FINANCIAL COUNSELING AND PLANNING

Administered by the Department of Human Development and Family Studies. Leading to the degree bachelor of science.

The Financial Counseling and Planning curriculum prepares students for careers in family financial services. Financial Counseling and Planning is a growing career field and appeals to students who want to work with individuals and families to help them meet their financial goals and improve their financial capability to better meet financial challenges. Coursework provides students with the family resource management and interpersonal skills needed to help families remain financially secure. Based on individual specific career goals, students may select courses that lead to fulfilling the education requirements for the leading designations and certifications in financial counseling and planning. Graduates of the program are prepared for employment in personal banking, financial services, insurance, financial counseling and planning, and human service organizations. Laboratory and practicum opportunities exist in the Iowa State University Financial Counseling Clinic and with industry partners. A field experience encourages students to apply their studies and to experience the profession in real-world settings.

Total credits required: 120
Financial Counseling and Planning core (AFC exam ready): 24 credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 102</td>
<td>Individual and Family Development, Health, and Well-being</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 239</td>
<td>Consumer Issues</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 270</td>
<td>Family Communications and Relationships</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 283</td>
<td>Personal and Family Finance</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 317</td>
<td>Field Experiences</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 341</td>
<td>Household Finance and Policy</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 383</td>
<td>Fundamentals of Financial Planning</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 489</td>
<td>Financial Counseling</td>
<td>2</td>
</tr>
<tr>
<td>HD FS 489L</td>
<td>Financial Counseling Laboratory</td>
<td>1</td>
</tr>
</tbody>
</table>

Total Credits: 24

Emphasis: 15-16 credits from courses listed below.

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 234</td>
<td>Adult Development</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 249</td>
<td>Parenting and Family Diversity Issues</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 360</td>
<td>Housing and Services for Families and Children</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 369</td>
<td>Research Methods in Human Development and Family Studies</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 377</td>
<td>Aging and the Family</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 378</td>
<td>Retirement Planning and Employee Benefits</td>
<td>*</td>
</tr>
<tr>
<td>HD FS 395</td>
<td>Children, Families, and Public Policy</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 449</td>
<td>Program Evaluation and Proposal Writing</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 479</td>
<td>Family Interaction Dynamics</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 482</td>
<td>Family Savings and Investments</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 484</td>
<td>Estate Planning for Families</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 485</td>
<td>Capstone: Family Financial Planning</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 491</td>
<td>Internship</td>
<td>4</td>
</tr>
<tr>
<td>FIN 361</td>
<td>Personal Risk Management and Insurance</td>
<td>*</td>
</tr>
</tbody>
</table>

* Required elective to meet CFP® education requirements.

Communications and Library: 13 credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 150</td>
<td>Critical Thinking and Communication</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 250</td>
<td>Written, Oral, Visual, and Electronic Composition</td>
<td>3</td>
</tr>
<tr>
<td>One of the following:</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>SP CM 212</td>
<td>Fundamentals of Public Speaking</td>
<td></td>
</tr>
<tr>
<td>COMST 102</td>
<td>Introduction to Interpersonal Communication</td>
<td></td>
</tr>
<tr>
<td>COMST 218</td>
<td>Conflict Management</td>
<td></td>
</tr>
<tr>
<td>LIB 160</td>
<td>Information Literacy</td>
<td>1</td>
</tr>
<tr>
<td>One of the following:</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>ENGL 302</td>
<td>Business Communication</td>
<td></td>
</tr>
<tr>
<td>ENGL 309</td>
<td>Proposal and Report Writing</td>
<td></td>
</tr>
<tr>
<td>ENGL 314</td>
<td>Technical Communication</td>
<td></td>
</tr>
</tbody>
</table>

Total Credits: 13

Natural Sciences and Mathematical Disciplines: 10 credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>STAT 101</td>
<td>Principles of Statistics</td>
<td>4</td>
</tr>
<tr>
<td>Computer Science course</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>ACCT 284</td>
<td>Financial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>or MATH, STAT, or Natural Sciences course from approved HD FS list</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Credits: 10

