

# CONSUMER SCIENCES, BS

## Office: 316 Adams Hall

### Family Financial Planning and Counseling Concentration

The Family Financial Planning and Counseling concentration offers students the knowledge and skills necessary for a career in financial planning and related careers. Financial planners guide clients in many aspects of their financial lives: financial goals, cash flow, taxes, retirement, college, business planning, estate planning, and insurance needs, among others. Financial counselors also counsel clients, with a focus on developing financial capability and sound personal finance principles such as reducing debt, building an emergency fund, negotiating payments, developing a budget, and similar.

The Family Financial Planning and Counseling Concentration coursework fulfills the educational requirements to sit for the CFP® certification exam that leads to the CERTIFIED FINANCIAL PLANNER™ certification registered with the Certified Financial Planner Board of Standards, Inc. The Certified Financial Planner Board of Standards Inc. owns the marks CFP®, Certified Financial Planner™ and CFP (with flame logo)®, which it awards to individuals who successfully complete initial and ongoing certification requirements. The University of Alabama does not certify individuals to use the CFP®, Certified Financial Planner™ and CFP (with flame logo)® certification marks. Only the Certified Financial Planner Board of Standards, Inc., grants CFP certification to those persons who, in addition to completing an educational requirement such as this CFP Board Registered Program, have met ethics, experience, and examination requirements.

The Family Financial Planning and Counseling Concentration coursework also fulfills the educational requirements to sit for the Accredited Financial Counselor® exam offered by the Association for Financial Counseling and Planning Education®.

### Consumer Affairs Concentration

The Consumer Affairs concentration offers an applied approach to understanding consumers in home and market environments. With coursework in consumer economics, consumer policy, consumer communications, and family resource management, the Consumer Affairs concentration prepares students for careers as consumer specialists in government, business, research, and non-profit settings.

This concentration builds students' capacity to analyze markets and matters of personal finance from the perspective of consumers, and to communicate these issues to stakeholders.

Graduates enjoy careers as analysts, entrepreneurs, sales professionals, customer care and engagement specialists, financial professionals, and similar in private, public, and non-profit sectors. The skills learned in this concentration also prepare students for law school and graduate school.

## Consumer Science Major Courses

Must earn a C- or higher in all required CSM major courses

Required for all CSM Majors		Hours
CSM 201	Indiv Family Resourc Mgt	3
CSM 204 or	Intro Personl Finan Plan	3
CSM 205	Honors Intro Pers Finan Plan	
CSM 303	Intro to Consumer Econ	3
CSM 401	Consumer Protection	3
CSM 405	Public Policy	3
ST 260 or	Statistical Data Analysis	3

BER 345	Educational Statistics	
CSM 381 or	Consumer Marketing Management	3
MKT 300	Marketing	
<b>Total Hours</b>		<b>21</b>

## Family Financial Planning and Counseling Concentration

All concentration area courses require C- or higher.

Family Financial Planning and Counseling Concentration		Hours
AC 210 or	Intro To Accounting	4
AC 211	Honors Intro To Accounting	
CSM 300	Time Value of Money	1
CSM 400	Personal Insurance Plan & Mgt	3
CSM 404	Personal Investment Plan & Mgt	3
CSM 410	Pers Retire Plan Employ Benefs	3
CSM 420	Personal Estate Planning	3
CSM 454	Personal Income Tax Mgt Planng	3
CSM 458	Spreadsheets in Fin. Decisions	3
CSM 459	Tech of Counsl in Cons Science	3
CSM 460	Finan Plan Case Study Capstone	3
HD 462 or	Interpersonal Relationships	3
HD 262 or	Marriage And Family	
TH 113 or	Voice And Diction	
COM 123	Public Speaking	
<b>Total Hours</b>		<b>32</b>

Recommended Courses		Hours
CSM 390	Field Experience	1-6
CSM 451	Consumer Demographics	3
CSM 461	Manag in High Perf Org	3

## Consumer Affairs Concentration

All concentration area courses require C- or higher.

Consumer Affairs Concentration		Hours
CSM 403	Consumer Economics	3
CSM 415	Customer Service Management	3
CSM 425	Conflict Resolution Workplace	3
CSM 437	Developing The Leader Within	3
CSM 441	Consumer Communications	3
CSM 445	Applied Digital Tools	3

Select from the following:

CSM 480 or	E-Commerce	3
CSM 435	Psychology Of Money	
CSM 451 or	Consumer Demographics	3
CSM 459	Tech of Counsl in Cons Science	
CSM 430 or	Family & Consumer Law	3
CSM 440	Max Social Media Mktg	
CSM 455 or	Research Methods and Analysis	3

CSM 461 Manag in High Perf Org

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**Total Hours** **30**

**Recommended General Elective** **Hours**

CSM 390 Field Experience 1-6

## Consumer Affairs Concentration

- Customer care and engagement specialist
- Consumer insights analyst
- Customer service manager
- State/local consumer advocate
- Advertising copywriter/editor
- Public relations/consumer engagement
- Advertising account executive
- Content creator
- Product development specialist
- Entrepreneur
- Consumer counseling
- Human resource representative
- Sales representative
- Law student
- Graduate student

## Financial Planning and Counseling Concentration

- Financial planner
- Financial counselor
- Bank/credit union staff
- Accounting office staff
- Employee benefits representative
- Insurance consultant/sales
- Retirement planner
- Cooperative Extension agent
- Credit counselor
- Estate planning professional
- Law student
- Graduate student

Learn more about opportunities in this field at the Career Center