# Consumer Sciences Courses

**CSM101 Introduction to Digital Tools**  
_**Hours 3**_  
Students are expected to demonstrate basic proficiency in the word processing, presentation, and spreadsheet tools as well as other emerging productivity tool sets. Specific emphasis is placed on introducing skills and uses related to data storage applications, basic technology privacy and security issues, mobile device applications, social media, communications technology, and work-place applications. Students exit this class with a basic introduction to each topic and other emerging topics deemed relevant for today's digital citizens, consumers, and professionals.

**CSM104 Introduction to Personal Finance**  
_**Hours 3**_  
This introduction to personal finance is ideal for freshmen and sophomores who are building financial capability. Personal budgeting and money management strategies, the responsible use of credit, automobile and home decisions faced by emerging adults, saving for near and distant goals, and fundamentals of investing are covered. Discussions incorporate current and historical social, economic, and political developments that influence today's consumers.

**CSM201 Indiv Family Resourc Mgt**  
_**Hours 3**_  
Management of human, material, and environmental resources to accomplish value-based goals. Highlights importance of decision making to achieve satisfaction and improve quality of life across the family life cycle.

**CSM204 Intro Personl Finan Plan**  
_**Hours 3**_  
The course presents financial planning within the context of the family life cycle and the consumer decision-making framework. It provides an overview of topics such as family financial goal setting, budgeting, risk management, savings, and investments.

**CSM205 Honors Intro to Personal Financial Planning**  
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_**Hours 3**_  
This course covers the same material as CSM 204 but in a depth appropriate for honors students. Foundational financial planning concepts are addressed within the context of the family life course and the consumer decision-making framework. Topics include financial goal setting, budgeting, risk management, savings, and investments. Financial planning and financial counseling careers are also introduced.

**University Honors**

**CSM300 Time Value of Money & Financial Calculations**  
_**Hours 1**_  
The focus of this course is to develop a better understanding of the Time Value of Money concept and the types of financial calculations that will be required in courses such as Introduction to Investment Planning, Asset Management, Retirement Planning and the Capstone Course in Financial Planning.

Prerequisite(s) with concurrency: CSM 204 or CSM 205

**CSM303 Introduction to Consumer Economics**  
_**Hours 3**_  
This course will focus on the role of the consumer in the economy and concepts underlying consumer economics. Emphasis is on the consumer in the marketplace; consumer choice; information search; consumer protection, including redress; and consumer affairs as a profession. This course will be a review of some topics from lower level classes and a preview of topics that will be covered in upper level classes concerning consumers and their role in the economy.

**CSM333 Financial Capability**  
_**Hours 3**_  
This community-based learning course will prepare students to solve the financial and economic challenges of vulnerable households. Students will be equipped with skills related to managing cash flow, credit and debt, savings, and insurance. This course prepares students for careers in a variety of fields, including financial services, community organizations, public policy, and social work.

**CSM381 Consumer Marketing Management**  
_**Hours 3**_  
Principles of consumer-oriented marketing management with emphasis on consumer decision-making theory and practice.

**CSM390 Field Experience**  
_**Hours 1-6**_  
Supervised experiences in the areas of consumer affairs or family financial planning with government, business, or industry.

**CSM400 Personal Insurance Plan & Mgt**  
_**Hours 3**_  
Survey of myriad of personal risks facing consumers and families throughout the life cycle. Emphasis is placed on the fundamentals of risk management. Includes a comprehensive study of insurance products.

Prerequisite(s): CSM 201 and (CSM 204 or CSM 205)

**CSM401 Consumer Protection**  
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_**Hours 3**_  
Laws and agencies affecting the consumer's well-being, sources of consumer information, discussion of current consumer issues. Writing proficiency is required for a passing grade in this course. A student who does not write with the skill normally required of an upper-division student will not earn a passing grade, no matter how well the student performs in other areas of the course.

**Writing**

**CSM403 Consumer Economics**  
_**Hours 3**_  
The role of the consumer in the economy. Economic analysis of market and nonmarket consumption activities, incorporating relevant social, psychological, political, and ecological considerations.

Prerequisite(s): EC 110 or EC 112, and CSM 303 with a C- or higher
CSM404 Personal Investment Plan & Mgt
Hours 3
Concepts and techniques related to family financial investments.
Prerequisite(s): CSM 201, (CSM 204 or CSM 205), and (EC 110 or EC 112) with C- or higher

CSM405 Public Policy
Hours 3
A detailed analysis of U.S. public policy, recognizing the broader social and economic impacts of selected policies. Students will develop a better understanding of how and why specific policies are implemented and assess the strengths and weaknesses of different policy structures.
Prerequisite(s): EC 110 or EC 112 with C- or higher

CSM409 NY Wall Street Stdy Tour
Hours 3
Provides an overview of the American financial system with emphasis on financial service providers, products and markets. Includes a 6-day tour of New York’s financial district, presentations by financial professionals, team activities, assignments and stock market analysis.

