

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, offering three Emphases: Financial Planning, Financial Counseling or Family Financial Studies. 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 a path that leads 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. An internship encourages students to apply their studies and to experience the profession in real-world settings.

Total credits required: 120

Communications and Library: 13 credits

| | | |
|-----------------------|---|-----------|
| ENGL 150 | Critical Thinking and Communication | 3 |
| ENGL 250 | Written, Oral, Visual, and Electronic Composition | 3 |
| One of the following: | | 3 |
| SP CM 212 | Fundamentals of Public Speaking | |
| COMST 102 | Introduction to Interpersonal Communication | |
| COMST 218 | Conflict Management | |
| LIB 160 | Information Literacy | 1 |
| One of the following | | 3 |
| ENGL 302 | Business Communication | |
| ENGL 309 | Proposal and Report Writing | |
| ENGL 314 | Technical Communication | |
| Total Credits | | 13 |

Natural Sciences and Mathematical Disciplines: 10 credits

| | | |
|--|--------------------------|-----------|
| STAT 101 | Principles of Statistics | 4 |
| Computer Science course | | 3 |
| ACCT 284 | Financial Accounting | 3 |
| or MATH, STAT, or Natural Sciences course from approved HD FS list | | |
| Total Credits | | 10 |

Social Sciences: 9 credits

| | | |
|--|------------------------------|----------|
| ECON 101 | Principles of Microeconomics | 3 |
| SOC 134 | Introduction to Sociology | 3 |
| ANTHR, ECON, POL S, PSYCH, or SOC course | | 3 |
| Total Credits | | 9 |

Humanities: 9 credits

| | | |
|--|--|----------|
| Humanities course from approved HD FS list | | 9 |
| Total Credits | | 9 |

HD FS orientation: 1 credit

| | | |
|----------------------|---|----------|
| HD FS 110 | Freshman Learning Community Orientation | 1 |
| or HD FS 111 | New Transfer Student Seminar | |
| Total Credits | | 1 |

Human development and family studies core: 19-20 credits

| | | |
|----------------------|--|--------------|
| HD FS 102 | Individual and Family Development, Health, and Well-being | 3 |
| HD FS 369 | Introduction to Research in Human Development and Family Studies | 3 |
| HD FS 418B | Professional Practice Reflection/Discussion: Internships | 2 |
| HD FS 449 | Program Evaluation and Proposal Writing | 3 |
| HD FS 491 | Internship | 8-9 |
| Total Credits | | 19-20 |

Financial Counseling and Planning core (AFC exam ready): 13 credits

| | | |
|----------------------|------------------------------------|-----------|
| HD FS 283 | Personal and Family Finance | 3 |
| HD FS 341 | Household Finance and Policy | 3 |
| HD FS 383 | Fundamentals of Financial Planning | 3 |
| HD FS 489 | Financial Counseling | 2 |
| HD FS 489L | Financial Counseling Laboratory | 2 |
| Total Credits | | 13 |

Emphasis: 15-18 credits

Choose an emphasis of Family Financial Counseling, Family Financial Planning or Family Financial Studies, see below for curriculum.

Electives: 27-31 credits as needed to equal 120 total credits

Courses from accounting, architecture, art, and design, community and regional planning, economics, family and consumer sciences education, finance, gerontology, interior design, 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.

Emphasis 1: Family Financial Counseling (AFC exam ready): 18 credits

| | | |
|-----------|--|---|
| HD FS 239 | Housing and Consumer Issues | 3 |
| HD FS 249 | Parenting and Family Diversity Issues | 3 |
| HD FS 270 | Family Communications and Relationships | 3 |
| HD FS 360 | Housing and Services for Families and Children | 3 |
| HD FS 377 | Aging and the Family | 3 |

| | | |
|----------------------|---------------------------------------|-----------|
| HD FS 395 | Children, Families, and Public Policy | 3 |
| Total Credits | | 18 |

