



UNIVERSITY OF
SAN FRANCISCO

CHANGE THE WORLD FROM HERE

Master of Science in
Applied Economics

Graduate Student Handbook

2021-2022

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Welcome

Welcome letter from the Program Director

Dear students,

Welcome to the Master of Science in Applied Economics program at the University of San Francisco!

The MSAE program was introduced in 2019 in response to the increasing demand for economics professionals who understand the tech economy and have the skills in data management and analysis needed to contribute to shaping it.

The program you are embarking upon is unique in several respects:

- Students acquire programming skills from the very start of the program, equipping them to learn the latest data science techniques and apply them for economic analyses in later classes.
- The program focuses on the digital economy. Microeconomics courses provided a framework for understanding how the digital economy differs from the past and ways in which core economic principles still apply.
- Our location in San Francisco puts us at the center of the world's tech economy. This provides unmatched opportunities for our students to develop networks and pursue internships and jobs in both leading global firms and the vibrant startup ecosystem.

Here's the truth: graduate school is hard. You will be challenged to take responsibility for your own learning in ways you have likely not experienced thus far in your education. The good news is, you won't face these challenges alone -- the faculty is here to guide and support you, and your classmates will fast become your teammates as you navigate together the intellectual and technical demands of the program.

We are very proud of the MSAE program and its students, and we look forward to working with all of you. On behalf of the faculty and staff, we offer our best wishes for your academic success and in your future professional endeavors.

Sincerely,

Professor Peter Lorentzen, MSAE Academic Program Director

About the University of San Francisco

Founded in 1855, the University of San Francisco has grown and developed over the past 160 years into one of the premier private universities in California. As San Francisco's first university and the third oldest in California, USF has remained faithful to its Jesuit mission of preparing our students to reach their fullest potential so that they can become leaders by action and example.

USF is a national comprehensive university, ranked in the top third of a prestigious group of 400 such universities in the country. The University offers a wide range of undergraduate and graduate programs in the College of Arts and Sciences, School of Management, the School of Education, the School of Nursing, and the School of Law. The University is fully accredited by the Western Association of Schools and Colleges and a host of discipline-specific accreditation agencies. Of the over 10,000 students attending the University, over one-third are graduate students.

The 450-year Jesuit tradition of scholarship and dedication to a well-rounded education in a diverse array of subjects are the foundation for all academic programs at USF. Viewing the individual mind and spirit as the most valuable of resources, the academic philosophy at USF emphasizes enrichment of personal values, expansion of personal responsibility, and lifelong continuous learning.

The University of San Francisco's Commitment to Educational Excellence

The University of San Francisco is committed to the highest standards of learning and scholarship in the Jesuit tradition. As a university, USF seeks the knowledge, love, and dissemination of truth unreservedly. The University welcomes and respects people of all faiths or of no religious belief as full partners who contribute their own values and beliefs to enrich the University enterprise.

As a Jesuit institution, the University recognizes the uniqueness of the individual. It fosters close student-teacher relationships issuing in a special concern for the entire life of the student — intellectual, physical, spiritual, moral, social, and psychological. It promotes high standards of academic excellence and prepares leaders who will work for justice for all peoples. Central to its mission of preparing leaders in service, the University seeks to offer quality education enhanced by its location in the cultural diversity and beauty of California.

Non-Discrimination Policy

The University of San Francisco admits students of any race, religion, sex, sexual orientation, color, disability, national and/or ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school.

Vision, Mission and Values

VISION

The University of San Francisco will be internationally recognized as a premier Jesuit Catholic, urban University with a global perspective that educates leaders who will fashion a more humane and just world.

MISSION

The core mission of the University is to promote learning in the Jesuit Catholic tradition. The University offers undergraduate, graduate, and professional students the knowledge and skills needed to succeed as persons and professionals, and the values and sensitivity necessary to be men and women for others.

The University will distinguish itself as a diverse, socially responsible learning community of high quality scholarship and academic rigor sustained by justice. The University will draw from the cultural, intellectual and economic resources of the San Francisco Bay Area and its location on the Pacific Rim to enrich and strengthen its educational programs.

