedes any and all prior or contemporaneous agreements, representations, and understandings of the parties regarding the subject matter. For the avoidance of doubt, however, any student who is already participating in the Program at HFC under a similar prior agreement between the parties will be permitted to apply to UM-Dearborn under the terms set forth herein.

10. Notices

10.1 Notices required under this Agreement shall be in writing and shall be sent registered mail or certified mail, return receipt requested. Such notices shall be addressed to the parties at the addresses set forth below, or at such other address as may be specified by either party. The parties may otherwise communicate by email.

If to HFC:

Academic Services (L314)
Henry Ford College
5101 Evergreen Rd.
Dearborn, MI 48128
Email: academicservices@hfcc.edu

If to UM-Dearborn:

Jonathan Larson
Assistant Director of Academic Advising
19000 Hubbard Dr. Suite 262, Dearborn, MI 48126
(313) 593-5090
jonalars@umich.edu

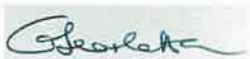
11. Entire Agreement and Amendments

This Agreement represents the whole, full, and complete agreement by and between the Parties with respect to the subject matter and supersedes all other agreements between HFC and UM-Dearborn with respect to the subject matter. No amendments, changes, additions, deletions, or modifications to or of this Agreement shall be valid unless reduced to writing and signed by both Parties.

The signatories below warrant they are authorized to enter into this Agreement on behalf of their respective parties.

Signatures:

The Regents of the University of Michigan



Gabriella Scarlatta, Interim Provost and Vice Chancellor
For Academic Affairs
The University of Michigan-Dearborn

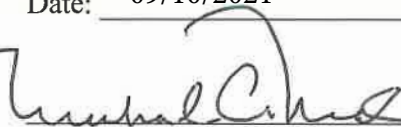
Date: July 13, 2021

Henry Ford College



Russell A. Kavalhuna, J.D.,
President Henry Ford College

Date: 09/10/2021



Michael Nealon, Ph.D.
Vice President of Academic Affairs
Henry Ford College

Date: 9/9/21

EXHIBIT A

| | |
|---|--|
| Henry Ford College: Associate of Arts (AS) in Children and Families | UM-Dearborn: Bachelor of Arts (BA) in Children and Families |
| <i>Henry Ford College - Before Transfer</i> | |
| Major Requirements | Minimum 63 Hrs |
| Semester 1: | |
| CHD 203 – Introduction to Early Childhood Education: Birth – 8 | 3 |
| CHD 211 – Exploring Early Childhood Programs – Field Experience | 1 |
| ENG 131 - Introduction to College Writing | 3 |
| Category 5: Humanities: Complete any one course, from a different discipline | 3 |
| Category 6: Natural Science: Complete any one lab based course | 4 |
| Semester 2: | |
| CHD 205 – Infant/Toddler Care and Development | 3 |
| CHD 215 – Nurturing Infant & Toddler Relationships – Practicum | 1 |
| ENG 132 – College Writing and Research | 3 |
| EDU 295 – Exceptional Children in Early Childhood | 3 |
| PSY 131 – Introductory Psychology | 3 |
| Category 5: Humanities: Complete any one course, from a different discipline | 3 |
| Semester 3: | |
| CHD 206 – Introduction to Preschool Development and Care | 3 |
| CHD 242 – Language and Literacy Experiences for Young Children: Birth – 8 | 3 |
| CIS 221 – Instructional Technology for Educators (PreK- 12) | 3 |
| PSY 152 – Child Psychology | 3 |
| Category 6: Natural Science: Complete any non-lab course | 3 |
| Semester 4: | |
| CHD 231 – Inquiry-Based Preschool Curriculum | 3 |
| CHD 232 – Observation and Assessment in Early Childhood Education | 3 |
| CHD 233 – Observation and Assessment in Early Childhood Education Practicum | 1 |
| CHD 234 – Preschool Curriculum - Practicum | 1 |
| CHD 241 – Developmentally – Appropriate Practices in Child Care Center Administration | 3 |
| Category 3: Mathematics: Complete any one | 4 |
| Category 4: Social Science: Complete any one, from a different discipline | 3 |
| Electives | Variable |
| <i>Select credit hours needed to reach minimum degree requirement. Recommended Courses:</i> | |
| | |

| | |
|--|------------------------------|
| <p>General Education--Michigan Transfer Agreement plan* Students who complete a Michigan Transfer Agreement (MTA or MACRAO), including two semesters of college composition, will satisfy all lower level general distribution requirements at UM-Dearborn. Students who do not complete a Michigan Transfer Agreement will have additional requirements. See a Henry Ford counselor or academic advisor for specific MTA courses and requirements or visit: https://www.hfcc.edu/registration-and-records/mta</p> | <p>Minimum 30 Hrs</p> |
| <p>2 Courses in English Composition and/or Communications: Please refer to the following website for course options: catalog.hfcc.edu/degrees/gen-ed</p> | <p>6</p> |
| <p>Mathematics--1 course: Please refer to the following website for course options: catalog.hfcc.edu/degrees/gen-ed</p> | <p>3-6</p> |
| <p>Humanities & Fine Arts—2 Courses from 2 different disciplines Please refer to the following website for course options: catalog.hfcc.edu/degrees/gen-ed</p> | <p>3-4</p> |
| <p>Sciences--2 courses needed from different subject areas, with one course containing a lab Please refer to the following website for course options: catalog.hfcc.edu/degrees/gen-ed</p> | <p>6-11</p> |
| <p>Social Sciences--2 courses: Must be from different disciplines Please refer to the following website for course options: catalog.hfcc.edu/degrees/gen-ed</p> | <p>3-4</p> |
| <p>If needed, complete an additional course(s) from the applicable general education categories above to reach the minimum 30 MTA required credit hours</p> | <p>-</p> |

