

Credit Management

(Grade 2024)

Course code: 020306T

I. Cultivation Objectives

1. General cultivation objective

The program of Credit Management cultivates credit technology talents who have good overall development in moral, intellectual, physical, aesthetic and labour aspects, be familiar with modern economic, financial, data analysis knowledge and basic skills, and be able to engaged in credit collection, corporate Credit Management, credit risk control, credit rating and Credit Management consulting.

2. Five years after graduation, students in this program should achieve the following objectives:

Based on the decision of the State Council to classify credit management as an emerging and key discipline urgently needed for the reform of the national economic system and the development of social governance, and the requirement to cultivate a professional team for credit management, and the characteristics of talent cultivation in our application-oriented university, relying on the engineering background of the university, this major aims to cultivate credit technology talents with theoretical background in economics and finance, understanding of public management, mastering data technology, and mastering credit management theory and technology.

Students in this program should achieve the following objectives:

- (1). Led by core values of socialism, be progressive in their thinking, possess a strict attitude of self-discipline and prudence, abide by their professional credentials, uphold their integrity at work and always maintain an attitude of continuous learning.
- (2). Have Professional competence in financial operations, data analysis, risk control and Credit Management in financial institutions, corporate entities and government departments.
- (3). Have the creative mind and learning ability to work in finance, investment, financial management and data analysis in technical positions related to the profession.
- (4). Have positive and enterprising spirit at work, good team communication and collaboration skills and certain organizational skills, with strong interpersonal skills.
- (5). Be physically healthy and mentally stable, able to withstand a certain degree of work pressure and competent to perform the important task of socialist construction.

II. Graduation requirements

(1) Graduates should master knowledge and competence in nine areas, as follows:

1. Morality and Ethics: Have good humanistic foundation, scientific spirit, rigorous style, professionalism and sense of social responsibility, understanding of national and public conditions, and practice core values of socialism.

1-1 Have a firm political orientation, love the country and the people, be familiar with the basic lines, guidelines and policies of the Party and the Country, practise the core values of socialism and have a sense of responsibility and mission to promote social progress.

1-2 Possess good humanities and social science literacy, understand national and public conditions, and pay attention to and think about major topical issues of national planning and people's livelihood.

1-3 Possess a rigorous attitude to learning, professional ethics and dedication, adhere to the basic ethics of the credit technology profession and comply with professional codes.

2. Professional knowledge: Have a solid basic theoretical knowledge of Credit Management, master the basic methods of credit technology and risk control technology, and understand the latest developments and development trends of the profession and related fields.

2-1 Have knowledge of the basic theories required by the economics disciplines of Economics, Finance, Statistics and Investment.

2-2 Have knowledge of the core theories of Credit Management in econometrics, credit collection techniques, Credit Management, risk management and credit rating.

2-3 Be aware of the legal environment and context in which Credit Management activities take place.

2-4 Have the ability to discern and analyze credit data.

3. Ability to innovate: Have consciousness of risk management, professional sensitivity and an innovative sense of exploring new technology applications in the professional field, and the ability to practice innovation and respond to new challenges posed to the Program of Credit Management by the rapidly changing information and economic environment.

3-1 Have the ability to apply and translate knowledge from their own discipline and across disciplines.

3-2 Have basic critical thinking skills and sensitivity to Credit Management, with the ability to analyze and identify credit issues through complex economic phenomena and express personal insights.

3-3 Have creative consciousness and ability to respond to the changing credit environment and to develop innovative ideas for credit management and practice.

4. Ability to use knowledge: Have the ability to apply knowledge of economic and financial expertise, combined with the utilization of information technology to solve problems, and to conduct comprehensive

analysis and research on complex problems in the field of Credit and propose corresponding countermeasures or solutions.

4-1 Have the ability comprehensively analyze and study economic and non-economic factors that affect credit quality.

4-2 Have the ability to conduct comprehensive analysis and research on complex issues in the field of Credit Management.

4-3 Be able to apply a combination of professional knowledge and skills to propose appropriate responses or solutions to complex issues arising in Credit Management practice.

5. Ability to use Information: Be able to use information technology tools to collect, summarize and analyse data and other information in credit and related fields, be familiar with the use of common data analysis tools, and be able to use relevant information software to assist in credit granting, rating, risk management and other work.

