CONSUMER SCIENCE
(CNSR SCI)

CNSR SCI 111 – FINANCIAL LIFE SKILLS
1 credit.

Applied personal finance in college and after graduation. Financial values and behaviors, debt and credit, housing, transportation, retirement planning, investing, spending and saving plans.

Requisites: None
Repeatable for Credit: No
Last Taught: Spring 2024
Learning Outcomes: 1. Define key financial terms and concepts
Audience: Undergraduate

2. Recognize the impact of financial decisions on personal well-being
Audience: Undergraduate

3. Apply critical thinking to financial decision-making and implement strategies for healthy money management
Audience: Undergraduate

4. Explore and analyze investment options and retirement savings
Audience: Undergraduate

CNSR SCI/RELIG ST 173 – CONSUMING HAPPINESS
3 credits.

As the saying goes, money can't buy happiness -- but in modern America, we certainly try. This course will provide an overview of the study of happiness and well-being, examine how consumers engage in consumption in pursuit of happiness, as well as explore the emergence of the experience economy, and the intersection of money and well-being. Students will read academic and popular pieces on positive psychology, prosocial spending and explore the psychology of persuasion in the promises associated with this industry. In addition to integrating visual media, students will have the opportunity to experience first-hand whether the advice works in their own lives.

Requisites: None
Course Designation: Level - Elementary
L&S Credit - Counts as Liberal Arts and Science credit in L&S
Repeatable for Credit: No
Last Taught: Spring 2024
Learning Outcomes: 1. Differentiate between hedonic and eudaimonic happiness, prosocial spending and pure materialism and the pros and cons of the intersection of faith and happiness
Audience: Undergraduate

2. Theorize via thought-provoking discussions about the quest to “buy happiness” in modern America
Audience: Undergraduate

3. Contrast advice literature with positive and social psychology research
Audience: Undergraduate

4. Evaluate through the research whether one can ‘get happier’ through consumer culture
Audience: Undergraduate

5. Critique diverse materials including popular and academic readings
Audience: Undergraduate
CNSR SCI 175 — INTRODUCTION TO CONSUMER FINANCE
3 credits.

Introduction to consumer finance and the concepts and methods used in consumer planning and financial management. Topics covered include budgeting, credit, investing, insurance, taxes, retirement, estate planning, mortgages, and an introduction to behavioral finance. Discuss methods for calculating, planning, and allocating resources to attain specific financial objectives.

**Requisites:** None

**Repeatable for Credit:** No

**Learning Outcomes:**
1. Describe the basic steps and principles of the financial planning process.
   Audience: Undergraduate

2. Implement learned techniques for creating and managing a personal budget, tailored to individual financial goals and circumstances.
   Audience: Undergraduate

3. Analyze the impact of economic factors on personal finances, fostering informed decision making in real-world scenarios.
   Audience: Undergraduate

4. Evaluate various investment options and strategies, considering risk tolerance, time horizon, and financial objectives.
   Audience: Undergraduate

5. Demonstrate proficiency in utilizing financial tools and technologies for effective money management.
   Audience: Undergraduate

CNSR SCI 201 — CONSUMER INSIGHTS
3 credits.

Provides basic training in quantitative data analysis, with an emphasis on descriptive and inferential statistics with consumer research applications.

**Requisites:** (STAT 301, 371, C&E SOC/SOC 360, PSYCH 210, ECON 310, GEN BUS 306, or GEOG 360) and (GEN BUS 106 or A A E 335)

**Repeatable for Credit:** No

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Consider the various approaches to gathering information and methods for conducting consumer research
   Audience: Undergraduate

2. Reflect on appropriate data analysis techniques that address problems and inform opportunities
   Audience: Undergraduate

3. Develop best practices for crafting messages and stories that inspire audiences to take action
   Audience: Undergraduate

CNSR SCI 250 — RETAIL LEADERSHIP SYMPOSIUM
1 credit.

Provides detailed examination of careers in the retailing industry. High level industry experts from leading companies in the retailing industry participate as guest speakers and panel members.