VALUES

The University's core values include a belief in and a commitment to advancing:

- the Jesuit Catholic tradition that views faith and reason as complementary resources in the search for truth and authentic human development, and that welcomes persons of all faiths or no religious beliefs as fully contributing partners to the University;
- the freedom and the responsibility to pursue truth and follow evidence to its conclusion;
- learning as a humanizing, social activity rather than a competitive exercise;
- a common good that transcends the interests of particular individuals or groups and reasoned discourse rather than coercion as the norm for decision making;
- diversity of perspectives, experiences and traditions as essential components of a quality education in our global context;
- excellence as the standard for teaching, scholarship, creative expression and service to the University community;
- social responsibility in fulfilling the University's mission to create, communicate and apply knowledge to a world shared by all people and held in trust for future generations;
- the moral dimension of every significant human choice: taking seriously how and who we choose to be in the world;
- the full, integral development of each person and all persons, with the belief that no individual or group may rightfully prosper at the expense of others;
- a culture of service that respects and promotes the dignity of every person.

Economics Department

MISSION STATEMENT

The Economics Department is a scholarly community whose mission is to bring scientific rigor to understanding the economic, social and political questions of today. Using scientific methods, students will be able to evaluate the causal logic and substance of economic and social problems with an eye towards developing policies that can address those problems. Economics is the science of exploring methods to improve the human condition. The essential goal of economics is to optimize resources and channel the influences on human behavior to achieve a continuous improvement in overall wellbeing.

The Master of Science program in Applied Economics (MSAE) trains students to apply the theoretical insights and empirical techniques of modern economics to practical problems in the business, government, and non-profit sectors. This program focuses in particular on the skills needed in the increasingly digitized economy. Manipulation and analysis of data using industry-standard programming languages is an integral part of the curriculum from day one. Students learn how to use the tools of economics to grapple with the implications of the new markets and new information sources created by advances in information technology.

LEARNING OUTCOMES

- **Economic Data Manipulation:** Students will be able to effectively use modern programming languages to clean, organize, query, summarize, visualize, and model large volumes and varieties of data.
- **Economic Data Analytics:** Students will possess a theoretical and applied understanding of the use of econometrics and statistics for descriptive and causal inference.
- **Applied Economic Theory:** Students will be able to understand and apply economic theory to understand how businesses and other organizations interact with each other and with users/customers/clients and use this understanding to guide data analysis.
- **Economic Problem Solving:** Students will be able to solve real-world data-driven business and policy problems working with economists, policy makers, data scientists and business practitioners.
- **Economic Communication:** Students will be able to communicate their research approach and findings at an excellent level, both in writing and verbally.

Department Resources

The Economics Department staff is available to assist students with all aspects of the program. If you need assistance with University procedures, help with registration, advice about internships, or need to speak with a staff member, contact us by phone, email (econ@usfca.edu) or stop by the office (M-F, 9:00am-5:00pm).

Michelle Santana	Peter Lorentzen
Program Assistant	Academic Program Director
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MSAE myUSF WEBPAGE

For your convenience, all USF, Economics Department, and Applied Economics resources are available online in one place: myUSF. [Access the MSAE pages on myUSF.](#)

ECONOMICS DEPARTMENT SLACK WORKSPACE

Students in the Economics Department can [sign up in the Department's Slack workspace](#) with their USF email (@usfca.edu, @dons.usfca.edu). By signing up, you agree to respect the [Community Guidelines and Code of Conduct](#). The Fall 2021 start class channel is “#ae_fall2021”.

SCHOLARSHIPS

Merit-based scholarships are awarded to a limited number of students upon admission to the program. These may be granted either for one year (two semesters) or two years (four semesters). Any second-year funding is contingent upon maintaining a strong academic performance over the course of the first year (a minimum overall GPA for 3.5). Students must enroll in at least 6 units each semester to receive their scholarship.

Depending on availability of funds, a limited number of additional scholarships may be granted to students as they enter their second year. These scholarships will be allocated in August, based on academic performance in the first year. Second year scholarships will only be awarded to students who completed at least 16 units of graduate credit with a 3.5 GPA.

Program requirements

Program requirements

To receive a Master of Science diploma in Applied Economics Economics you must complete the following:

BASIC REQUIREMENT

A minimum of 36 approved graduate level (600-level) credits with an overall grade point average of 3.0.

