



Transfer Articulation Agreement for Baccalaureate Degree
between
Central Maine Community College
and
Saint Joseph's College

Statement of Purpose

Central Maine Community College (CMCC) and Saint Joseph's College (SJC) have entered into this transfer articulation agreement. The purpose of this agreement is to facilitate student academic transfer and provide a smooth transition from a two-year community college to a university. It is recognized that this agreement shall describe the required program of study at CMCC for admission eligibility to SJC and the Baccalaureate Degree Program indicated.

Terms and Conditions of Academic Credit Transfer

To: Bachelor of Science in Business Administration - ONLINE
(SJC Academic Degree)

From: Associate in Science in Business Transfer
(CMCC Academic Degree)

The evaluation and transfer of earned college credits shall follow state and federal education policies and institutional and academic program accreditation standards pertaining to undergraduate academic transfer. Current students and graduates who have earned degrees from Central Maine Community College shall be eligible for credit evaluation under the terms of this agreement.

Transfer students will be accorded the same standards and criteria for admission to a major degree sequence as SJC students. All applicants accepted to SJC Baccalaureate programs must fulfill the graduation requirements of the granting institution as identified in Appendices A, B & C.

- * Appendix A contains admission and graduation requirements of the receiving institution
- * Appendix B contains side-by-side course equivalency tables for the academic program listed above
- * Appendix C contains a map of remaining courses to be taken at SJC

The information contained in Appendices A, B, & C is accurate for:

CMCC catalog year 2025-2026: [CMCC Catalog](#)

SJC catalog year 2025-2026: [SJC Catalog](#)

Articulation Implementation and Agreement Review

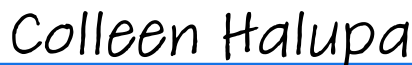
The Chief Academic Officer designees of CMCC and SJC shall be responsible for implementing this agreement, for identifying and incorporating any changes into subsequent agreements, and for conducting a *periodic review of this agreement*.

Signatures to This Agreement

This agreement becomes effective August 2026 and will be reviewed every three years for renewal discussion.



Betsy Libby
CMCC, President



[Colleen Halupa \(07/31/2026 16:54:56 CDT\)](#)

Colleen Halupa
SJC, Program Director, Health Administration
Interim Program Director, Online Business

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APPENDIX A

This agreement includes specific requirements for admission into a program, outlines requirements, and indicates which degree or diploma can be used to meet program prerequisites as well as general education, major or program, and graduation requirements.

Admissions requirements: Successful completion of the **Associate in Science in Business Transfer**, submission of completed admission application, transcripts and other supporting materials. For coursework to transfer to SJC, a student must earn a grade of C or better.

For a list of application instructions and checklist:

<https://catalog.sjcme.edu/content.php?catoid=47&navoid=2381>

Requirements for the Bachelor of Science in Business Administration from SJC: Remaining required course work is listed in Appendix C. Students must maintain a cumulative GPA of 2.0 to graduate and earn a C grade or better in all courses required for the major.

SJC Residency Requirement: At minimum, 30 credits of a student's baccalaureate course load must be completed at SJC.

Additional Institutional Contact Information:

Academic Department Chair (Central Maine Community College)

Name: Michael Henry

E-mail: mhenry@maineccc.edu

Phone: (207) 755-5225

Academic Department Chair (Saint Joseph's College)

Name: Colleen Halupa

E-mail: chalupa@sjcme.edu

Phone: (207) 892-6766

APPENDIX B

If subjects in Appendix B are not taken at CMCC, the sequence represented in Appendix C might not be observed.
Only courses in which a student has earned a grade of C or higher are considered for transfer.

CMCC Associate in Science in Business Transfer General Education Requirements			SJC equivalencies		
Course	Title	Credits	Course	Title	Credits
COM 100	Public Speaking	3		Art/Eng/Human/Prof Devel.	3
Elective	Diversity/Ethical Reasoning - Choose: PHI 101 Critical Thinking OR PHI 111 Introduction to Ethics	3	PH 200	Human Nature & Ethics	3
Elective	Humanities - Choose: ENG 221 Advanced Composition and Research	3	EH 107	English Composition II	3
ENG 101 OR ENG 105	College Writing OR College Writing Seminar	3-4	EH 106	English Composition I (Must take ENG 101)	3
ENG 201 OR ENG 220	Technical Writing OR Business Communication	3		Art/Eng/Human/Prof Devel.	3
MAT 122	College Algebra	3	MA 105	Math Elective	3
MAT 135	Statistics	3	MA 205	Elective	3
Science	Science lecture with lab (101 or higher)	4		Natural Sciences Core Curriculum	3
Total credits		25-26			24

CMCC Associate in Science in Business Transfer Major Requirements			BS Business Administration SJC equivalencies		
Course	Title	Credits	Course	Title	Credits
ACC 120	Financial Accounting	3	AC 210	Financial Accounting	3
ACC 122	Managerial Accounting	3	AC 211	Managerial Accounting	3
BCA _____	Elective: BCA 120 or higher	3		Business Elective	3
BUS 100	Understanding Business	3		Art/Eng/Human/Prof Devel.	3
BUS 124	Legal Environment of Business	3	BA 301	Business Law I	3
BUS 215	Principles of Marketing	3	MK 201	Introduction to Marketing	3
ECO 201	Macroeconomics	3	EC 203	Economics	3
ECO 202	Microeconomics	3		Elective	3
Elective	Choose 4 courses from any areas listed: General Education, ACC, BCA or BUS 1. 2. 3. 4.	12		Business Electives	12
Total Major Credits		36			36
Total Credits		61-62	Total Credits Accepted		60

APPENDIX C

Remaining Collaborating Institution Degree Requirements

For students in CMCC Associate in Science in Business Transfer
transferring to SJC Bachelor of Science in Business Administration - ONLINE

Assumes students complete recommended courses at CMCC as listed in Appendix B.

Additional Courses that can be taken at CMCC		SJC Equivalencies	
Course	Credit	Course	Credit
History Elective	3	History Elective	3
Theology Elective	3	Theology Elective	3
General Electives	9	General Electives	9
Natural Science	6	Natural Science	6
Social or Behavioral Science	6	Social or Behavioral Science	6
Semester Credits	27	Semester Credits	27

Students can only transfer a maximum of 90 credits. If students take more than 90 credits, we cannot transfer any additional courses.

Total SJC credits: 60-90 Total CMCC credits: 60-90 Total CMCC and SJC credits: 120

Business Core Remaining:

MG 101 – Introduction to Management (3 credits)

FI 301 – Business Finance (3 credits)

BA 315 – Organizational Behavior (3 credits)

BA 325 – Operations Management (3 credits)

BA 330 – Business Analytics (3 credits)

BA 340 – Management Information Systems (3 credits)

BA 430 – Strategic Management (3 credits)