5-1 Have knowledge of basic methods of literature search and information seeking, and basic research application skills.

5-2 Have the ability to use modern information technology to integrate various types of data and information resources to collect, analyse and process data and information in Credit Management and related fields.

5-3 Understand the intelligent approach to introducing computer technology in all aspects of credit management work.

6. Communication: Have the ability to communicate effectively with the public, industry peers, and users of credit products using written and verbal means on issues related to fields of Credit Management, and to explain credit products using written and verbal means, and have the ability to communicate internationally.

6-1 Be able to express views accurately on professional issues, orally, in manuscripts, diagrams, etc.

6-2 Be able to communicate and interact effectively with the public, industry peers and users of credit products on issues in their area of expertise.

6-3 Have the ability to communicate both verbally and in writing, and to solve basic professional problems in international economic activities.

7. Teamwork: Have an overall situation consciousness to achieving team goals, a sense of teamwork and the ability to work effectively as an individual in Credit Management and related areas, while achieving a high level of integration and communication with team members.

7-1 Be able to work collaboratively with team members in course-related theme activities, innovation projects and competitions.

7-2 Be able to interface well with team members in integrated professional laboratory courses and complete their own tasks.

7-3 Be able to work collaboratively with team members on research projects and club activities to achieve team goals and develop certain team abilities in participation, organization, and leadership.

8. International perspective: Pay attention to international trends and technological applications in the field of profession, understand and respect diversity between cultures, be familiar with cultural differences across national boundaries, and have certain communication strategies.

8-1 Be fluent in at least one foreign language, understand the differences between Chinese and foreign Credit Management and technology in an integrated world economic landscape, and perform Credit Management work in a compliant and legal manner.

8-2 Have an international perspective and understanding of the broader development of national economies and international dynamics.

9. Learning and Development: Be physically and mentally healthy, with a sense of lifelong motivation, persistent learning, self-management and autonomy, and able to adapt to sustainable social development and achieve personal development goals through continuous learning.

9-1 Have a positive attitude towards people, maintain physical and mental health, recognise the need for continuous exploration and learning, and have a sense of independent and lifelong learning.

9-2 Understand ways to expand their knowledge and abilities. Be able to use appropriate methods of independent learning for the needs of personal or professional development in order to respond to the development of the industry in which they work.

(2) Type and title of vocational qualification

The course and competency requirements of this program are aligned to the Junior Accountant Certificate and Junior Economist Certificate, which are domestic professional qualifications. Some of the course content covers the requirements for the FRM Junior and CFA1 certificates.

(3) Career paths for graduates

Graduates can work in second-party financial institutions, credit management departments and related positions in large and medium-sized enterprises and third-party credit service intermediaries.

III. Schooling System

Four years.

IV. Length of Study

Flexible study period, generally four years, the minimum length of flexibility is not less than three years, the longest not more than six years.

V. Requirements for Graduation and Degree Conferring

Students must complete the minimum number of credits required for each type of course in accordance with the Instructive Cultivation Plan, and complete the Extracurricular Class practical activities. A total of 156 credits is required for graduation, and a Bachelor of Economics degree is awarded to those who meet the requirements for the award of a Bachelor's degree.

VI. Discipline

Economics, Finance.

VII. Core Courses

Microeconomics, Macroeconomics, Political Economy, Finance, Econometrics, Finance, Principles of Accounting, Applied Statistics, International Finance, Financial Risk Management, Corporate Credit Management, Credit Technology, Credit Rating, Credit Risk Analysis and Metrics, Econometrics Practice, Excel Aptitude Training, Information Technology Practicum, Credit Data Collection and Management, Credit Rating (Corporate, Debt, Sovereign, Asset Securitisation, etc.) Practicum, Financial Analysis Simulation, Corporate Credit Management Practicum, Graduation Internship and Graduation Design (Thesis), etc.

