

# 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.

## Student Learning Outcomes

Financial Counseling and Planning graduates are prepared to:

1. Help individuals and families make personal finance decisions using time value of money calculations.
2. Deliver professional, competent, and ethical financial counseling and planning services to clients.
3. Apply principles of client psychology within consumer and financial decision making.
4. Measure individual and family financial health and use these measures to create a comprehensive personal financial plan.
5. Attain the leading designations in financial counseling and planning. Upon graduation students have completed the educational requirements for the CERTIFIED FINANCIAL PLANNER™ and Accredited Financial Counselor® designations.

## Total credits required: 120

### Financial Counseling and Planning core (AFC & CFP exam ready): 39 credits

HD FS 102	Human Development	3
or PSYCH 230	Developmental Psychology	
HD FS 239	Consumer Issues	3
HD FS 270	Family Communications and Relationships	3
HD FS 283	Personal and Family Finance	3

HD FS 317G	Field Experiences: Family Finance Programs	1-6
HD FS 341	Income Tax Planning for Families	3
HD FS 378	Retirement Planning and Employee Benefits	3
HD FS 383	Fundamentals of Financial Planning	3
HD FS 384	Family Insurance Planning	3
or FIN 361	Personal Risk Management and Insurance	
HD FS 482	Family Savings and Investments	3
or FIN 320	Investments	
HD FS 484	Estate Planning for Families	3
HD FS 485	Capstone: Family Financial Planning	3
HD FS 489	Financial Counseling	2
HD FS 489L	Financial Counseling Laboratory	1

**Total Credits 37-42**

## Communications and Library: 13 credits

ENGL 150	Critical Thinking and Communication	3
ENGL 250	Written, Oral, Visual, and Electronic Composition	3
LIB 160	Introduction to College Level Research	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
AGEDS 327	Survey of Agriculture and Life Sciences Communication	
ENGL 302	Business Communication	
ENGL 309	Proposal and Report Writing	
ENGL 314	Technical Communication	

**Total Credits 13**

## Natural Sciences and Mathematical Disciplines: 10 credits

ACCT 284	Financial Accounting	3
COM S 113	Introduction to Spreadsheets and Databases	3
or Computer Science course		3
STAT 101	Principles of Statistics	4

**Total Credits 13**

## Social Sciences: 9 credits

ECON 101	Principles of Microeconomics	3
SOC 134	Introduction to Sociology	3
or PSYCH 280	Social Psychology	

Social Science course from approved general education options 3

**Total Credits** 9

### Humanities: 6 credits

Humanities course from approved general education options 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: 42 credits as needed to equal 120 total credits

Recommended HD FS Electives (part of total electives).

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 395	Children, Families, and Public Policy	3
HD FS 449	Program Evaluation and Proposal Writing	3
HD FS 479	Family Dynamics Through a Social and Cultural Lens	3
HD FS 491	Internship	4

Other recommended electives include courses from accounting, community and regional planning, economics, finance, gerontology, human development and family studies, journalism, management, marketing, political science, psychology, and sociology.

### 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.

## The courses listed in this section are approved general education course options for this major.

**Natural Sciences and Mathematics:** 9 credits total (3 credits from list below). Coursework designed to facilitate students' understanding of the structure and behavior of the natural world and appreciate mathematics as a valuable tool of the sciences and an intrinsically important way of thinking.

Computer Science (COM S)

Accounting (ACCT)

Mathematics (MATH)

Statistics (STAT)

**Social Sciences:** 9 credits. Coursework designed to help students develop an understanding of the principal methods of studying human behavior and an understanding of the structure and functioning of institutions.

ACCT 215	Legal Environment of Business	3
AESHM 421	Developing Global Leadership: Maximizing Human Potential	3
AF AM 330	Ethnic and Race Relations	3
A M D 165	Dress, Appearance, and Diversity in U.S. Society	3
A M D 362	Cultural Perspectives of Global Dress	3
A M D 467	Consumer Studies in Apparel and Fashion Products	3
AM IN 310	Contemporary Topics in American Indian Studies	3
AM IN 315	Archaeology of North America	3
AM IN 322	Peoples and Cultures of Native North America	3
Anthropology (ANTHR) - except 202		
Economics (ECON)		
FS HN 342	World Food Issues: Past and Present	3
INTST 235	Introduction to International Studies	3
LING 219	Introduction to Linguistics	3
LING 471	Language and Reading Development in Children	3
Political Science (POL S)		
Psychology (PSYCH) - except 131		
Sociology (SOC), including Criminal Justice (CJ ST)		
WGS 201	Introduction to Women's and Gender Studies	3
WGS 203	Introduction to Lesbian Communities	3
WGS 301	International Perspectives on Women and Gender	3
WGS 320	Ecofeminism	3
WGS 327	Gender and Sexualities in Society	3
WGS 328	Sociology of Masculinities and Manhood	3
WGS 346	Psychology of Women	3
WGS 350	Women of Color in the U.S	3
WGS 385	Women in Politics	3

**Humanities:** 6 credits. Coursework designed to assist students to develop an understanding of human cultural heritage and history, and an appreciation of reasoning and the aesthetic value of human creativity.

