

CONSUMER SCIENCES, BS

The Department of Consumer Sciences prepares students for leadership roles in business, government, and non-profit settings. Students in this major have interests in personal finance, consumer behavior, marketing, public policy, consumer engagement, conflict resolution, and related fields that require the expertise of professionals who understand the role consumers play in today's markets. In addition to core courses that provide the foundation for understanding consumers in their economic, political, and home environments, the Consumer Sciences curriculum offers two concentrations. The Consumer Sciences major with no concentration provides a flexible curriculum and may be particularly appealing for double-majors or students preparing for professional degrees (e.g., graduate or law school).

Family Financial Planning and Counseling Concentration

The Family Financial Planning and Counseling concentration offers students the knowledge and skills necessary for a career in financial planning and related careers. Financial planners guide clients in many aspects of their financial lives: financial goals, cash flow, taxes, retirement, college, business planning, estate planning, and insurance needs, among others. Financial counselors also counsel clients, with a focus on developing financial capability and sound personal finance principles such as reducing debt, building an emergency fund, negotiating payments, developing a budget, and similar.

The Family Financial Planning and Counseling Concentration coursework 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. The Certified Financial Planner Board of Standards Inc. owns the marks CFP®, Certified Financial Planner™ and CFP (with flame logo)®, which it awards to individuals who successfully complete initial and ongoing certification requirements. The University of Alabama does not certify individuals to use the CFP®, Certified Financial Planner™ and CFP (with flame logo)® certification marks. Only the Certified Financial Planner Board of Standards, Inc., grants CFP certification to those persons who, in addition to completing an educational requirement such as this CFP Board Registered Program, have met ethics, experience, and examination requirements.

The Family Financial Planning and Counseling Concentration coursework also fulfills the educational requirements to sit for the Accredited Financial Counselor® exam offered by the Association for Financial Counseling and Planning Education®.

Consumer Affairs Concentration

The Consumer Affairs concentration offers an applied approach to understanding consumers in home and market environments. With coursework in consumer economics, consumer policy, consumer communications, and family resource management, the Consumer Affairs concentration prepares students for careers as consumer specialists in government, business, research, and non-profit settings. This concentration builds students' capacity to analyze markets and matters of personal finance from the perspective of consumers, and to communicate these issues to stakeholders.

Graduates enjoy careers as analysts, entrepreneurs, sales professionals, customer care and engagement specialists, financial professionals, and similar in private, public, and non-profit sectors. The skills learned in this concentration also prepare students for law school and graduate school.

Consumer Science Major Courses

The CSM major courses are required for all Consumer Sciences majors. HES 310 Prof & Multidisc Collab is a required ancillary course.

Required CSM Major Courses		Hours
CSM 201	Indiv Family Resourc Mgt	3
CSM 204 or CSM 205	Intro Personl Finan Plan Honors Intro Pers Finan Plan	3
CSM 225	Confidence in Conflict	3
CSM 303	Consumer Decisions	3
CSM 381 or MKT 300	Consumer Marketing Management Marketing	3
CSM 401	Consumer Protection	3
ST 260 or PY 211 or SOC 301 or BER 345 or CJ 381	Statistical Data Analysis Elem Statistical Methods Social Statistics Educational Statistics Statistics	3
Total Hours		21

C- or higher required for CSM major courses

Consumer Sciences without a concentration

The Consumer Sciences major without a concentration requires 21 major hours plus an additional 27 CSM hours for a required total of 48 hours.

Code and Title	Hours
Required CSM Major Hours	21
CSM Junior/Senior Block (Any CSM 300-499 level course)	15
CSM Elective Block (Additional CSM 100-499 courses; or department approved electives)	12
Total Hours	48

C- or higher required for CSM major courses

Family Financial Planning and Counseling Concentration

The Family Financial Planning and Counseling concentration requires 21 major hours and 32 concentration hours for a total of 53 credit hours.

Code and Title		Hours
Required CSM Major Hours		21
AC 210 or EC 111	Intro To Accounting	3-4
	Principles of Macroeconomics	
CSM 300	Time Value of Money	1
CSM 400	Personal Insurance Plan & Mgt	3
CSM 404	Personal Investment Plan & Mgt	3
CSM 410	Pers Retire Plan Employ Benefs	3
CSM 420	Personal Estate Planning	3
CSM 435	Psychology Of Money	3
CSM 454	Personal Income Tax Mgt Planng	3
CSM 458	Spreadsheets in Fin. Decisions	3
CSM 459	Financial Counseling	3

CSM 460	Finan Plan Case Study Capstone	3
Total Hours		52-53

C- or higher required for CSM major and concentration area courses

Consumer Affairs Concentration

The Consumer Affairs concentration requires 21 major hours and 27 concentration hours for a total of 48 credit hours.

Code and Title	Hours
Required CSM Major Hours	21
Required Consumer Affairs Courses	12
CSM 403 Consumer Economics	
CSM 415 Customer Service Management	
CSM 441 Consumer Communications	
CSM 447 Advanced Digital Tools	
Select three from the following:	9
CSM 405 Public Policy	
CSM 435 Psychology Of Money	
CSM 440 Max Social Media Mktg	
CSM 451 Consumer Demographics	
CSM 455 Research Methods and Analysis	
CSM 459 Financial Counseling	
CSM Electives (Additional CSM 100-499 courses; or department approved electives)	6
Total Hours	48

C- or higher required for CSM major and concentration area courses

Consumer Affairs

Customer Care and Engagement

- customer care and engagement specialist
- social media engagement specialist
- customer service manager
- public relations specialist

Consumer Policy and Advocacy

- consumer advocate
- consumer counselor
- consumer insights analyst
- consumer behavior researcher
- state/local government consumer liaison

Digital Consumer Management

- social media marketing specialist
- digital engagement specialist
- digital consumer marketing manager
- digital consumer insights analyst

Advertising, Sales, and Marketing

- sales representative or manager
- market research analyst
- sales/account manager
- brand manager
- product development specialist

Family Financial Planning and Counseling

Financial Planning in the following settings:

- private practice
- insurance companies
- retirement planning department
- accounting or investment firms
- family service agencies
- estate planning firms
- brokerage houses
- banks
- bankruptcy courts

Financial Counseling in the following settings:

- financial aid offices
- Cooperative Extension
- employee assistance programs
- credit counseling centers
- military financial education departments
- student financial counseling centers
- housing counseling centers

Learn more about opportunities in this field at the Career Center