

PERSONAL FINANCE, BS

The Bachelor of Science degree in Personal Finance (<https://humanecology.wisc.edu/academics/undergraduate-majors/personal-finance/>) is an interdisciplinary program with an emphasis on financial management and the economic well-being of individuals and families. The program offers two options: (1) Personal Finance and (2) Financial Planning.

The Bachelor of Science degree in Personal Finance looks at economics from a human-centered perspective, developing financial experts who can help individuals and families live more financially secure lives. Graduates of the program are prepared to work in personal financial planning, wealth management, and financial policy management.

The Personal Finance option has an emphasis on financial product development, financial technologies, and governing/policy-making agencies that impact individuals and families. The coursework is interdisciplinary with an emphasis on financial management, economic and data analysis, and policy development. The Personal Finance option leads to careers in risk management, financial analysis, investment underwriting, banking, financial coaching, community-based financial education, and national policy trends (for example, the Federal Reserve).

The Financial Planning option is registered with the Certified Financial Planner® Board of Standards (view Financial Planning requirements (<https://guide.wisc.edu/undergraduate/human-ecology/consumer-science/personal-finance-bs/personal-finance-financial-planning-bs/#requirementstext>)). The coursework is interdisciplinary with an emphasis on financial advising and management to promote the economic well-being of individuals and families. The Financial Planning option is the more traditional personal finance program leading to careers in household financial planning, counseling, coaching, wealth management, and investment analysis and operations. Graduates of the Financial Planning option leave fully prepared to sit for the prestigious Certified Financial Planner® exam, which our students pass well above the national average.

Students complete a required internship before graduating, allowing them to pursue their own personal interests and develop a strong portfolio of skills and references that will propel them to launch successful careers.

HOW TO GET IN

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CURRENT UW-MADISON STUDENTS

Students in their first year of enrollment at UW-Madison

Requirements	Details
How to get in	No application required. All students who meet the requirements listed below are able to declare. For information on how to declare, see: https://go.wisc.edu/sohe-declare (https://go.wisc.edu/sohe-declare/).

Courses required to get in	None.
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GPA requirements to get in	<ul style="list-style-type: none"> • First-semester students have no GPA requirement to declare. • Non-first-semester students within their first year of enrollment at UW-Madison: Minimum 2.750 cumulative GPA based on all UW-Madison coursework.
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Credits required to get in	None.
Other	Must be in good academic standing with their current school or college.

All other students (who do not meet the declaration criteria above)

Requirements	Details
How to get in	Application required. Meeting the requirements listed below does not guarantee admission. (https://go.wisc.edu/sohe-apply (https://go.wisc.edu/sohe-apply/))

Courses required to get in	None.
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GPA requirements to get in	None.
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Credits required to get in	None.
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Other	Must be in good academic standing with their current school or college.
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Semester	Deadline to apply	Decision notification timeline
To apply for a fall start	The fifth Friday of the term.	Students will be notified about decisions approximately one month after the application deadline.
To apply for a spring start	The fifth Friday of the term.	Students will be notified about decisions approximately one month after the application deadline.
To apply for a summer start	This program does not accept applications to start in the summer.	

PROSPECTIVE UW-MADISON STUDENTS

All prospective UW-Madison students must apply through the central Office of Admissions and Recruitment (<https://www.admissions.wisc.edu/>).

Students who indicate interest in the personal finance major on their UW-Madison application will be admitted to the major upon admittance to the university. In addition, students may indicate interest in personal finance when registering for Student Orientation, Advising, and Registration (SOAR).

REQUIREMENTS

UNIVERSITY GENERAL EDUCATION REQUIREMENTS

All undergraduate students at the University of Wisconsin–Madison are required to fulfill a minimum set of common university general education requirements to ensure that every graduate acquires the essential core of an undergraduate education. This core establishes a foundation for living a productive life, being a citizen of the world, appreciating aesthetic values, and engaging in lifelong learning in a continually changing world. Various schools and colleges will have requirements in addition to the requirements listed below. Consult your advisor for assistance, as needed. For additional information, see the university Undergraduate General Education Requirements (<http://guide.wisc.edu/undergraduate/#requirementsforundergraduatetext>) section of the *Guide*.