VIII. Course Structure and Course Hours (excluding Extracurricular Class)

Category	Total Credit	%	Total Course Hours	Theory Learning	Practical Training
Public Fundamental Course	50.5	33	944	854	90
General Education	10	6.5	160	160	0
Professional Fundamental Course	34	22.1	544	485	59
Professional Course	41	26.6	656	494	162
Professional Practice	19.5	13.3	616	0	616
Total	155	100	2920	1993	927
Theory:Practical (%)	68: 32				

IX. Teaching schedule (1)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hours	Theory Learning	Practical Training	Recommended Semester
Public Fundamental Course	required	School of Marxism	b1080001	Basic Principles of Marxism	test	3	48	42	6	Autumn 1
	required	School of Marxism	b1080009	Ethics and the Rule of Law	non-test	3	48	42	6	Autumn 1
	required	School of Marxism	b1080006	Outline of Modern Chinese History	non-test	3	48	42	6	Spring 1
	required	School of Marxism	b1080010	Introduction to Mao Zedong Thought and the Theoretical System of Socialism with Chinese Characteristics	test	3	48	42	6	Autumn 2
	required	School of Marxism	b1080011	Introduction to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era	test	3	48	42	6	Spring 2
	required	School of Marxism	----	Situation and Policy (Modules 1 to 4)	non-test	2	32	28	4	Autumn 1 to 4
	required	Others	b1110004	Mental Health Education for University Students	non-test	2	32	16	16	Spring 1
	required	School of Marxism	b1080008	Labour Education A	non-test	0.5	16	16		Spring 1
	required	School of Mathematics, Physics	b1020082	Advanced MathematicsB1	test	4	64	64		Autumn 1
	required	School of Mathematics, Physics	b1020083	Advanced MathematicsB2	test	2	32	32		Spring 1
	required	School of Mathematics, Physics	b1020012	Linear Algebra	test	2	32	32		Spring 1
	required	School of Mathematics, Physics	b1020013	Probability Theory and Mathematical Statistics	test	3	48	48		Autumn 2
	required	School of Foreign Languages and	b1020018	Academic Chinese	non-test	2	32	32		Autumn 1
	required	Collge of Physical Education	----	Physical Education I to VI	non-test	3	160	160		Autumn 1 to
	required	Others	b1110003	Military skills	non-test	0.5	2W			Autumn 1
	required	Others	b1110002	Military theory	non-test	0.5	32	32		Spring 1
	required	Engineering Training	b1090001	Basic Engineering Training	non-test	2	32		32	Spring 1
	required	School of Computer and	b1012001	Applications and Practice of Artificial Intelligence	non-test	1	16	8	8	Spring 1
	required	School of Resources and	b1013002	Low-carbon and Ecological Civilization	non-test	1	16	16	0	Autumn 1
	★ Academic English(Select 1 Module for 10 Credits)	Module A	b1020003	General English III	test	3	48	48		Autumn 1
			b1020004	General English IV	test	3	48	48		Spring 1
			b1020005	General Academic English A	test	2	32	32		Autumn 2
			---	English Knowledge Expansion	non-test	2	32	32		Spring 2
		Module B	b1020002	General English II	test	3	48	48		Autumn 1
			b1020003	General English III	test	3	48	48		Spring 1
			b1020006	General Academic English B	test	2	32	32		Autumn 2
			---	English Knowledge Expansion	non-test	2	32	32		Spring 2
		Module C	b1020001	General English I	test	4	64	64		Autumn 1
			b1020002	General English II	test	3	48	48		Spring 1
	b1020003		General English III	test	3	48	48		Autumn 2	
★ Academic German	School of Foreign Languages and	b1020040	Academic German I	test	3	48	48		Autumn 1	
	School of Foreign Languages and	b1020041	Academic German II	test	3	48	48		Spring 1	
	School of Foreign Languages and	b1020042	Academic German III	test	4	64	64		Autumn 2	
★ Academic Japanese	School of Foreign Languages and	b1020077	Academic Japanese I	test	3	48	48		Autumn 1	
	School of Foreign Languages and	b1020078	Academic Japanese II	test	3	48	48		Spring 1	
	School of Foreign Languages and	b1020079	Academic Japanese III	test	4	64	64		Autumn 2	
Subtotal (Public Fundamental Course)						50.5	944	854	90	
General Education	selective	Art Education Center	b0-----	Aesthetic Education	non-test	2	32	32		Autumn, Spring
	selective	Each College	b0-----	Social Sciences and Humanistic Qualities	non-test	4	64	64		Autumn, Spring
				Natural Sciences and Technology Innovation	non-test	4	64	64		Autumn, Spring
Subtotal (General Education)						10	160	160		