AESHM 342	Aesthetics of Consumer Experience	3
AF AM 201	Introduction to African American Studies	3

AF AM 334	Africana Religions	3
AF AM 347	Studies in African American Literature	3
AF AM 353	History of African Americans I	3
AF AM 354	History of African Americans II	3
A M D 257	Museum Studies	3
A M D 354	Euro-American Dress History: Prehistoric to Mid-19th Century	3
A M D 356	Euro-American Dress History: Mid-19th Century to the Present	3
AM IN 210	Introduction to American Indian Studies	3
AM IN 240	Introduction to American Indian Literature	3
AM IN 346	American Indian Literature	3
ARCH 221	Histories and Theories of Architecture to 1750	3
ARCH 420	Topics in American Architecture	3
Art History (ART H)		
American Sign Language (ASL)		
Classical Studies (CL ST)		
DANCE 270	Dance Appreciation	3
DANCE 360	History and Philosophy of Dance	3
DSN S 183	Design in Context	3
ENGL 201	Introduction to Literature	3
ENGL 225	Survey of British Literature to 1800	3
ENGL 226	Survey of British Literature since 1800	3
ENGL 227	Survey of American Literature to 1865	3
ENGL 228	Survey of American Literature since 1865	3
ENGL 237	Survey of Film History	3
ENGL 240	Introduction to American Indian Literature	3
History (HIST)		
HSP M 260	Global Tourism Management	3
MUSIC 102	Introduction to Music Listening	3
MUSIC 302	Masterpieces of Music and Art in Western Culture.	3
MUSIC 304	History of American Rock 'n' Roll	3
MUSIC 383	History of Music I	3
MUSIC 384	History of Music II	3
Philosophy (PHIL)		
Religious Studies (RELIG)		
THTRE 106	Introduction to the Performing Arts	3
THTRE 110	Theatre and Society	3
THTRE 465	Theatre History: Ancient to 19th Century	3
THTRE 466	Theatre History: 19th Century to Present	3
WGS 201	Introduction to Women's and Gender Studies	3
WGS 336	Religion, Sex and Gender	3
WGS 338	Feminist Philosophy	3

WGS 345	Women and Literature: Selected Topics	3
WGS 370	Studies in English Translation	3
WGS 374	Sex, Gender, and Culture in the Ancient Mediterranean World	3

World Languages and Cultures (ARABC, CHIN, FRNCH, GER, GREEK, RUS, SPAN)

## Financial Counseling and Planning

### Freshman

Fall	Credits Spring	Credits
COM S 113	3 ENGL 250	3
ENGL 150	3 HD FS 102 or PSYCH 230	3
HD FS 110 or 111	1 HD FS 283	3
HD FS 239	3 STAT 101	4
ECON 101	3 ACCT 215, ECON 102, or INTST 235 (Or Social Sciences Course)	3
LIB 160	1	
<b>14</b>		<b>16</b>

### Sophomore

Fall	Credits Spring	Credits
ACCT 284	3 HD FS 383	3
HD FS 270	3 PHIL 230, 235, or RELIG 205 (Or Humanities Courses)	3
PSYCH 280 or SOC 134	3 Electives*	9
SP CM 212, COMST 211, or COMST 218	3	
PHIL 230, 235, or RELIG 205 (Or Humanities Course)	3	
<b>15</b>		<b>15</b>

### Junior

Fall	Credits Spring	Credits
ENGL 302, 309, 314, or AGEDS 327	3 HD FS 378	3
HD FS 341	3 HD FS 384 or FIN 361	3
Electives*	9 Electives*	9
<b>15</b>		<b>15</b>

### Senior

Fall	Credits Spring	Credits
HD FS 482 or FIN 320	3 HD FS 317G	1-6
HD FS 489	2 HD FS 484	3
HD FS 489L	1 HD FS 485	3

Electives*	9 Electives*	6
	<b>15</b>	<b>13-18</b>

\* 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 Approved General Education 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.

The **Financial Counseling and Planning** minor may be earned by completing 15 credits

HD FS 283	Personal and Family Finance	3
Twelve credits from the following:		12
HD FS 239	Consumer Issues	
HD FS 341	Income Tax Planning for Families	
HD FS 378	Retirement Planning and Employee Benefits	
HD FS 383	Fundamentals of Financial Planning	
HD FS 384	Family Insurance Planning	
HD FS 482	Family Savings and Investments	
HD FS 484	Estate Planning for Families	
HD FS 485	Capstone: Family Financial Planning	
HD FS 489	Financial Counseling	
HD FS 489L	Financial Counseling Laboratory	
<b>Total Credits</b>		<b>15</b>

## Graduate Programs

A Master's degree in Family and Consumer Sciences (MFCS) with a specialization in Family Financial Planning as well as a Family Financial Planning certificate are available. More information can be found at: <https://online.hs.iastate.edu/graduate-degrees/family-financial-planning/>.