**Requisites:** None

**Repeatable for Credit:** Yes, unlimited number of completions

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Identify strengths, skills and certifications necessary to be successful within the industry
   Audience: Undergraduate

2. Examine current issues and areas of investigation in the industry
   Audience: Undergraduate

3. Define the major and how it relates to Human Ecology and our society
   Audience: Undergraduate

4. Connect potential careers in the industry to the major
   Audience: Undergraduate

CNSR SCI 251 — FINANCIAL SERVICES LEADERSHIP SYMPOSIUM
1 credit.

Provides detailed examination of careers in the financial services industry. High level industry experts from leading companies in the financial services industry participate as guest speakers and panel members.

**Requisites:** None

**Repeatable for Credit:** Yes, for 2 number of completions

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Identify strengths, skills and certifications necessary to be successful within the industry
   Audience: Undergraduate

2. Examine current issues and areas of investigation in the industry
   Audience: Undergraduate

3. Connect potential careers in the industry to the major
   Audience: Undergraduate
CNSR SCI 255 — CONSUMER FINANCIAL SERVICES INNOVATION
3 credits.

This course allows students to experience the current financial services market from the perspective of real families and then to design, develop and evaluate innovative solutions to improve service or address unmet needs.

Requisites: None
Repeatable for Credit: No
Last Taught: Spring 2024
Learning Outcomes: 1. Anticipate consumer decisions and likely outcomes given a particular market structure;
Audience: Undergraduate
2. Apply Human Ecology Centered Design Thinking to consumer financial services and the alignment of consumer decisions to consumer preferences.
Audience: Undergraduate
3. Define opportunities or unmet needs as design challenges;
Audience: Undergraduate
4. Describe the financial services available to consumers today and how those came to be;
Audience: Undergraduate
5. Propose effective solutions for those challenges;
Audience: Undergraduate

CNSR SCI 257 — INTRODUCTION TO RETAIL
2 credits.

Foundational knowledge of the retail industry including the retail process, the evolution of the industry, key drivers and trends to provide a framework and set of concepts that will support the remainder of the core retail courses.

Requisites: None
Repeatable for Credit: No
Last Taught: Spring 2024
Learning Outcomes: 1. Define the functions and relationships required to implement retail activity
Audience: Undergraduate
2. Describe where retail has been, is today and where it is headed with an explanation of the drivers of that evolution
Audience: Undergraduate
3. Anticipate the possible and likely outcomes of change in retail strategy or competitive set for retailers & for consumers
Audience: Undergraduate

CNSR SCI 273 — FINANCES & FAMILIES
3 credits.

For the majority of Americans, money and family life is intertwined. This course will educate future financial planners on the basics of relationship formation and dissolution, gender and family dynamics and the psychology of money with the goal of encouraging financial equality among members of families of all types.

Requisites: None
Course Designation: Breadth - Social Science
Level - Elementary
L&S Credit - Counts as Liberal Arts and Science credit in L&S
Repeatable for Credit: No
Last Taught: Fall 2023
Learning Outcomes: 1. Critically assess research and media on family dynamics and household finance
Audience: Undergraduate
2. Discuss the social contexts that influence family finances and financial behavior
Audience: Undergraduate
3. Translate research on family finance to a general audience through the development of your professional writing skills
Audience: Undergraduate

CNSR SCI 275 — INTRODUCTION TO PERSONAL FINANCIAL PLANNING
3 credits.

Introduction to consumer finance covering techniques of personal sector cash flow, asset and liability management, life cycle financial planning, investment management, tax planning, retirement, and estate planning. Analysis and evaluation related to personal financial planning.

Requisites: None
Repeatable for Credit: No
Last Taught: Spring 2024
Learning Outcomes: 1. Describe the financial planning process, techniques and terminology
Audience: Undergraduate
2. Explain time value of money and its importance
Audience: Undergraduate
3. Calculate and solve for future values, present values, rate of return, net present value, and net future value
Audience: Undergraduate
4. Apply time value of money to help consumers achieve their financial goals
Audience: Undergraduate
5. Develop recommendations and evaluate decision making regarding budgets, assets, consumer credit, investments, insurance, retirement, and estate planning
Audience: Undergraduate
**CNSR SCI 299 – INDEPENDENT STUDY**  
1-3 credits.