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| General Education | <ul style="list-style-type: none"> • Breadth–Humanities/Literature/Arts: 6 credits • Breadth–Natural Science: 4 to 6 credits, consisting of one 4- or 5-credit course with a laboratory component; or two courses providing a total of 6 credits • Breadth–Social Studies: 3 credits • Communication Part A & Part B * • Ethnic Studies * • Quantitative Reasoning Part A & Part B * |
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* The mortarboard symbol appears before the title of any course that fulfills one of the Communication Part A or Part B, Ethnic Studies, or Quantitative Reasoning Part A or Part B requirements.

SCHOOL OF HUMAN ECOLOGY REQUIREMENTS

Code	Title	Credits
<i>Math</i> 0-3		
MATH 112	Algebra	
Or higher (not MATH 141) unless exempt through placement exam		
<i>Statistics</i> 3-4		
STAT 301	Introduction to Statistical Methods	
SOC/ C&E SOC 360	Statistics for Sociologists I	
STAT 371	Introductory Applied Statistics for the Life Sciences	
PSYCH 210	Basic Statistics for Psychology	
ECON 310	Statistics: Measurement in Economics	
GEOG 360		
<i>Arts and Humanities</i>		
Literature 3		
Humanities 6		
<i>Social Science</i>		
ECON 101	Principles of Microeconomics	4
ECON 102	Principles of Macroeconomics	3-4

Choose any designated Social Science breadth courses to bring total credits to 9	3
<i>Physical, Biological or Natural Science</i>	9
<i>Human Ecology Breadth</i>	3
Select one Human Ecology course from CSCS, DS, HDFS, or INTER-HE.	

Total Credits **34-39**

PERSONAL FINANCE REQUIREMENTS

A complete list of requirements is below. Students should follow the curriculum requirements in place at the time they entered the major. This requirement list should be used in combination with a DARS report.

Code	Title	Credits
Excel Proficiency		
Select one course from the following:		1-2
GEN BUS 106	Foundational Skills for Business Analysis	
A A E 335	Introduction to Data Analysis using Spreadsheets	
Personal Finance Core		
CNSR SCI 201	Consumer Insights	3
CNSR SCI 275	Introduction to Personal Financial Planning	3
CNSR SCI 355	Financial Coaching	3
or CNSR SCI 301	Consumer Analytics	
ACCT I S 100	Introductory Financial Accounting	3
or ACCT I S 300	Accounting Principles	
Consumer Science Courses		
CNSR SCI 477	The Consumer and the Market	3
CNSR SCI 555	Consumer Design Strategies & Evaluation	3
CNSR SCI 657	Consumer Behavior	3
Consumer Science Depth		
Select 6 credits from the course list below.		6
(Not also used in the Personal Finance Core category)		
CNSR SCI/ RELIG ST 173	Consuming Happiness	
CNSR SCI 255	Consumer Financial Services Innovation	
CNSR SCI 273	Finances & Families	
CNSR SCI 301	Consumer Analytics	
CNSR SCI 340	Building Financial Assets and Capability for Vulnerable Families	
CNSR SCI 355	Financial Coaching	
CNSR SCI 360	Sustainable and Socially Just Consumption	
CSCS 455	Entrepreneurialism and Society	
CNSR SCI/ HDFS 465	Families & Poverty	
CNSR SCI 579	Consumer Policy Analysis	
Professional Development		

CNSR SCI 251	Financial Services Leadership Symposium ¹	1
INTER-HE 202	SoHE Career & Leadership Development	1
CNSR SCI 601	Consumer Science Internship	3

Electives

Select electives to bring degree credit total to 120

Total Credits **33-34**

¹ CNSR SCI 251 Financial Services Leadership Symposium may be repeated for up to 2 credits. The additional credit will be counted as an elective.

PERSONAL FINANCE: NAMED OPTION

Students may elect to pursue a named option instead of the completing the Personal Finance major requirements listed above.

View as listView as grid

- **PERSONAL FINANCE: FINANCIAL PLANNING, BS ([HTTP://GUIDE.WISC.EDU/UNDERGRADUATE/HUMAN-ECOLOGY/CONSUMER-SCIENCE/PERSONAL-FINANCE-BS/PERSONAL-FINANCE-FINANCIAL-PLANNING-BS/](http://guide.wisc.edu/undergraduate/human-ecology/consumer-science/personal-finance-bs/personal-finance-financial-planning-bs/))**

UNIVERSITY DEGREE REQUIREMENTS

Total Degree To receive a bachelor's degree from UW-Madison, students must earn a minimum of 120 degree credits. The requirements for some programs may exceed 120 degree credits. Students should consult with their college or department advisor for information on specific credit requirements.