| UM-Dearborn Coursework - After Transfer: | |
|---|--|
| Major Requirements | |
| EDC 412 – Social Development/Positive Guidance Techniques | 3 |
| EDC 442 – Family/School/Community Collaborations | 3 |
| EDC 439 – Child Maltreatment and Trauma | 3 |
| HHS 210 – Introduction to Social Work | 3 |
| HHS 305 – Introduction to Therapeutic Play | 3 |
| HHS 310 – System of Care | 3 |
| HHS 312 – Family Preservation and Recovery | 3 |
| Concentration Requirements (Students select one concentration) | |
| Child Studies Concentration: | |
| EDD 406/410 – Early Childhood Strategies | 4 |
| EDD 411/412 – Early Childhood Directed Teaching & Seminar | 6 |
| EDD 446 – Intervention Strategies in Early Childhood | 3 |
| Agency Focus Concentration: | |
| HHS 350 – Community Organizing for Health | 3 |
| HHS 407 – Fundraising and Grant writing | 3 |
| HHS 425 – Working with Children in a Healthcare Setting | 3 |
| EDD 418 – Children and Families Internship | 4 |
| SOC 200 – Understanding Society | 3 |
| University Electives | 11-14 |
| Maximum Henry Ford Credits = 72 | Minimum credits at UM-Dearborn = 48 |
| Minimum credits for Bachelor of Arts in Children and Families - 120 credit hours | |

Important Information:

1. All content is for informational purposes and is designed to be used as a tool to assist students with transfer information but should not be used for self-advising.
2. Associate degree requirements are NOT included on this transfer guide. When pursuing a Henry Ford degree work closely with a Henry Ford and University of Michigan-Dearborn advisor or counselor to ensure BOTH the Henry Ford and UM-Dearborn degree requirements are being met.
3. A minimum cumulative 2.50 GPA or better is required for consideration for admission.
4. With this agreement, UM-Dearborn will accept a maximum of 72 credits from Henry Ford College, which exceeds the general maximum of 62 for transfer students.
5. UM-Dearborn requires 48 credits of upper level coursework (300 level courses or higher, or direct equivalents).
6. Henry Ford and UM-Dearborn reserve the right to make, without notice, any changes to courses, provisions, or transfer requirements as they deem necessary.
7. It is the responsibility of the student to be aware of changes that affect their transfer program. Students are strongly encouraged to contact UM-Dearborn's College of Education, Health, and Human Services on at least an annual basis to review their program requirements.
8. Please contact UM-Dearborn at 313-593-5090 to schedule an advising appointment, or to view additional information visit: www.umdearborn.edu/cehhs

EXHIBIT B

Bachelor of Arts in Children and Families – Henry Ford College Articulation

Major Requirements (31 Cr. Hrs.):

| <u>Course #</u> | <u>Course Title</u> | <u>Hrs</u> | <u>DDC</u> | <u>Henry Ford Course</u> |
|-----------------|---|------------|------------|--------------------------|
| EDC 240 | Psychology of Child Development | 3 | GESB | PSY 152 |
| EDC 241 | Practicum: Psyc of Child Dev | 1 | | -waived- |
| EDC 412 | Social Dev/Positive Guidance Techniques | 3 | | |
| EDC 414 | Early Childhood Special Needs | 3 | GEIN | EDU 295 |
| EDC 439 | Child Maltreatment & Trauma | 3 | GEIN | |
| EDC 442 | Family/School/Community Collaboration | 3 | GEWI | |
| EDB 422 | Early Childhood Leadership & | 3 | | CHD 241 |
| HHS 210 | Intro to Social Work | 3 | | |
| HHS 305 | Intro to Therapeutic Play | 3 | | |
| HHS 310 | System of Care | 3 | | |
| HHS 312 | Family Preservation & Recovery | 3 | | |

Concentration: Child Studies (16 Cr. Hrs.)

| <u>Course #</u> | <u>Course Title</u> | <u>Hrs</u> | <u>DDC</u> | |
|-----------------|--|------------|------------|---------|
| EDA 419 | Early Literacy and Language Development | 3 | | CHD 242 |
| EDD 406/410 | Early Childhood Strategies | 4 | GECE | |
| EDD 411/412 | Early Childhood Directed Teaching & | 6 | | |
| EDD 446 | Intervention Strategies in Early Childhood | 3 | | |