Directed study projects for freshmen and sophomores as arranged with a faculty member.  
**Requisites:** Consent of instructor  
**Repeatable for Credit:** Yes, unlimited number of completions  
**Last Taught:** Spring 2024

**CNSR SCI 301 – CONSUMER ANALYTICS**  
3 credits.

Leverage data analysis to drive consumer business decisions via the telling of a compelling, evidence-based story. Structured to 1) provide you with a core process by which data analysis can produce effective business actions, 2) build your analytical abilities to execute the process and 3) establish a method by which analytical results can be transformed into effective stories. The process and methods studied will have application across a broad range of careers.  
**Requisites:** CNSR SCI 201  
**Repeatable for Credit:** No  
**Last Taught:** Spring 2024  
**Learning Outcomes:**  
1. Develop the knowledge and tools to carry out meaningful data analysis  
   Audience: Undergraduate  
2. Build analytical abilities  
   Audience: Undergraduate  
3. Establish a process for translating analysis into effective stories and presentations  
   Audience: Undergraduate

**CNSR SCI 340 – BUILDING FINANCIAL ASSETS AND CAPABILITY FOR VULNERABLE FAMILIES**  
3 credits.

This course prepares students to help assess and prevent household financial problems and improve financial security. Based on the context of vulnerable households, financial services and public policy, this course focuses on skills related to managing cash flow, credit and debt, saving for emergencies and long-term goals.  
**Requisites:** Satisfied Communications A requirement  
**Course Designation:** Level - Intermediate  
L&S Credit - Counts as Liberal Arts and Science credit in L&S  
Grad 50% - Counts toward 50% graduate coursework requirement  
**Repeatable for Credit:** No  
**Last Taught:** Fall 2023

**CNSR SCI 355 – FINANCIAL COACHING**  
3 credits.

Financial coaching is an approach influenced by the fields of positive psychology and behavioral economics to help individuals build financial capability. This experiential course will prepare students for financial, social work, and asset building services.  
**Requisites:** None  
**Repeatable for Credit:** No  
**Last Taught:** Spring 2024  
**Learning Outcomes:**  
1. Differentiate between financial coaching and other financial approaches, including counseling, planning, and financial education.  
   Audience: Undergraduate  
2. Explain financial capability and financial competencies as components of financial well-being, and how to address these components through financial coaching.  
   Audience: Undergraduate  
3. Identify values and biases affecting financial decision-making for themselves and a diverse range of audiences.  
   Audience: Undergraduate  
4. Recognize theories of behavior change and how these theories apply to financial coaching.  
   Audience: Undergraduate  
5. Understand and demonstrate the financial coaching framework and coaching skills, including effective communication techniques and theories of change.  
   Audience: Undergraduate
CNSR SCI 360 — SUSTAINABLE AND SOCIA LLY JUST CONSUMPTION
3 credits.

Examines how consumers influence sustainability and social justice through their purchases and how policy and globalization influence their choices. Students conduct original consumer research, and present their findings in an oral presentation and a research paper.

Requisites: None

Course Designation: Breadth - Social Science
Level - Elementary
L&S Credit - Counts as Liberal Arts and Science credit in L&S

Repeatable for Credit: No

Last Taught: Spring 2024

Learning Outcomes:
1. Come away able to think beyond binary models and think about sustainability in terms of cycles or circular models
   Audience: Undergraduate
2. Have the tools to connect historical narratives to contemporary ones, seeming how societal values set in motion the current relationship American society has to the environment
   Audience: Undergraduate
3. Have a greater ability to be an informed consumer, conscious of the ways individual choices have effects on the environment and other societies
   Audience: Undergraduate
4. Study environmental issues through a lens of environmental justice, understanding that certain communities are affected at disproportionate rates by all aspects of normative consumer life
   Audience: Undergraduate

CNSR SCI 390 — FINANCIAL LIFE SKILLS: PEER EDUCATION TECHNIQUES
2 credits.

Examine student learning and development to become effective peer educators in the Badger$ense Financial Life Skills program. Learn about common financial issues college students face. Develop knowledge and skills related to interpersonal and group communication, the impact of leadership, group learning and how to create a positive financial learning experience.