Which courses you take will depend on your previous level of preparation. Students with more preparation can jump to advanced courses more quickly.

Category	Units Needed
Mathematical Foundations Econ 615	4
Microeconomic Foundations Econ 501, 601, 603, 640, 641	4
Independent Research Econ 692 (seminar) Econ 698 (directed study) Econ 699 (thesis)	4
Professional Communication PC 680 (Graduate Program Writing) ECON 640 (Institutions Markets Platforms)	2
Data Analytics Econ 611, 612, 620-639, 663 ENVM 673, 674, 675 (GIS sequence courses) MSDS 596, 597, 598, 599 (Data Science Certificate sequence courses)	14
Electives Any courses listed above, or other Economics courses numbered 600 or higher. Other USF graduate-level courses (numbered 500 or higher) on relevant topics may be taken with prior written approval from the MSAE program director and from the course instructor.	8

OPTIONAL THESIS

Should I do a thesis?

Every student will do some kind of independent research. You want to end up with a portfolio you can post online that includes a writing/analysis sample, data visualization, and code. Most students will do this through the Econ 692 capstone course, although it's best if you have an idea and a dataset before that course starts.

The main reason to go beyond this and do a thesis is if you really love research and think you might want to pursue a PhD in economics (or business, marketing, political science, and other related fields). This gives you a chance to design and carry out your own independent project so you can see if you really like it, and so you can demonstrate to PhD admissions committees that you understand what research is really like and can do it well. If you do decide in the end that academia is not right for you, then the thesis research experience will still be valued by employers.

However, this all comes at a cost. A thesis is time-consuming. It will take over a year of work and should preoccupy you constantly. Doing a thesis means you will take fewer courses on additional technical topics, and you will have less spare time for internships or part-time jobs.

An in-between option is to ask if you can work as a research assistant (RA) on a project for a faculty member. This may or may not be paid, depending on whether they have funds available. They try to pay whenever we can, but it's a learning experience and resume builder for you either way--you can think of it as getting an extra one-on-one class for free.

Prerequisites for thesis

- 1) You must have completed at least 8 units of graduate-level classes with a GPA of 3.5 or higher.
- 2) You must find a faculty adviser with compatible interests. You can learn about some faculty research projects by attending the IDEC research presentation in fall. It is also helpful to go to faculty webpages and to look at their working papers or published papers to see if these things interest you. It's usually easiest if you already know the professor from a class, but feel free to email and ask to meet with any faculty member working in an area you are interested in. Advising a student is rewarding for the faculty (they love research!) but it is also highly time consuming, so someone may not have the capacity to take on another student.

Timeline

- 1) Spring Year 1: Pick a project and find an advisor. That way you will have at least 12 months to carry out a serious project. Follow the [instructions here](#) and complete an advisor form.

- 2) Spring Year 1: Take Econ 623 if possible. This will teach you about research design and help you formulate an idea.
- 3) Summer Year 1: Plan to work at least 20 hours/week on your thesis project, in close consultation with your advisor.
- 4) Fall Year 2: Sign up for 2 credits of Econ 699 with your advisor. Continue work on thesis.
- 5a) Spring Year 2: Sign up for 2 credits of Econ 699 with your advisor.
- 5b) Spring Year 2: Take Econ 690 or Econ 692.
- 6) End of final year--give a public thesis defense presentation to the assembled economics faculty and graduate students. Incorporate faculty feedback and submit final version.

WAIVERS AND SUBSTITUTIONS

If you wish to take a course that is not specifically listed in the catalog as fulfilling a program requirement and count it towards the program, you must receive the approval of the Academic Program Director. You should request this approval prior to starting the course, and ensure that the approval is documented by email.

If you wish to take courses outside of the Economics Department (other than those already formally approved as fulfilling program requirements, such as MSDS 596-599, ENVM 673-5) the first step is to get the approval of the course's instructor. This approval will depend on how much capacity there is in the class and whether the instructor views you as sufficiently prepared. If the instructor emails you approval, please get a copy of the syllabus (one from a previous year is fine) and send it to the Program Director for review. Again, this must be taken care of before the start of the course.

After completing the class, it is critical that you document the substitution with the Waiver/Substitution Form which must be completed and processed through the Center for Academic and Student Achievement (CASA). If this is not done then you will not get credit for the substituted class and you will not graduate. It is not uncommon for the issuance of diplomas to be delayed for several months when course substitutions are not properly approved or documented.