CSM410 Pers Retire Plan Employ Benefs
Hours 3
Fundamentals for personal retirement planning and the selection of employee benefits.
Prerequisite(s): CSM 201, and CSM 204 or CSM 205

CSM414 Personal Investment Planning & Management II
Hours 3
This course builds on Personal Investment Planning and Management I with a focus on the valuation of investments and the management of investment portfolios. Financial securities analyzed include equities, derivatives, fixed income, and alternative investments.
Prerequisite(s): CSM 404 or permission of instructor

CSM415 Customer Service Management
Hours 3
An in-depth study of the functions and structures of customer relations as it relates to business and government agencies. Analysis of consumer needs, complaints, and education.

CSM420 Personal Estate Planning
Hours 3
Techniques of personal estate planning within the family life cycle.
Prerequisite(s): CSM 201, and CSM 204 or CSM 205

CSM425 Conflict Resolution for the Workplace
Hours 3
This course provides skill building and practical methods for handling organizational and personal conflicts. Appropriate for the student who has received no formal preparation in managing conflict, and also for the professional who is educated in conflict theory and negotiation strategy, but needs grounding in basic interpersonal communication and management skills, such as rapport building, empathic listening, behavior modeling, reframing, problem solving, and decision making.

CSM427 Emotional Intelligence: The Personal Qualities of the Negotiator
Hours 3
This course teaches students to accurately identify and express emotions, and to develop and improve the emotional intelligence skills essential to managing conflict successfully. Students are directed through a series of self-evaluations to determine their current skill levels, learn the characteristics of specific skills, and apply and model the new learning. Students learn to break the habit of emotional reactivity and to model emotional proactiveness.

CSM428 Processes of Negotiation
Hours 3
This course deepens students' understanding of negotiation skills that can be used across a variety of settings. Students explore best practices in negotiation and learn to identify and apply optimal strategies. The dynamics of negotiating across diverse cultures and contexts are also examined.

CSM430 Family & Consumer Law for Non-Lawyers
Hours 3
The study of family law for non-lawyers. Topics include marriage, divorce, custody, child support, alimony and property division, and the role of alternative dispute resolution in the family law setting, including mediation, private judges, and collaborative practice. Students will acquire a general understanding of legal terms, resources, and the legal system and its adversarial proceedings.

CSM435 Psychology Of Money
Hours 3
An innovative study of financial behaviors and their relationship to money management with emphasis placed on both theory and its application.

CSM437 Developing The Leader Within
Hours 3
An in-depth look at leadership principles, qualities, styles, and models with a focus on developing leadership skills and potential within the individual students. Designed to assist students in identifying opportunities for improvement.

CSM440 Maximizing Use of Social Media Marketing
Hours 3
In this course students will develop skills for strategic social media marketing and engagement. They will explore and utilize techniques for integrating social media marketing campaigns that serve as listening and outreach tools in building brand awareness. This course will provide a framework for online brand management and promotion for careers and majors in the college of Human Environmental Sciences.

CSM441 Consumer Communications
Hours 3
Principles, methods, techniques, and resources used in developing, presenting, and evaluating a complete consumer communication program. Computing proficiency is required for a passing grade in this course.
Prerequisite(s): CS 102 or CSM 101

Computer Science
CSM443 Consumer Cybersecurity
Hours 3
This course considers cybersecurity as it relates to consumers and families. Cybersecurity permeates the lives of consumers, affecting personal information, online presence and purchasing behaviors. This course focuses on consumer-side security course topics by discussing the evolution of information security into cybersecurity, cybersecurity theory, and the relationship of cybersecurity to people, society, and organizations. Students exit this course with the knowledge to effectively implement and manage the major components of personal cybersecurity.

Prerequisite(s): CSM 101 or CS 102

CSM445 Applied Digital Tools
C
Hours 3
The course encompasses a collection of technical skills beyond basic computer applications; content is focused on the use of technology in real-world contexts, such as the digital consumer society and digital workplaces. Students are expected to demonstrate applied proficiency in word processing, presentation, and spreadsheet tools (by major) as well as other emerging productivity tool sets. Students exit this class with a variety of experiences in the use of personal technologies as well as those which might be encountered in a digital workplace; these may include applied privacy and security defense strategies, organizational applications, mobile device applications, and cloud-computing as applied in case studies and/or project-based activities. Basic computer-use proficiency is required for a passing grade in this course.