OR Emphasis 2: Family Financial Planning (CFP exam ready): 15 credits

| | | |
|----------------------|--|-----------|
| HD FS 378 | Retirement Planning and Employee Benefits | 3 |
| HD FS 482 | Family Savings and Investments | 3 |
| HD FS 484 | Estate Planning for Families | 3 |
| HD FS 485 | Capstone Course in Family Financial Planning | 3 |
| FIN 361 | Personal Risk Management and Insurance | 3 |
| Total Credits | | 15 |

OR

Emphasis 3: Family Financial Studies: 18 credits

Select 18 credits from either Emphasis 1 or Emphasis 2

Financial Counseling and Planning, B.S.-family financial studies emphasis

Freshman

| Fall | Credits Spring | Credits |
|-------------------------------|------------------------------------|-----------|
| HD FS 102 | 3 ACCT 284 | 3 |
| HD FS 110 | 1 SOC 134 | 3 |
| HD FS 283 | 3 Computer science course** | 3 |
| LIB 160 | 1 Humanities course** | 3 |
| ENGL 150 | 3 Area of emphasis course | 3 |
| RELIG 205 (humanities course) | 3 PSYCH 131 (recommended elective) | 1 |
| 14 | | 16 |

Sophomore

| Fall | Credits Spring | Credits |
|-----------|--|-----------|
| HD FS 369 | 3 Area of emphasis course | 3 |
| HD FS 341 | 3 ECON 101 (or COMST 212 or COMST 218) | 3 |
| STAT 101 | 4 SP CM 212 (or COMST 212 or 218) | 3 |
| ENGL 250 | 3 Humanities Course** | 3 |
| HD FS 383 | 3 Elective* | 3 |
| 16 | | 15 |

Junior

| Fall | Credits Spring | Credits |
|-------------------------|--------------------------------------|-----------|
| HD FS 489 | 2 HD FS 449 | 3 |
| Area of emphasis course | 3 HD FS 489L ⁺ | 2 |
| Area of emphasis course | 3 ENGL 302 (or ENGL 309 or ENGL 314) | 3 |
| Electives | 3 Area of emphasis course | 3 |
| Humanities | 3 Electives* | 6 |
| 14 | | 17 |

Senior

| Fall | Credits Spring | Credits |
|--|---------------------------|---------|
| Area of emphasis course | 3 HD FS 491 (8-9 credits) | 9 |
| ANTHRO, ECON, POL S, PSYCH or SOC ^{social sciences} | 3 Electives* | 5 |

| | | |
|----------------|-------|-------|
| Electives* | 6 | |
| HD FS 418B *** | 2 | |
| | <hr/> | <hr/> |
| | 14 | 14 |

Total Credits: 120

+ HD FS 489L can be repeated for up to four credits.

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

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

*** HD FS 418B is prerequisite to HD FS 491, Internship, and requires junior classification. HD FS 491 Reservation Request is due every September 15th for spring internship and every February 15th for summer and fall internship.

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.

Financial Counseling and Planning, B.S.-financial counseling emphasis

Freshman

| Fall | Credits Spring | Credits |
|--|------------------------------------|-----------|
| HD FS 102 | 3 ACCT 284 | 3 |
| HD FS 110 | 1 SOC 134 | 3 |
| HD FS 283 | 3 Computer science elective** | 3 |
| LIB 160 | 1 Humanities course** | 3 |
| ENGL 150 | 3 Electives* | 3 |
| RELIG 205 ^{Humanities course} | 3 PSYCH 131 (recommended elective) | 1 |
| 14 | | 16 |

Sophomore

| Fall | Credits Spring | Credits |
|-----------|---|-----------|
| HD FS 341 | 3 HD FS 249 | 3 |
| HD FS 369 | 3 HD FS 270 | 3 |
| STAT 101 | 4 Humanities course** | 3 |
| ENGL 250 | 3 ECON 101 | 3 |
| HD FS 239 | 3 SP CM 212 (or COMST 212 or COMST 218) | 3 |
| 16 | | 15 |