Special rules for MS Data Science classes

MSDS 600-level classes are not generally open to students from other programs. They require a high level of previous background in programming, linear algebra, and statistics and have very

limited space. If you are interested in taking one of these courses, please contact the MSAE program director first. The program director will place a request on your behalf only if you have maintained a GPA of 3.8 or higher in first-year classes.

Daytime MBA classes

Students may not attend classes that are part of the full-time MBA program in the School of Management, but may attend part-time classes. Full-time classes are held in the daytime. Part-time MBA classes are held at night. Courses from other programs in the School of Management are generally open to outsiders, subject to permission of the instructor.

Special Cases – Additional Course Requirements

Our students come from a variety of backgrounds—some majored in mathematical economics or computer science as undergraduates or have extensive relevant work experience. Others are using this program to enter a totally new field. In order to ensure that all our classes can start at a high level and proceed at the rapid pace needed to prepare students for the most desirable internships and jobs, we admit some students with the requirement that they complete additional foundational classes at the undergraduate level (ECON 120 and ECON 311).

Students with such requirements receive a supplement with their admissions letter indicating what additional courses they must take. Each class must be completed with a B grade or better before the end of the first year, and preferably in the first semester. These course requirements are in addition to the 36 units of graduate-level coursework required to complete the Master's program. With careful planning, the program should still not take longer than two years.

ECON 120 and ECON 311 are undergraduate courses. Students should be careful to ensure that they are also enrolling in the minimum required number of graduate units if necessary. US students receiving federal aid or loans will need to enroll in [at least 3 units of graduate-level coursework](#). International students should be careful to ensure that they maintain their visa status by enrolling in at least 6 units of graduate-level coursework each semester. For example, a first-year student with the requirements of ECON 120 and ECON 311 might take those two four-unit courses in the first semester alongside the two-unit graduate-level courses PC680 (Graduate Program Writing) and MSDS 596 and MSDS 597, for a total of 14 units.

There are two ways to exempt out of these requirements:

- Students may complete the ECON 120 requirement by attending our lower-cost online Summer Bridge Math program ECON 191 and completing an exemption exam (with a score of 85 or higher) before fall classes start
- Students may complete the ECON 311 (and ECON 120 requirement, if both are assigned) through our partnership with the MITx Micromasters program. Students who pass the

MITx course in Microeconomics with a proctored and authenticated exam score of 70 or higher before arriving at USF are exempt from both courses.

Please note that USF does not accept any exemption or transfer credits for courses completed after a student has begun the graduate program at USF. MITx summer courses cannot be applied to USF programs because grades are not finalized before USF fall classes start.

Please note that if you are required to fulfill a prerequisite course through an undergraduate-level course (and you are not taking any exemption indicated in the Special Requirements Exemptions supplement), it will be in addition to the 36 units of graduate-level coursework required to complete the Master's program.

Planning Your Graduate Program

A typical fall semester curriculum includes 4 units of mathematical foundations, 4 units of data analytics, and 2 units of microeconomics. Suitable course options are detailed below, depending on your prior level of preparation. You may also wish to complete your 2-unit professional communication requirement this semester, but do not overload yourself. You want to maintain a strong GPA to demonstrate you have attained graduate-level mastery of each subject and to ensure that you are well-prepared for subsequent advanced classes. Be aware that this will require significantly more work outside of class time than is typical of undergraduate courses.

Mathematical Foundations

All students should take Econ 615, Math for Economists, in the first semester unless they are taking Econ 120. Econ 615 is a 4-unit course that assumes familiarity with single-variable calculus.