Concentration: Agency Focused (16 Cr. Hrs.):

| <u>Course #</u> | <u>Course Title</u> | <u>Hrs</u> | <u>DDC</u> | |
|-----------------|---------------------------------|------------|------------|--|
| HHS 350 | Community Organizing for Health | 3 | GEIN | |
| HHS 407 | Fundraising & Grant Writing | 3 | | |
| HHS 425 | Work w/Child in Health Setting | 3 | | |
| EDD 418 | Children and Families Intern | 4 | | |
| SOC 200 | Understanding Society | 3 | GESB | |

***Must meet Dearborn Discovery Core Requirements:** see <http://umdearborn.edu/696973/> for details.

| <u>DDC Requirement</u> | | <u>Suggested Course(s) to Meet DDC</u> | | |
|------------------------------------|-----------|--|----------------|---------|
| Written & Oral Communication | 6 credits | ENG 131 | ENG 132 | |
| Upper-Level Writing Intensive | 3 credits | | | |
| Quant. Thinking/Problem Solving | 3 credits | General Ed: | | |
| Critical & Creative Thinking (CCT) | 3 credits | CIS 221 | | |
| Natural Sciences (NS) | 7 credits | General Ed: | General Ed: | |
| Social & Behavioral Analysis | 9 credits | PSY 152 | General Ed. SS | PSY 131 |
| Humanities & the Arts (HA) | 6 credits | Gen Ed. | General Ed: | |
| Intersections (INT) | 6 credits | | | |
| Capstone Experience(CAP) | 3 credits | | | |

Elective Credits:

| <u>Henry Ford Course Number</u> | <u>Henry Ford Course Name</u> | <u>Credits</u> | <u>UM-Dearborn Course Number</u> |
|--|--|-----------------------|---|
| <u>CHD 203</u> | <u>Introduction of ECE: Birth – 8</u> | <u>3</u> | <u>EDUC 230x</u> |
| <u>CHD 211</u> | <u>Exploring EC programs with Field Ex.</u> | <u>1</u> | <u>EDUC 211x</u> |
| <u>ENG 131</u> | <u>Intro. to College Writing</u> | <u>3</u> | <u>COMP 105</u> |
| <u>Humanities</u> | <u>General Ed: Humanities</u> | <u>3</u> | <u>DDC Hum/Arts</u> |
| <u>Natural Science</u> | <u>General Ed: Natural Science</u> | <u>4</u> | <u>DDC Natural Science</u> |
| <u>CHD 205</u> | <u>Infant/Toddler Care and Development</u> | <u>3</u> | <u>EDUC 205x</u> |
| <u>CHD 215</u> | <u>Nurturing Infant & Toddler Relat. Prac</u> | <u>1</u> | <u>EDUC 215x</u> |
| <u>ENG 132</u> | <u>College Writing and Research</u> | <u>3</u> | <u>COMP 106</u> |
| <u>PSY 131</u> | <u>Introduction to Psychology</u> | <u>3</u> | <u>PSYC 101</u> |
| <u>Humanities</u> | <u>General Ed: Humanities</u> | <u>3</u> | <u>DDC Hum/Arts</u> |
| <u>CHD 206</u> | <u>Intro. to Preschool Dev. and Care</u> | <u>3</u> | <u>EDUC 206x</u> |
| <u>CIS 221</u> | <u>Instructional Tech</u> | <u>3</u> | <u>EDT 211</u> |
| <u>Natural Science</u> | <u>General Ed: Science</u> | <u>3</u> | <u>DDC Natural Sci.</u> |
| <u>CHD 231</u> | <u>Inquiry Based Preschool Curr.</u> | <u>3</u> | <u>EDUC 231x</u> |
| <u>CHD 232</u> | <u>Observation and Assessment</u> | <u>3</u> | <u>EDUC 445</u> |
| <u>CHD 233</u> | <u>Observation and Assessment Prac.</u> | <u>1</u> | <u>EDUC 233x</u> |
| <u>CHD 234</u> | <u>Preschool Curriculum -Practicum</u> | <u>1</u> | <u>EDUC 234x</u> |
| <u>Math</u> | <u>General Ed: Math</u> | <u>4</u> | <u>DDC Quantitative</u> |
| <u>Social Science</u> | <u>General Ed: Social Science</u> | <u>3</u> | <u>DDC Social/Behav.</u> |
| <u>Direct Transfer for Major Requirements</u> | | | |
| <u>CHD 242</u> | <u>Language and Literacy Exp.</u> | <u>3</u> | <u>EDA 419</u> |
| <u>EDU 295</u> | <u>Exceptional Children in Early Chld.</u> | <u>3</u> | <u>EDC 414</u> |
| <u>CHD 241</u> | <u>Dev. Appr. Practices in Child Care</u> | <u>3</u> | <u>EDB 422</u> |
| <u>PSY 152</u> | <u>Child Psychology</u> | <u>3</u> | <u>EDC 240</u> |
| <u>Total Credits</u> | | <u>63</u> | |