Computer Science

CSM447 Advanced Digital Tools
C, W
Hours 3
The primary content consists of student skills to live and work in a digital environment by developing technological skills in use and application of digital tools, such as sophisticated mobile device applications, computer-mediated collaboration, content management, social media and personal branding strategies, and cloud-based applications. Students develop or refine their virtual presence using current and appropriate tools. Course activities include writing assignments to meet the W requirement, but these will be integrated into other topics within the course. Writing proficiency is required for a passing grade in this course. A student who does not write with the skill normally required of an upper-division student will not earn a passing grade, no matter how well the student performs in other areas of the course.

Computer Science, Writing

CSM451 Consumer Demographics
W
Hours 3
This course will focus on developing students’ ability to understand consumer demographics and impacts from these demographic changes. The course will cover basic concepts and measurement issues of demography as it relates to consumer and families. This class will also develop student’s ability to adapt to changing trends in a dynamic world. Writing proficiency is required for a passing grade in this course. A student who does not write with the skill normally required of an upper-division student will not earn a passing grade, no matter how well the student performs in other areas of the course.

Writing

CSM454 Personal Income Tax Mgt Plannng
Hours 3
An analysis of personal income tax management and planning as it relates to consumers and families throughout the life cycle.

Prerequisite(s): CSM 201, and CSM 204 or CSM 205

CSM455 Research Methods and Analysis
Hours 3
Introductory research methods emphasizing non-experimental research designs. Examples and exercises are drawn from real-world research applications that inform consumer behavior and policy. Topics include: research design, measurement, sampling, data management, descriptive statistics, data visualization, and statistical inference.

Prerequisite(s): ST 260 or BER 345

CSM458 Spreadsheets in Fin. Decisions
C
Hours 3
The focus of this course is to develop a working knowledge of Microsoft Excel as it may be used to analyze problems related to personal financial planning. The course emphasizes life-cycle planning and computer literacy. The course is designed to help students in becoming better prepared for the actual workplace environment. Computing proficiency is required for a passing grade in this course.

Prerequisite(s): CSM 204 or CSM 205 or RHM 474 or AC 210 or AC 211

Computer Science

CSM459 Tech of Counsl in Cons Science
W
Hours 3
This course explores the indicators, causes, and impact of financial stress and problems on individual's and family's well-being. The course emphasizes the fundamentals of counseling, communication, and ethics for those working in professional settings to help individuals from different backgrounds achieve personal financial goals as well as the workplace in general. Writing proficiency is required for a passing grade in this course. A student who does not write with the skill normally required of an upper-division student will not earn a passing grade, no matter how well the student performs in other areas of the course.

Writing
Courses for Consumer Science

CSM460 Financial Planning Case Study Capstone Course
Hours 3
A systems approach to financial management for individuals and families from the perspective of planner/counselor. Focuses on analytical techniques. Emphasizes identification and development of strategies for meeting client goals. This course should be taken during the last semester of the degree curriculum.

Prerequisite(s): CSM 458 and CSM 201 and (CSM 204 or CSM 205) and CSM 400 and CSM 404 and CSM 458

CSM461 Managing in a High Performance Organization
Hours 3
This course will provide an interactive exploration of management skills that enable an individual to effectively communicate, build and lead teams, delegate, make presentations and manage priorities to achieve success.

CSM475 Entrepreneurship In Hes
Hours 3
A study of home-based businesses taught from the perspective of theory and application in family resource management.

CSM478 Social Entrepreneurship
Hours 3
This seminar will explore how the ideas of social entrepreneurs have provided innovative solutions to some of the world's most systemic problems and why more social entrepreneurs will be needed in the 21st century. To study, understand and prepare oneself to become, or appreciate social entrepreneurs is a relatively new field of academic interest. It requires that students be creative thinkers and willing to inform themselves about current economic, political and social issues so they begin to understand the complexity surrounding the world's most challenging problems.

CSM480 E-Commerce@Human Envir Science
Hours 3
Offers sound advice and vital practical help on developing an idea into a business on the Internet, addressing areas of specialization in human environmental sciences.

CSM486 Principled Negotiation
Hours 3
An in-depth study of principled, interest-based negotiation, which replaces adversarial approaches with problem-solving. Students formulate a personal strategy of thoughtful introspection with the goal of satisfying interests on all sides of a conflict and strengthening relationships among conflict partners.

CSM490 Individual Study
Hours 1-6
Open to qualified undergraduates with a grade point average of 2.0 or higher. Individualized work may be selected in the areas of consumer affairs, consumer economics, and financial planning and counseling.

CSM499 Undergraduate Rsch
Hours 3
Under faculty supervision, student will participate in a research project.