Microeconomic Foundations

Choose one of the following 2-unit courses:

- Econ 501 (Applied Microeconomic Theory, 2 units): Best choice for students with a solid math background but little experience with microeconomics, or for economics graduates who are very familiar with microeconomic concepts but are not comfortable with the calculus tools used for advanced microeconomic analyses.
- Econ 603 (Core Microeconomic Theory, 2 units): For students who have previously done well in a calculus-based microeconomics course, or who have a very solid mathematical background and significant exposure to non-calculus economics, finance, or business coursework. This course assumes that a student is enrolled in ECON 615-1 concurrently or has completed it already.
- Students who need additional preparation in both math and microeconomics will have been instructed to take the undergraduate courses ECON 120 and/or ECON 311. These students should wait until fall of the second year to take the courses mentioned here.
- Other options:

- o It is also acceptable to take both 501 and 603. Econ 501 runs the full semester, whereas Econ 603 is an intensive half-semester course starting in October. This could be a good option if you do well in both Econ 501 and 615.
- o Econ 601 (Microeconomics: Theory and Application, 4 units). This course is a required part of the International and Development Economics (IDEC) Master's curriculum, normally taken in fall of the second year. It delves deeper into the logic and key assumptions of modern microeconomics. Suitable for students with a strong calculus-based undergraduate economics background, especially those who may be considering PhD studies in economics or other social sciences. This can be taken in addition to or instead of the other microeconomics courses mentioned here.

Data Analytics

Most students should take the following two courses in fall:

- o MSDS 596: EDA, Visualization, and Ethics (Python focus)
- o MSDS 597: Data Management (SQL focus)

Students with a very strong previous background in programming in Python or SQL (e.g. students with undergraduate degrees in computer science or related fields) may skip one or both of these courses.

Professional Communication

This does not have to be completed right away. Think carefully about your workload.

- Professional Communication 680 (Graduate Program Writing, 2 units): For students who need more practice writing clearly in English (both native and non-native speakers). Should be taken in the first year, either semester.
- Econ 640 (Institutions, Markets, and Platforms, 2 units). Students with stronger English writing skills should take this course. Stronger English skills means you received A's and B's in multiple writing-intensive social science or humanities courses in an English-only undergraduate environment. This course provides a survey of institutional economics and other recent developments in economic theory, applying them to understand the big-picture development of the digital economy. This seminar-style course develops communication skills through extensive writing and presentation assignments. This course is offered each spring.

SAMPLE 2-YEAR PROGRAM

2021F: Math (4 units), Analytics/computation (4 units), Microeconomics (2 units)

2022W (3-week intersession): Econ 621 (Data Science for Economists, 2 units). Intensive evening course for students who do not have extensive prior experience in statistical programming in the R language.

2022S: Econ 620 (Econometrics, 4 units). 4-6 additional units toward other requirements. Students with 3.5 GPA or higher become eligible for TA and RA jobs this semester.

2022X (Summer): Internship/summer job. Foreign students needing CPT status should register for Econ 696 (2 units), with help from a faculty adviser. Economics does not usually offer graduate level summer courses. Students wanting to earn additional credits may request to take courses from the School of Management.

2022F: Econ 641 (Microeconomics for the Digitized Economy, 2 units). 4-8 units toward any requirements. Part-time work/continued internship, research, or teaching assistantship. Begin full-time job applications.

2023W: No courses

2023S: Econ 692 Seminar (Independent Research requirement, 4 units). 2-6 units toward other requirements. Intensive job search and networking.

PART-TIME STUDENTS/THREE-YEAR PLAN

Students doing the Applied Economics MS program over three years will take an average of 6 units per semester for 6 semesters. Per university regulations, a study load of 6 units/semester or more is technically still considered full time. In order to maintain active status, all students should register for a minimum of 2 units every semester. Federal financial aid or loans for US students generally require enrollment in at least 3 units of graduate coursework each semester. USF Scholarships are only granted to students taking at least 6 units of coursework in a semester. International students must enroll in at least 6 units of graduate coursework each semester.

Students should inform the Academic Director if they would like to pursue a three-year plan and discuss the sequencing of their courses.

INTERNATIONAL STUDENTS

International students on F-1 or J-1 visas must maintain status as full-time students. This generally requires a minimum of 6 graduate-level credits per semester. Exceptions to the USCIS full-time requirement are made under certain circumstances. Students are always eligible to drop below full-time in their final term as long as they are completing the number of units required for their degree. Academic exceptions include improper course level placement and other academic difficulties that are outside of the student's control. Medical reasons to drop below full-time vary, but require confirmation from a licensed medical professional that the student's health will impact their academic ability.

Internships

Students are encouraged to seek out internships to gain practical work experience. For domestic students, this is simple and does not need to involve USF at all--just make your arrangements with your employer. They do *not* need to enroll in the course ECON 696: Internship unless they wish to use the internship credits towards their elective requirements.