(★Note: The first foreign language is 10 credits in total, including 3 languages: Academic English, Academic German and Academic Japanese, choose the appropriate language as required; when Academic English is chosen, please choose the appropriate module in Module A, B, C)

IX. Teaching schedule (2)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hours	Theory Learning	Practical Training	Recommended Semester
Professional Fundamental Course	required	School of Economics and Management	b2030284	Political Economy	test	3	48	48		Autumn 1
	required	School of Economics and Management	b2030316	Microeconomics (English-taught is available)	test	3	48	48		Spring 1
	required	School of Economics and Management	b2030317	Macroeconomics	test	3	48	48		Autumn 2
	required	School of Economics and Management	b2030060	Principles of Accounting	test	3	48	48		Spring 1
	required	School of Economics and Management	b2030081	Finance (English-taught is available)	test	3	48	48		Autumn 2
	required	School of Economics and Management	b2030076	Econometrics	test	2	32	32		Autumn 3
	required	School of Economics and Management	b2030366	Introduction to Credit Management	non-test	2	32	16	16	Spring 1
	required	School of Economics and Management	b2030159	Applied Statistics	test	3	48	40	8	Autumn 1
	required	School of Economics and Management	b2030082	Economic Law	test	3	48	48		Autumn 1
	required	School of Economics and Management	b2030231	Finance	non-test	2	32	16	16	Autumn 3
	required	School of Economics and Management	b2030367	Credit Economics	test	2	32	32		Autumn 2
required	School of Economics and Management	b2030043	International Finance	test	3	48	39	9	Spring 2	
required	School of Economics and Management	b2030429	Financial Mathematics	non-test	2	32	22	10	Spring 2	
Subtotal (Professional Fundamental Course)						34	544	485	59	
Professional Course	required	School of Economics and Management	b2030166	Credit Technology	test	2	32	32		Spring 2
	required	School of Economics and Management	b2030154	Credit rating	test	2	32	32		Spring 3
	required	School of Economics and Management	b2030113	Commercial Banking	non-test	2	32	32		Spring 2
	required	School of Economics and Management	b2030343	Financial risk management	test	3	48	36	12	Autumn 3
	required	School of Economics and Management	b2030153	Credit risk analysis and metrics	test	3	48	36	12	Spring 3
	required	School of Economics and Management	b2030079	Financial Institutions Credit Management	test	2	32	32		Autumn 4
	required	School of Economics and Management	b2030101	Corporate Credit Management	test	2	32	32		Spring 2
	required	School of Economics and Management	b2030430	Investment	test	3	48	36	12	Autumn 3
	required	School of Economics and Management	b2030369	Market research and analysis	non-test	2	32	16	16	Spring 3
	required	School of Economics and Management	b2030370	Consumer Credit Management	non-test	2	32	22	10	Spring 3
	required	School of Economics and Management	b2030007	Financial Management	test	3	48	40	8	Autumn 2
	required	School of Economics and Management	b2030152	Credit laws and regulations	non-test	2	32	32		Spring 1
	required	School of Economics and Management	b2030003	Financial Analysis	test	2	32	32		Spring 2
	required	School of Economics and Management	b2030518	Fundamentals of Python Programming	non-test	2	32	20	12	Autumn 3
	Subtotal(Required Professional Course)						30	480	398	82
Select different courses in different modules for 9 credits		Module A	b2030372	Practice for International Trade	non-test	2	32	8	24	Spring 2
			b2030344	Data Mining	non-test	3	48	40	8	Spring 3
			b2030172	Asset Valuation	test	2	32	24	8	Autumn 3
		Module B	b2030102	Strategic Business Management	non-test	2	32	24	8	Autumn 4
			b2030238	Internet Finance	non-test	2	32	24	8	Spring 2
			b2030375	Data Analysis	non-test	3	48	24	24	Spring 3