Requisites: Completion of CNSR SCI 275 OR CNSR SCI 111 OR CNSR SCI 321

Repeatable for Credit: No

Learning Outcomes:
1. Identify and explain the challenges students face with money while in college.
   Audience: Undergraduate
2. Describe why peer educating is an effective strategy to help undergraduate students learn about personal finance issues for their lives in college and beyond.
   Audience: Undergraduate
3. Assess personal strengths, challenges and skills as it relates to the financial peer educator role.
   Audience: Undergraduate
4. Demonstrate how to create a safe, positive learning environment for students enrolled in Financial Life Skills courses.
   Audience: Undergraduate
5. Create and present a financial learning experience for a specific student population.
   Audience: Undergraduate
CNSR SCI/HDFS 465 – FAMILIES & POVERTY
3 credits.

This course introduces students to research at the intersection of family and poverty studies. We will learn how family behaviors vary by socioeconomic status; how romantic relationships, childbearing, and childrearing may be implicated in poverty; what the consequences of poverty are for family functioning and children; and about the role of policy in influencing families and poverty.

**Requisites:** Sophomore standing
**Course Designation:** Breadth - Social Science
**Level:** Intermediate
**L&S Credit:** Counts as Liberal Arts and Science credit in L&S
**Repeatable for Credit:** No
**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Ability to consider and evaluate how children, adults, and families affect and are affected by policies, media, or other social institutions.
   **Audience:** Undergraduate

2. Demonstrate applied professional skills by practicing working effectively with others.
   **Audience:** Undergraduate

3. Demonstrate professional speaking skills through giving an oral presentation.
   **Audience:** Undergraduate

4. Demonstrate scientific reasoning/critical thinking skills through engaging in critical evaluation of research articles, websites, programs, or policies.
   **Audience:** Undergraduate

5. Knowledge of family and community diversity.
   **Audience:** Undergraduate

CNSR SCI 475 – FAMILY ECONOMICS
3 credits.

Analysis of the family as a unique economic unit in the changing American economy.

**Requisites:** ECON 101 or 111
**Repeatable for Credit:** No
**Last Taught:** Spring 2018

CNSR SCI 477 – THE CONSUMER AND THE MARKET
3 credits.

Analysis of the consumer’s market, consumer’s behavior, and government policies affecting the consumer in the American economy.

**Requisites:** ECON 101 or 111
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Last Taught:** Spring 2024

CNSR SCI 501 – SPECIAL TOPICS
1-3 credits.

Specialized subject matter of current interest to undergraduate students. Prerequisites vary by topic.

**Requisites:** None
**Repeatable for Credit:** Yes, unlimited number of completions
**Last Taught:** Spring 2023

CNSR SCI 527 – CONSUMER SPENDING AND SAVING OVER THE LIFECYCLE
3 credits.

Analysis of consumer patterns of spending and saving from a lifecycle perspective. Introduces consumption theory and economic, social and psychological factors affecting consumption patterns.

**Requisites:** Must have Junior standing and completion of Consumer Science 275
**Repeatable for Credit:** No
**Last Taught:** Fall 2016

CNSR SCI 555 – CONSUMER DESIGN STRATEGIES & EVALUATION
3 credits.

Leveraging a combination of design thinking and strategic planning, students will design a clear plan of action with compelling evidence for expected outcomes, implement the proposed plan with contingencies for the inevitable challenges and adjustments, and evaluate impact relative to goals with objective recommendations for future action.

**Requisites:** Junior standing and CNSR SCI 657
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Reframe the challenges faced in a given situation from true empathy for the people involved
   **Audience:** Both Grad & Undergrad

2. Formulate and articulate a clear plan of action with compelling evidence for expected outcomes
   **Audience:** Both Grad & Undergrad

3. Design and implement a strong implementation plan with contingencies for the inevitable challenges and adjustments
   **Audience:** Both Grad & Undergrad

4. Craft and execute solid evaluation of impact relative to goals with objective recommendations for future action.
   **Audience:** Both Grad & Undergrad

5. Evaluate the proposed strategic evaluation plan
   **Audience:** Graduate
CNSR SCI 560 – RETAIL PROMOTION
3 credits.

Developing store image through visual merchandising, advertising, sales, and other promotional activities.