Junior

| Fall | Credits Spring | Credits |
|------------|--------------------------------------|-----------|
| HD FS 383 | 3 HD FS 449 | 3 |
| HD FS 360 | 3 ENGL 302 (or ENGL 309 or ENGL 314) | 3 |
| HD FS 377 | 3 HD FS 489L ⁺ | 2 |
| HD FS 489 | 2 Electives* | 5 |
| Electives* | 3 ENGL 302 | 3 |
| 14 | | 16 |

| Senior | | |
|--|---------------------------|----------------|
| Fall | Credits Spring | Credits |
| ANTHR, ECON, POL S, PSYCH or SOC** ^{Social science course} | 3 HD FS 491 (8-9 credits) | 9 |
| HD FS 418B (***) | 2 Electives* | 6 |
| Electives* | 9 | |
| | 14 | 15 |
| Total Credits: 120 | | |

+ HD FS 489L can be repeated for up to four credits.

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

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

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US Diversity and International Perspectives Requirement: 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.

Financial Counseling and Planning, B.S.-financial planning emphasis

| Freshman | | |
|--|------------------------------------|----------------|
| Fall | Credits Spring | Credits |
| HD FS 102 | 3 ACCT 284 | 3 |
| HD FS 110 | 1 SOC 134 | 3 |
| HD FS 283 | 3 Computer Science course** | 3 |
| LIB 160 | 1 Humanities course** | 3 |
| ENGL 150 | 3 Electives* | 3 |
| RELIG 205 ^{Humanities course} | 3 PSYCH 131 (recommended elective) | 1 |
| | 14 | 16 |

| Sophomore | | |
|------------------|---|----------------|
| Fall | Credits Spring | Credits |
| HD FS 341 | 3 HD FS 378 | 3 |
| HD FS 369 | 3 ECON 101 | 3 |
| STAT 101 | 4 HD FS 383 | 3 |
| ENGL 250 | 3 SP CM 212 (or COMST 102 or COMST 218) | 3 |
| HD FS 383 | 3 Electives* | 3 |
| | 16 | 15 |

| Junior | | |
|---------------|----------------------------|----------------|
| Fall | Credits Spring | Credits |
| HD FS 482 | 3 HD FS 449 | 3 |
| HD FS 489 | 2 HD FS 489L ^{^+} | 2 |

| | | |
|--|--------------------------------------|-----------|
| ANTHRO, ECON, POL S, PSYCH OR SOC** | 3 ENGL 302 (or ENGL 309 or ENGL 314) | 3 |
| Electives* | 6 HD FS 484 | 3 |
| | Electives* | 4 |
| | 14 | 15 |

| Senior | | |
|------------------|------------------------------------|----------------|
| Fall | Credits Spring | Credits |
| HD FS 418B (***) | 2 HD FS 485 | 3 |
| FIN 361 | 3 HD FS 491 ^{8-9 credits} | 9 |
| Electives* | 10 Electives* | 3 |
| | 15 | 15 |

Total Credits: 120

+ Normal 0 false false false EN-US X-NONE X-NONE HD FS 489L can be repeated for up to four credits.

* Normal 0 false false false EN-US X-NONE X-NONE **Electives:** Courses from accounting, architecture, art, and design, community and regional planning, economics, family and consumer sciences education, finance, gerontology, interior design, journalism, management, marketing, political science, psychology, and sociology are suggested.

** Normal 0 false false false EN-US X-NONE X-NONE /* Style Definitions */ table.MsoNormalTable {mso-style-name:"Table Normal"; mso-tstyle-rowband-size:0; mso-tstyle-colband-size:0; mso-style-noshadow:yes; mso-style-priority:99; mso-style-parent:""; mso-padding-alt:0in 5.4pt 0in 5.4pt; mso-para-margin-top:0in; mso-para-margin-right:0in; mso-para-margin-bottom:10.0pt; mso-para-margin-left:0in; line-height:115%; mso-pagination:widow-orphan; font-size:11.0pt; font-family:"Calibri","sans-serif"; mso-ascii-font-family:Calibri; mso-ascii-theme-font:minor-latin; mso-hansi-font-family:Calibri; mso-hansi-theme-font:minor-latin; mso-bidi-font-family:"Times New Roman"; mso-bidi-theme-font:minor-bidi;} See HD FS General Education Selections sheet for course options.

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