			b2030150	Credit Insurance	non-test	2	32	8	24	Autumn 4
			b2030042	International Settlements	non-test	2	32	16	16	Autumn 3
		Module C	b2030519	Visualization Technology	non-test	2	32	16	16	Spring 2
			b2030376	Machine Learning Algorithms	non-test	3	48	24	24	Spring 3
			b2030115	Credict Score	non-test	2	32	16	16	Autumn 4
			b2030235	Case Studies on Credit Issues	non-test	2	32	8	24	Autumn 3
		Subtotal (Professional Module Course)				9	144	72	72	
Select different courses for 2 credits	School of Economics and Management	b2030515	Digital Finance	non-test	2	32	24	8	Spring 3	
	School of Economics and Management	b2030504	Interpretation and Analysis of Corporate Financial Statements	non-test	2	32	24	8	Spring 3	
	School of Economics and Management	b2030501	Standards and Quality Management	non-test	2	32	24	8	Spring 3	
	School of Economics and Management	b2030502	Tax Theory and Practice	non-test	2	32	24	8	Spring 3	
	Subtotal (Selective Professional Course)				2	32	24	8		
Subtotal (Professional Course)						41	656	494	162	

IX. Teaching schedule (3)

Category	Type	Provided by	Course Code	Course Name	Assessment	Credit	Course Hours	Theory Learning	Practical Training	Recommended semester
Professional Practice	required	School of Economics and Management	b4000031	Innovation and Entrepreneurship in Credit Management	non-test	2	48		48	Spring 3
	required	School of Economics and Management	b4030187	Practice for Accounting Bookkeeping	non-test	1	24		24	Summer 1
	required	School of Economics and Management	b4030188	Excel skills training	non-test	1	24		24	Summer 1
	required	School of Economics and Management	b4030078	Credit data collection and management	non-test	1	24		24	Summer 2
	required	School of Economics and Management	b4030189	Practice for Information Technology	non-test	1	24		24	Summer 2
	required	School of Economics and Management	b4030061	Practice in Commercial Banking	non-test	1	24		24	Summer 2
	required	School of Economics and Management	b4030045	Econometric practice	non-test	1	24		24	Autumn 3
	required	School of Economics and Management	b4030066	Literature search and review	non-test	1	24		24	Summer 1
	required	School of Economics and Management	b4030190	Practice for Corporate Credit Management	non-test	1	24		24	Summer 3
	required	School of Economics and Management	b4030220	Practice for Credit Rating	non-test	2	48		48	Summer 3
	required	School of Economics and Management	b4030200	Labour Education B	non-test	0.5	16		16	Spring 3
required	School of Economics and Management	b4030191	Writing Academic Papers	non-test	1	24		24	Summer 3	
required	School of Economics and Management	b4030138	Credit Management Graduation Internship and Graduation Design (Thesis)	non-test	6	288		288	Spring 4	
Subtotal (Professional Practice)						19.5	616		616	
Extracurricular Class	required	Others	b5110001	Extracurricular Class	non-test	1	-	-	-	Autumn, Spring, Summer
Total						156	2920	1993	927	

1. Description of Professional Module Course:

Students must take one of the modules in full and achieve the required number of credits for that module.

(1) Module A: Direction of Corporate Credit Management

(2) Module B: Financial Credit Direction

(3) Module C: Data Technology

2. Explanation of the relevance of professional certificates to the course:

Students are eligible to sit the Junior Accountant Examination through the Principles of Accounting, Economic Law, Financial Management and Financial Analysis courses. Students can apply for exemptions and credits for the Principles of Accounting, Economic Law and Practical Accounting Bookkeeping courses when they obtain the Junior Accountant qualification.

Students are eligible to sit the Junior Economist examination through the Microeconomics, Macroeconomics, Finance and International Finance courses. Students who obtain the Junior Economist (Finance) qualification can apply for exemptions and credits for Finance courses.

X. Credit of Extracurricular Class

Through taking extracurricular classes, students are encouraged to take part in academic lectures, social practice activities, campus cultural and sports activities, innovative and entrepreneurial activities, voluntary activities, etc. to improve their social adaptability and enhance the competitiveness in the job market. Details are specified in Students' Manual.