Residency Degree candidates are required to earn a minimum of 30 credits in residence at UW-Madison. "In residence" means on the UW-Madison campus with an undergraduate degree classification. "In residence" credit also includes UW-Madison courses offered in distance or online formats and credits earned in UW-Madison Study Abroad/Study Away programs.

Quality of Work Undergraduate students must maintain the minimum grade point average specified by the school, college, or academic program to remain in good academic standing. Students whose academic performance drops below these minimum thresholds will be placed on academic probation.

LEARNING OUTCOMES

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1. Invoke interdisciplinary and collaborative approaches to understand the interactions between individuals and their social and environmental contexts.

2. Demonstrate the ability to harness, analyze and interpret relevant data for making real world decisions.
3. Acquire professional and life skills related to workplace communication, teamwork, active listening and adapting to technology.
4. Demonstrate an understanding of consumer financial behavior and the role of income, savings, credit, planning and benefits.

FOUR-YEAR PLAN

FOUR-YEAR PLAN

This is a sample four-year plan for Personal Finance. We encourage all students to consult with their academic advisor to develop an individualized plan that meets their specific needs.

Freshman

Fall	Credits	Spring	Credits
Communications A	3	Communications B	3-4
Ethnic Studies	3	ECON 101 (Quantitative Reasoning B)	4
MATH 112	3	Humanities	3
Science	3	Science	3
Elective	2	Human Ecology Breadth	3
14		16-17	

Sophomore

Fall	Credits	Spring	Credits
CNSR SCI 251	1	INTER-HE 202	1
CNSR SCI 275	3	Literature	3
ECON 102	4	Science	3
Humanities	3	Statistics	3
GEN BUS 106 or A A E 335 (Excel proficiency)	1-2	Elective	3
Elective	2		
14-15		13	

Junior

Fall	Credits	Spring	Credits	Summer	Credits
ACCT I S 100	3	CNSR SCI 201	3	CNSR SCI 601	3
CNSR SCI 477	3	Elective	3		
Social Science	3-4	Elective	3		
Elective	3	Elective	3		
Elective	3	Elective	3		
15-16			15		
			3		

Senior

Fall	Credits	Spring	Credits
CNSR SCI 355 or 301	3	CNSR SCI 555	3
CNSR SCI 657	3	Consumer Science Depth	3
Consumer Science Depth	3	Elective	3

Elective	3 Elective	3
Elective	3 Elective	3
15		15

Total Credits 120-123

ADVISING AND CAREERS

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ADVISING & CAREER CENTER

The Advising & Career Center (ACC) fosters undergraduate students' personal, academic, and professional development. Through advising, academic planning, and career education, we support students as they navigate the college experience—from exploring our majors as prospective students to becoming Human Ecology alumni.

Academic Advising

Each Human Ecology student is assigned to an academic advisor in the Advising & Career Center. Human Ecology academic advisors support academic and personal success by partnering with current and prospective Human Ecology students as they identify and clarify their educational goals, develop meaningful academic plans, and pursue their own Wisconsin Experience.

To explore academic advising resources or schedule an appointment with an academic advisor, visit Advising in Human Ecology (<https://advising.humanecology.wisc.edu/academics/apply/>).

Career Development

Each Human Ecology student is assigned to a career advisor in the Advising & Career Center. Active engagement in the career development process is a vital component of a student's personal growth in college and future success as a lifelong learner, professional, and global citizen. Human Ecology career advisors help prepare students for life post-graduation through individual and group advising and integration of career readiness throughout our curriculum.

To explore career development resources or schedule an appointment with a Human Ecology career advisor, visit Career Development (<https://advising.humanecology.wisc.edu/careers/scheduling/>).

PEOPLE

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For more information, visit the School of Human Ecology Consumer Science faculty and staff directory (<https://humanecology.wisc.edu/staff/sohe-department/consumer-science/>).