Social Sciences: 9 credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 101</td>
<td>Principles of Microeconomics</td>
<td>3</td>
</tr>
<tr>
<td>SOC 134</td>
<td>Introduction to Sociology</td>
<td>3</td>
</tr>
<tr>
<td>ANTHR, ECON, POL S, PSYCH, or SOC course</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

Total Credits: 9

Humanities: 6 credits

Humanities course from approved HD FS list | 6

Total Credits: 6
**Financial Counseling and Planning**

**HD FS orientation: 1 credit**

HD FS 110 Freshman Learning Community Orientation 1  
or HD FS 111 New Transfer Student Seminar

**Electives: 41-42 credits as needed to equal 120 total credits**

Courses from accounting, community and regional planning, economics, family and consumer sciences education, finance, gerontology, human development and family studies, journalism, management, marketing, political science, psychology, and sociology are suggested.

**Total credits: 120 credits**

U.S. Diversity and International Perspectives Requirement: Students fulfill the U.S. Diversity and International Perspectives Requirement by choosing three credits of coursework from each of the university-approved lists.

**Financial Counseling and Planning**

**Freshman**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 102</td>
<td>3</td>
<td>ACCT 284</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 110</td>
<td>1</td>
<td>SOC 134</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 283</td>
<td>3</td>
<td>Computer science course**</td>
<td>3</td>
</tr>
<tr>
<td>LIB 160</td>
<td>1</td>
<td>Humanities course**</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 150</td>
<td>3</td>
<td>Emphasis course</td>
<td>3</td>
</tr>
<tr>
<td>RELIG 205 (humanities course)</td>
<td>3</td>
<td>PSYCH 131 (recommended elective)</td>
<td>1</td>
</tr>
</tbody>
</table>

| Total Credits | 14 | 16 |

**Sophomore**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 239</td>
<td>3</td>
<td>Emphasis course</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 341</td>
<td>3</td>
<td>ECON 101 (or COMST 212 or COMST 218)</td>
<td>3</td>
</tr>
<tr>
<td>STAT 101</td>
<td>4</td>
<td>SP CM 212 (or COMST 212 or 218)</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 250</td>
<td>3</td>
<td>Humanities Course**</td>
<td>3</td>
</tr>
<tr>
<td>HD FS 383</td>
<td>3</td>
<td>Elective*</td>
<td>3</td>
</tr>
</tbody>
</table>

| Total Credits | 16 | 15 |

**Junior**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 270</td>
<td>3</td>
<td>HD FS 317</td>
<td>3</td>
</tr>
<tr>
<td>Emphasis course</td>
<td>3</td>
<td>HD FS 489</td>
<td>2</td>
</tr>
<tr>
<td>Emphasis course</td>
<td>3</td>
<td>ENGL 302 (or ENGL 309 or ENGL 314)</td>
<td>3</td>
</tr>
<tr>
<td>Electives</td>
<td>3</td>
<td>Emphasis course</td>
<td>3</td>
</tr>
</tbody>
</table>

**Senior**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emphasis course</td>
<td>3</td>
<td>HD FS 491</td>
<td>4</td>
</tr>
<tr>
<td>ANTHRO, ECON, POL S, PSYCH or SOC</td>
<td>3 Electives*</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Electives*</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HD FS 489L</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Total Credits | 14 | 14 |

* Electives: Courses from accounting, community and regional planning, economics, family and consumer sciences education, finance, gerontology, human development and family studies, journalism, management, marketing, political science, psychology, and sociology are suggested.

** See HD FS General Education Selections sheet for course options.

Students in Financial Counseling and Planning fulfill the US Diversity and International Perspectives Requirement by choosing three credits of coursework from each of the university-approved lists. This sequence is only an example. The number of credits taken each semester should be based on the individual student’s situation. Factors that may affect credit hours per semester include student ability, employment, health, activities, and grade point consideration.