For international students on an F-1 visa who require Curricular Practical Training (CPT) work authorization, please follow these steps:

1. Find a company that wants to hire you (paid or unpaid)
2. Work out terms, including start and end date, job title, and tasks to be accomplished/skills you will develop. The start date cannot be before the beginning of the semester, and the end date should not be after the last day of the semester unless the internship will last for two full semesters.
3. Identify an internship advisor. This can be the MSAE program director or another faculty member with whom you have a good working relationship.
4. Provide the following information to the MSAE program director and your internship advisor (if different).
 - a. Number of units (Either 2 or 4 units. 2 is all that is needed.)
 - b. Internship start date
 - c. Internship end date - No later than the last date for grade submission for the semester. December 31 for fall and May 15 for spring are suitable, but please double-check against the [academic calendar](#). If you wish to extend your internship beyond this time you will need to enroll in a new internship class for the following semester.
 - d. Job title
 - e. Part-time (20 hours or less) or Full-time (20-40 hours)?
 - f. Name of Company
 - g. Tasks to be accomplished/skills to be developed
 - h. A [directed study/internship](#) form
 - i. Current GPA
 - j. Expected program completion date (Usually this is the last day of finals in May)
5. The internship advisor will incorporate the information you provide into a syllabus and will send this along with the directed study form to CASA for approval.
6. CASA will create the Econ 696 Internship course for you to sign up for AFTER receiving the syllabus. Sign up for this course as soon as it is available.

7. Request CPT approval through the [MyISSS web portal](#). When the CPT request is created, enter the advisor's name/email address and a CPT Recommendation request will be sent to your advisor, who will fill out the recommendation form online.
8. ISSS will process the CPT approval request. [Contact them](#) for further details.

Note that you should complete Steps 1-4 at least a month before the desired start date of the internship so that your visa and employment are not delayed by bureaucratic issues.

If you and your employer wish the internship to continue more than one semester, you will need to complete all the same procedures outlined above for the new semester, including the creation of an internship class. If you wish to avoid having an interruption in your internship, please make sure to complete all processes before finals period of the previous semester. Make sure that all of your documentation indicates an updated start date after the end of the previous semester

These rules may change or there may be details the department is not aware of. Always consult with ISSS before doing anything that might change your visa status.

Internship credits count as elective credits.

More info on CPT is available [on the ISSS webpages](#) and in this [CPT instructions document](#).

University Resources

Tuition and financial aid

The [Student Financial Services office](#) offers many resources to help graduate students meet the cost of education at the University of San Francisco. The staff is equipped to help students with information on loans, employment opportunities, and payment plans to aid in paying for tuition, fees, books, and personal expenses. Students are advised to visit the Student Financial Services website for information about applying for federal aid using the Free Application for Federal Student Aid (FAFSA), as well as private loans, grants, and scholarships.

[Student Accounts](#) offers many options to facilitate tuition payment. Acceptable methods of payment include personal checks, money orders, and certified checks for in-person payment. Student Accounts also offers a payment plan to qualified students and facilitates disbursement of federal loan proceeds in association with the Office of Financial Aid.

[Tuition Breakdown](#). Tuition fees are \$1,510 per unit for AY 2021-22. The Master of Science in Applied Economics requires a total of 36 units.

Fall 2021	10 units	\$15,100	Spring 2022	8 units	\$12,080
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Fall 2022*	10 units	tbc	Spring 2023*	8 units	tbc
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Note: this is a sample schedule. Exact number of units per semester may vary.

**Final tuition for AY 2022-23 is determined in 2022.*

Student Employment

On-campus student employment positions may be available for students who wish to earn funds to support their education. After arriving on campus and successfully registering for classes, students may inquire about available positions.

[More information on student employment](#)

Lone Mountain, Room 25
(415) 422-6770

Teaching and Research Assistantships: After you complete your first semester you may become eligible to work as a Teaching Assistant (TA) or Research Assistant (RA).

Eligibility requires a GPA of at least 3.5. Those eligible will receive an email with a list of the open positions. We will advertise those positions to current students. Faculty are free to determine, based on their own interview policies, who they hire. Different faculty may have different requirements and expectations. Payment is earned income and not a tuition waiver.

