You don't have to declare a concentration at all, if you prefer. One of the things that many students decide to do is get four different courses so they get a wider range of the specialty. So, for example, they might take a supply chain course, and a business intelligence course and a healthcare course, so they can get a wide range of knowledge and skill sets and that is something that is completely up to you. You decide, you can decide on day one or you can decide once you've finished your core courses. The key is you have four electives and you're using those electives to concentrate. So, you need to think about timing wise, you can't declare concentration too late in the game, because if you've done all your electives, then it will be too late, but you have plenty of time to do that, because most people don't do the electives until the end of their program.