

CONSUMER SCIENCES, MS

The Master of Science in Consumer Sciences is a 30-credit-hour degree program that offers advanced study in two complementary concentration areas.

Consumer Economics Concentration

The Consumer Economics concentration offers an applied microeconomics approach to understanding consumers in home and market environments. This concentration prepares students to continue study in a doctoral program or employment in a research-oriented setting investigating consumer decision-making, personal finance, and related family and consumer policy. This research-oriented concentration requires the successful completion of a thesis.

Family Financial Planning and Counseling Concentration

The Family Financial Planning and Counseling concentration focuses on the knowledge and skills necessary for a career in financial planning and related careers. The curriculum 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. Students who successfully complete the concentration may sit for the CFP® certification exam that leads to the CERTIFIED FINANCIAL PLANNER™ certification. The concentration also fulfills the educational requirements to sit for the Accredited Financial Counselor® exam offered by the Association for Financial Counseling and Planning Education®. Successful completion of a capstone project, practicum, or portfolio is required.

Consumer Sciences, MS	Hours
Core Courses	
HES 509 or Research Methods	3
CSM 560 Finan Plan Case Study Capstone	
BER 540 or Statistical Methods In Educ	3
CSM 558 Spreadsheets in Fin. Decisions	
BER 640 or Quantitative II	3
CSM 554 Personal Income Tax Mgt Plang	
Concentration Requirements	21
Total Hours	30

Students graduating from this program must complete a culminating experience. Students in Consumer Economics complete a thesis (6 credit hours) and a comprehensive exam. Students in Family Financial Planning and Counseling may choose from a capstone project (0-3 credit hours), a practicum (0-3 credit hours), or a comprehensive exam. Students' plans are approved and supervised by their graduate committee and/or program director.

Consumer Economics Concentration	Hours
CSM 599 Thesis Research	6
Choose from the following:	15
CSM 501 Consumer Protection	
CSM 505 Public Policy	
CSM 506 Consumer Mgt Quality Assurance	
CSM 507 Consumr Qual Mgt Facilitn Skil	
CSM 508 Consumer Quality Mgt Systems	
CSM 515 Customer Service Management	
CSM 525 Conflict Resolution Workplace	
CSM 550 Consumer Economics	

CSM 551 Consumer Demographics	
CSM 555 Research Methods and Analysis	
CSM 575 Entrepreneurship In Hes	
CSM 580 E-Commerce	
CSM 586 Principled Negotiation	
Total Hours	21

Family Financial Planning and Counseling Concentration	Hours
CSM 500 Personal Insurance Plan & Mgt	3
CSM 504 Personal Investment Plan & Mgt	3
CSM 510 Pers Retire Plan Empl Benefits	3
CSM 520 Personal Estate Planning	3
CSM 559 Techniques of Counseling in Consumer Sciences	3
Electives in area of specialization of which 3 hours may be a practicum	6
Options Include:	
CSM 581 Practicum	
or	
CSM 584 Portfolio	
CSM 525 Conflict Resolution Workplace	
CSM 530 Family And Consumer Law	
CSM 535 Psychology Of Money	
CSM 537 Developing The Leader Within	
CSM 575 Entrepreneurship In Hes	
Total Hours	21

Admission Information

The application process begins by being admitted to The University of Alabama's Graduate School. List Consumer Sciences as the major and mark either *Consumer Economics* or *Family Financial Planning and Counseling* as the intended concentration area. During the application process prospective students will submit transcripts for all previous undergraduate and graduate coursework.

Requirements:

Successful applicants will satisfy one of the following minimum standards. Meeting the minimum standard does not guarantee admission.

- 3.0/4.0 GPA or 3.0 GPA on last 60 hours, minimum of two recommendation letters, a resume, and a statement of purpose **OR**
- An acceptable MAT, GMAT or GRE entrance examination score, minimum of two recommendation letters, a resume, and a statement of purpose

Statement of Purpose:

The statement of purpose offers the graduate admissions committee insights into how an applicant's background has prepared them for graduate education, and whether the Consumer Sciences graduate program can help the prospective student meet their academic and professional goals. An applicant's statement of purpose should include the following:

- A description of intent to complete either the Accelerated Master's Program (for current UA undergraduates only), the M.S. with a concentration in consumer economics (which requires a thesis), or the M.S. with a concentration in family financial planning and

counseling (which requires a culminating experience other than a thesis).

- A description of the applicant's educational and/or career goals and how the intended degree program will help the applicant reach those goals.
- A description of any experiences that demonstrate the applicant's commitment to pursuing graduate training. For example, prior academic achievements, research and/or publication experiences, professional experiences, volunteer activities, or any other formative experiences.
- A brief description of how the applicant became aware of our graduate programs. This helps the department reach out to additional prospective students.
- Anything else the applicant would like our faculty to know when evaluating your application.

Keep in mind that the M.S. in Consumer Sciences curriculum is writing-intensive; this statement of purpose serves as a writing sample for possible admission to the program.

Prerequisites Note:

Students are best prepared for the M.S. in Consumer Sciences when they have successfully completed courses in introductory microeconomics (such as EC 110 at UA), elementary statistics (such as ST 260 or BER 345 at UA), and introductory personal finance or financial planning (such as CSM 204 at UA). Applicants who have not completed these or similar courses with a grade of C or higher may be advised to complete one or more of the following courses: CSM 517 Financial Planning Foundations (1 credit), CSM 518 Stat Foundations Consumer Sci (1 credit), and CSM 519 Consumer Economics Foundations (1 credit).

Prerequisite courses may be waived by the graduate coordinator in consultation with the graduate admissions committee. In the absence of these or when a timely decision must be made to meet an imminent deadline, the Department Head may make the decision. Circumstances for waiver include:

- Successful completion of a demonstrably similar course.
- Two or more years of closely#related work experience. Applicants must describe in the Statement of Purpose how their work experience supplants the need for the prerequisite coursework.
- Hold, in good standing, a designation such as Certified Public Accountant (CPA), Chartered Life Underwriter (CLU), Certified Financial Planner® (CFP®), Chartered Financial Consultant (ChFC), Chartered Financial Analyst (CFA), applicable FINRA licenses, Accredited Financial Counselor (AFC), or similar.
- Previously earned a graduate degree in a closely#related field.

See the Admission Criteria section of this catalog for more information.