Health insurance & Student Health Services

HEALTH INSURANCE REQUIREMENT

Health insurance is required for all domestic graduate students registered for 6 credit hours or more and all international students and scholars registered for at least 1 credit hour. International students on F-1 and J-1 visas are automatically enrolled and covered by the university-sponsored Student Injury and Sickness Insurance Plan. Health insurance is also required for students who reside in on-campus housing. Students must purchase the coverage or apply for a waiver in order to comply with the USF health insurance policy.

Premiums are charged in the fall semester for coverage from August - January and in the spring semester for coverage from January - August. The cost of the spring semester premium is generally slightly higher than the fall semester because the spring coverage extends through the summer months. To learn more about health insurance requirements, plan benefits, online waiver request form, waiver period, and deadlines, visit Health Promotion Services.

[More information on health insurance.](#)

University Center, Fifth Floor
hps@usfca.edu
(415) 422-5797

STUDENT HEALTH SERVICES

Dignity Health Medical Group (DHMG) physicians will provide USF students with primary health care services. All USF students (registered for credit hours) are eligible to access both clinics during regular business hours regardless of their health insurance plan. A valid USF student ID and an insurance card must be presented before receiving health care services.

If you are registered for credit hours, there is no charge associated with your office visit to DHMG clinics. However, fees may be incurred if immunization, laboratory, and radiology tests are needed to address your health concerns.

[DHMG Clinics](#)

Locations

Dignity Health (St. Mary's Office) Location: 2250 Hayes Street, 3rd Floor Appointments: (415) 750-5995	AT&T Park Care Center Location: 24 Willie Mays Plaza Appointments: (415) 947-3096
You can make an appointment at either location online using the link above. Hours for both locations: Monday-Friday, 8am-5pm. Closed on weekends and major holidays.	

University of San Francisco Graduate Student Policies

Academic honesty

As a Jesuit institution committed to *cura personalis*—the care and education of the whole person—USF has an obligation to embody and foster the values of honesty and integrity. USF upholds the standards of honesty and integrity from all members of the academic community. The Honor Code applies to every student in the Master of Science in Applied Economics Program. The USF Honor Pledge as is as follows:

I pledge to demonstrate the core values of the University of San Francisco by upholding the standards of honesty and integrity, excellence in my academic work, and respect for others in my educational experiences, including supporting USF's mission.

Adherence to standards of honesty and integrity precludes engaging in, causing, or knowingly benefiting from any violation of academic integrity. Without regard to purpose, the following violations are prohibited: cheating, plagiarism, false citations, submitting the same work for multiple assignments, submitting false data, falsifying academic documentation, abuse of library privileges, and abuse of shared electronic media.

The Applied Economics MS Program takes academic honesty very seriously. In the event of academic dishonesty in class assignments or examinations, the instructor has the right to assign an "F" with no possibility of making up the grade by means of additional work and to notify the Academic Honesty Committee. Repeated violations will result in reporting to the Academic Integrity Committee and the possibility of removal from the program and expulsion from the university.

Probation and disqualification

Any graduate student whose cumulative grade point average falls below 3.0 will be placed on academic probation. Students on academic probation who fail to raise their cumulative grade point average to 3.0 by the time they have completed the next six (6) credit hours of graduate work are subject to disqualification from the program. Students whose cumulative average falls below 2.5 in any one semester are also subject to disqualification unless otherwise noted by the specific school or college.

Grade system

The work of graduate students is evaluated and reported in terms of the following grade types:

A	Outstanding A+ = (4.0); A = (4.0); A- = (3.7)
B	Satisfactory; student meets all major course competencies B+ = (3.3); B = (3.0); B- = (2.7)
C	Student meets minimum standards for obtaining credit* C+ = (2.3); C = (2.0); C- = (1.7)
F	Failure; student does not meet minimum standards for obtaining credit F = (0.0)
I	"Incomplete" denotes an examination or required assignment which has been postponed for a serious reason after consultation with the instructor. Students who have not contacted a faculty member regarding completion of course requirements are subject to a failing grade. Students given approval to postpone course requirements must complete them on the date specified by the faculty member. If the notation is still incomplete at the close of the following semester, it is converted to a failing grade (F).
W	"Withdrawal"; a notation used by the Office of the Registrar when a student drops a course with the instructor's permission after that course's final drop date but before the withdrawal deadline for the semester.