WISCONSIN EXPERIENCE

WISCONSIN EXPERIENCE

INTERNSHIPS

Internships are a vital part of student career development and a highly valued component of the undergraduate curriculum in the School of Human Ecology. High-quality internships foster student development by bringing theories and classroom-based learning to life in real-world settings. In addition, internships give students the opportunity to explore careers related to their major, gain relevant experience in their field(s)

of interest, and develop a better understanding of what is expected in a workplace by performing the tasks of a professional in that field.

For Human Ecology majors, internships are a requirement of our undergraduate curriculum. Students must have at least a junior standing (54+ credits) in order to pursue a 3-credit internship and must complete a minimum of 150 hours at the internship site. To be eligible, an internship must be educational in nature, directly relate to a student's major and career goals, and be approved by the Advising & Career Center (https://go.wisc.edu/acc_office/).

For some Human Ecology majors, additional course prerequisites may be required. For more information, visit Human Ecology Internships (<https://advising.humanecology.wisc.edu/careers/internship-requirement/>).

STUDENT ORGANIZATIONS

School of Human Ecology student organizations include:

- Apparel and Textile Association (ATA)
- Community & Nonprofit Leaders (CNPL) of UW-Madison
- Financial Occupations Club for University Students (FOCUS)
- Interior Design Organization (IDO)
- Phi Upsilon Omicron (National Honor Society in Family and Consumer Sciences)
- Re-Wear It
- School of Human Ecology Makerspace Organization (SoHE Makerspace)
- Student Retail Association (SRA)

For more information about joining a Human Ecology student organization, please visit Human Ecology Student Organizations (<https://go.wisc.edu/sohestudentorganizations/>).

Learn more about UW-Madison registered student organizations through the Wisconsin Involvement Network (<https://win.wisc.edu/>).

CERTIFICATION/LICENSURE

CERTIFICATION/LICENSURE PROFESSIONAL CERTIFICATION/LICENSURE DISCLOSURE (NC-SARA)

The United States Department of Education (via 34 CFR Part 668 (<https://www.ecfr.gov/current/title-34/subtitle-B/chapter-VI/part-668/toc=1>)) requires institutions that provide distance education to disclose information for programs leading to professional certification or licensure. The expectation is that institutions will determine whether each applicable academic program meets state professional licensure requirements and provide a general disclosure of such on an official university website.

Professional licensure requirements vary from state-to-state and can change year-to-year; they are established in a variety of state statutes, regulations, rules, and policies; and they center on a range of educational requirements, including degree type, specialized accreditation, total credits, specific courses, and examinations.

UW-Madison has taken reasonable efforts to determine whether this program satisfies the educational requirements for certification/licensure in states where prospective and enrolled students are located and is disclosing that information as follows.

Disclaimer: This information is based on the most recent annual review of state agency certification/licensure data and is subject to change. All students are strongly encouraged to consult with the individual/office listed in the Contact Information box on this page and with the applicable state agency for specific information.

The requirements of this program meet certification/licensure requirements in the following states:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming District of Columbia; American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Virgin Islands

The requirements of this program do not meet certification/licensure requirements in the following states:

Not applicable

Updated: 1 June 2024

RESOURCES AND SCHOLARSHIPS

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SCHOLARSHIPS AND OTHER FINANCIAL RESOURCES

The School of Human Ecology awards many merit and need-based scholarships each year. Students can learn more about these opportunities on the Human Ecology scholarships webpage (<https://humanecology.wisc.edu/academics/scholarships/>). To be eligible for these awards, scholarship recipients must be registered as full-time Human Ecology students. For further questions on the scholarship application, please contact the School of Human Ecology Scholarship Coordinator at scholarships@sohe.wisc.edu.

Students who experience personal challenges or emergency financial situations may inquire about the availability of short-term loans ([https://advising.humanecology.wisc.edu/academic-dean-services/](https://humanecology.wisc.edu/academics/scholarships/#emergency:~:text=-,Emergency%20financial%20support,-Students%20experiencing%20specific) with the Human Ecology Academic Deans (<a href=)) (deansservices@sohe.wisc.edu). In addition, university scholarships, loans, and employment are available through the Office of Student Financial Aid (<https://financialaid.wisc.edu/>) (333 East Campus Mall #9701; 608-262-3060).