

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

HD FS 102	Individual and Family Development, Health, and Well-being	3
HD FS 239	Consumer Issues	3
HD FS 270	Family Communications and Relationships	3
HD FS 283	Personal and Family Finance	3
HD FS 317	Field Experiences	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	1
Total Credits		24

Emphasis: 15-16 credits from courses listed below.

HD FS 234	Adult Development	3
HD FS 249	Parenting and Family Diversity Issues	3
HD FS 360	Housing and Services for Families and Children	3
HD FS 369	Research Methods in Human Development and Family Studies	3
HD FS 377	Aging and the Family	3

HD FS 378	Retirement Planning and Employee Benefits *	3
HD FS 395	Children, Families, and Public Policy	3
HD FS 449	Program Evaluation and Proposal Writing	3
HD FS 479	Family Interaction Dynamics	3
HD FS 482	Family Savings and Investments *	3
HD FS 484	Estate Planning for Families *	3
HD FS 485	Capstone: Family Financial Planning *	3
HD FS 491	Internship	4
FIN 361	Personal Risk Management and Insurance *	3

* Required elective to meet CFP® education requirements.

Communications and Library: 13 credits

ENGL 150	Critical Thinking and Communication	3
ENGL 250	Written, Oral, Visual, and Electronic Composition	3
LIB 160	Information Literacy	1
One of the following:		3
SP CM 212	Fundamentals of Public Speaking	
COMST 211	Interpersonal Communication	
COMST 218	Conflict Management	
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: 6 credits

Humanities course from approved HD FS list		6
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Total Credits 6

HD FS orientation: 1 credit

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

Total Credits **1**

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

Courses from accounting, community and regional planning, economics, 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**

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 Emphasis course	3
RELIG 205 (humanities course)	3 PSYCH 131 (recommended elective)	1
	14	16

Sophomore

Fall	Credits Spring	Credits
HD FS 239	3 Emphasis course	3
HD FS 341	3 ECON 101	3
STAT 101	4 SP CM 212, COMST 211, or COMST 218	3
ENGL 250	3 Humanities Course**	3
HD FS 383	3 Elective*	3
	16	15

Junior

Fall	Credits Spring	Credits
HD FS 270	3 HD FS 317	3
Emphasis course	3 HD FS 489	2
Emphasis course	3 ENGL 302, 309, or 314	3
Electives	3 Emphasis course	3

Humanities	3 Electives*	6
	15	17

Senior

Fall	Credits Spring	Credits
Emphasis course	3 HD FS 491	4
ANTHR, ECON, POL S, PSYCH or SOC (social sciences)	3 Electives*	10
Electives*	7	
HD FS 489L	1	
	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.