*All graduate students are required to maintain an overall cumulative grade point average of B (3.0). Dropping below this level in any semester may result in probation or academic disqualification.

Class attendance

The Master of Science in Applied Economics graduate program strongly encourages each student to make attendance and punctuality a priority in each course. Uncommitted students harm the entire program. Part of the learning process in graduate school comes from discussions amongst students about their experiences. Moreover, students can be adversely affected because group projects require similar effort and participation from all students. Attendance also implies that a student comes to class on time and does not leave early.

If a student misses more than two classes in any one course during a semester, they may be subject to a failing grade in the course and disqualification from the graduate program. Exceptions to this may be made at the discretion of the course professor for emergency situations occurring to the student or his/her immediate family. Students are required to inform their professors and the department office as soon as possible if such an emergency arises and work with their professors to set up a plan to make-up missed work.

Credit for repeated courses

Students may repeat courses. Both the initial grade and the subsequent repeat grade will show on the academic record and count in the grade point average. The units earned in the repeated courses will not be included in the total needed for graduation, unless indicated otherwise in the catalog.

Time Limitations for Degree Completion

Master's students in the College of Arts and Sciences are allotted four years to complete all requirements for the degree. Time is counted from the beginning of a student's graduate program, regardless of any leave of absence taken. For students entering in Fall 2021, all requirements of the Master's degree must be completed by August, 2025.

Leave of Absence

Students who need to take a break from their studies for personal or other reasons, but intend to return to USF within one year, can file a [Leave of Absence Form](#). Filing a Leave of Absence will hold your place for one year. After that you would need to reapply to return to USF. You can find the Leave of Absence Form on the myUSF website.

Please note:

- No leaves of absence are allowed without **permission of the Academic Director**.
- Students who take a leave of absence will **renounce to any assigned scholarship**.

Additionally, international students who decide to take a Leave of Absence, should make an appointment with one of the ISSS advisor to discuss your plans to ensure compliance with your visa requirements.

Graduate students who choose to absent themselves from the University without filing a Leave of Absence form will be withdrawn for lack of attendance during the first semester of absence (not including summer and intersession). When a student returns and wishes to re-enroll in courses, s/he must reapply directly to the appropriate program.

Student Conduct

ALCOHOL AND DRUG POLICIES

USF complies with the Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Campuses Act Final Regulations of 1990. The University has a standard of conduct that prohibits the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees on University property or a part of University activities. The University will impose disciplinary sanctions on students and employees ranging from educational and rehabilitation efforts up to and including expulsion or termination of employment and referral for prosecution for violations of the standards of conduct.

The Economics Department encourages students who suspect they have a substance-abuse problem to seek assistance through campus resources such as Counseling and Psychological Services, Health Promotion Services, and University Ministry.

SEXUAL AND GENDER-BASED MISCONDUCT POLICY

Members of the University of San Francisco (hereinafter University) community, guests and visitors have the right to be free from sexual violence. All members of the campus community are expected to conduct themselves in a manner that does not infringe upon the rights of others. The University believes in a zero tolerance policy for sexual and/or gender-based misconduct. This policy has been developed to reaffirm these principles and to provide recourse for those individuals whose rights have been violated.

Students who believe they have been subjected to sexual and/or gender-based misconduct are encouraged to report these incidents. When an allegation of misconduct is brought to an appropriate University official, the University will respond promptly, equitably and thoroughly. This policy is intended to define University expectations and to establish a mechanism for determining when those expectations have been violated. Consistent with its commitment to addressing sexual and/or gender-based misconduct, the University complies with Title IX of the Higher Education Amendment of 1972, which prohibits discrimination on the basis of sex in education programs or activities. Sexual and gender-based misconduct, as defined in this policy, constitutes forms of sex discrimination prohibited by Title IX.

Signature Page

I have read and understood the Applied Economics MS Handbook.

I understand that I am responsible for the policies and procedures stipulated in this handbook.
If I have questions, I will contact the appropriate Department representative.

Date: _____

Student Name: _____

Student Signature: _____

Please return the completed signature page to econ@usfca.edu