Appendix I: Matrix of Supporting Relationships of Graduation Requirements to Cultivation Objectives

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Cultivation Objective Graduation Requirements	Cultivation Objective 1	Cultivation Objective 2	Cultivation Objective 3	Cultivation Objective 4	Cultivation Objective5
Graduation Requirement 1	√				√
Graduation Requirement 2	√	√			
Graduation Requirement 3			√	√	
Graduation Requirement 4		√	√		
Graduation Requirement 5		√			
Graduation Requirement 6				√	
Graduation Requirements 7				√	√
Graduation Requirement 8	√				
Graduation Requirement 9			√		√

附录二：课程对毕业要求的支撑关系矩阵（H/M/L）

序号	课程名称	毕业要求								
		毕业要求1	毕业要求2	毕业要求3	毕业要求4	毕业要求5	毕业要求6	毕业要求7	毕业要求8	毕业要求9
1	Basic Principles of Marxism	M								
2	Ethics and the Rule of Law	M								
3	Outline of Modern Chinese History	M								
4	Introduction to Mao Zedong Thought and the Theoretical System	M								
5	Introduction to Xi Jinping Thought on Socialism with Chinese	M								
6	Situation and Policy (Modules 1 to 4)	M								
7	Labour Education A	M								
8	Advanced MathematicsB	L	M							
9	Linear Algebra	L	M							
10	Probability Theory and Mathematical Statistics	L	M							
11	Academic Chinese	M					M			L
12	General English (Japanese,German)						M		M	L
13	General Education (Social Sciences and Humanistic Qualities, Natural Sciences and Technology, Innovation, Aesthetic	M								L
14	Military skills	L						L		
15	Military theory	L								
16	Basic Engineering Training	L						L		
17	Physical Education I to VI							L		M
18	Mental Health Education for University Students						L	L		H
19	Extracurricular Class	L					L	L		
20	Principles of Accounting		M		L					
21	Applied Statistics		H			H				L
22	Western Economics		M		M				L	
23	Economic Law	M	M						M	
24	Political Economy	M							L	L
25	Finance (English-taught is available)		L		M				M	
26	Econometrics		M		M	H				
27	Introduction to Credit Management		H	M	L					
28	Finance	L	M							L
29	Credit Economics		H		M		L			
30	International Finance		M	L					H	
31	Financial Mathematics		M		H	L				
32	Credit Technology		M			H		L		
33	Credit rating		M	M					L	
34	Commercial Banking		L		M		M			
35	Financial risk management		H		M			L		
36	Credit risk analysis and metrics			M		L		L		
37	Financial Institutions Credit Management		M		M		L			
38	Corporate Credit Management		M		L				L	
39	Investment		M		M	L				
40	Market research and analysis				M		H	M		
41	Consumer Credit Management		M				M			L
42	Financial Management		M		M		L			

序号	课程名称	毕业要求								
		毕业要求 1	毕业要求 2	毕业要求 3	毕业要求 4	毕业要求 5	毕业要求 6	毕业要求 7	毕业要求 8	毕业要求 9
43	Visualization Technology				L	M	L			
44	Financial Analysis					M	L			
45	Fundamentals of Python Programming		L		M	H				
46	Practice for International Trade		M		L		M			
47	Data mining				L	H				M
48	Asset Valuation		M		M			L		
49	Strategic business management		L	M	M					
50	Internet Finance			M		M			L	
51	Data analysis				M	M				L
52	Credit Insurance		M	L						
53	International Settlements				M				M	
54	Social Credit Topics		L							L
55	Machine learning algorithms				M	H	L			
56	Credit Score		L		M	M				
57	Case studies on credit issues	L	L		M					
58	Digital Finance	L	M		L					
59	Interpretation and Analysis of Corporate Financial Statements	L	M		L					
60	Standards and Quality Management	L	M		L					
61	Tax Theory and Practice	L	M		L					
62	Innovation and Entrepreneurship in Credit Management			L			M	M		
63	Practice for Accounting Bookkeeping				M	L		L		
64	Excel skills training			M		L			L	
65	Credit data collection and management				M	M				L
66	Practice for Information Technology			L		M			L	
67	Practice in Commercial Banking				L	M		L		
68	Econometric practice		L			M	M			
69	Literature search and review		M		L	M				
70	Practice for Corporate Credit Management			L				M		
71	Practice for Credit Rating		M		L	M				
72	Labour Education B	M					L	M		
73	Writing Academic Papers				M	M	L			
74	Credit Management Graduation Internship and Graduation Design (Thesis)			L	M	M	H	L		L

Notes:

The strength of a course's support for graduation requirements is indicated by "H/high, M/medium, L/weak";

Strength of support is defined as the extent to which the course covers the graduation requirement indicator points, with H covering at least 80%, M at least 50%, and L at least 30%.