**Requisites:** CNSR SCI 257
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Last Taught:** Spring 2015

CNSR SCI 561 – CONSUMER ENGAGEMENT STRATEGIES
3 credits.

Exploring applications of consumer behavior and insights in developing strategies for consumer engagement.

**Requisites:** CNSR SCI 257
**Repeatable for Credit:** No
**Last Taught:** Spring 2024
**Learning Outcomes:**
1. Analyze current and evolving retail and brand strategies
   Audience: Undergraduate
2. Evaluate design strategy approaches retailers and brands can build to obtain competitive advantage
   Audience: Undergraduate
3. Examine typical and possible characteristics of the consumer experience
   Audience: Undergraduate
4. Articulate how to effectively build brand advocacy
   Audience: Undergraduate
5. Develop a compelling point of view and present a justifiable course of action for a brand or retailer
   Audience: Undergraduate

CNSR SCI 562 – THE GLOBAL CONSUMER
3 credits.

Key issues in international retailing with consideration of the global consumer.

**Requisites:** CNSR SCI 257
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Last Taught:** Spring 2024

CNSR SCI 564 – RETAIL FINANCIAL ANALYSIS
3 credits.

Provides tools for planning and analyzing retail financial performance. Includes elements of retail financial statements, pricing, purchasing terms and conditions, merchandise planning, inventory control, and economic factors that impact retail businesses.

**Requisites:** CNSR SCI 257, (ACCT I S 100 or 300 or GEN BUS 310), and (GEN BUS 106 or A A E 335), or graduate/professional standing
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Last Taught:** Spring 2024
**Learning Outcomes:**
1. Understand and define the different roles in merchandising, product development and manufacturing to produce products at the right time, right place, right price, right quantity, and right appeal for customers
   Audience: Both Grad & Undergrad
2. Utilize the retail method of inventory to calculate book and physical inventory and explain the cause and effects of overages and shortages
   Audience: Both Grad & Undergrad
3. Demonstrate the mathematical calculations and processes frequently used in the retail and manufacturing industry to evaluate inventory performance
   Audience: Both Grad & Undergrad
4. Apply negotiation alternatives between retailers and manufactures
   Audience: Both Grad & Undergrad
5. Define and calculate measurements of inventory mark-ups & profit indicators
   Audience: Both Grad & Undergrad
6. Differentiate inventory pricing and markdowns strategies
   Audience: Both Grad & Undergrad
7. Define and calculate measurements of inventory rate of sale
   Audience: Both Grad & Undergrad
8. Define and calculate the components of a retailer’s merchandise financial plan and forecast based upon market influences
   Audience: Both Grad & Undergrad
9. Apply methods for analyzing and correcting problems related to retail assortments, purchases, inventory and sales
   Audience: Both Grad & Undergrad
10. Prepare, modify and evaluate merchandising planning methods used to create seasonal inventory budgets
    Audience: Both Grad & Undergrad
11. Evaluate the causes and effects of retail pricing adjustments
    Audience: Both Grad & Undergrad
12. Evaluate profit and loss statements of retailers and manufacturers and impact of performances
    Audience: Both Grad & Undergrad
13. Synthesis speed and profit to create a merchandise plan and forecast along with a full financial plan based upon a set of provided data
    Audience: Graduate
CNSR SCI 567 — PRODUCT DEVELOPMENT STRATEGIES IN RETAILING
3 credits.
Merchandise product development planning through market trend analysis, assortment planning sourcing production.
Requisites: CNSR SCI 257
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatability for Credit: No
Last Taught: Spring 2024

CNSR SCI 575 — FAMILY ECONOMICS AND PUBLIC POLICY
3 credits.
Analysis of objectives of public policies specifically concerned with the economic welfare of families as expressed or proposed in federal and state legislation; appraisal of their economic and social consequences; and analysis of the issue.
Requisites: ECON 101 or 111
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatability for Credit: No
Last Taught: Spring 2017

CNSR SCI 579 — CONSUMER POLICY ANALYSIS
3 credits.
Analysis of consumer policies enacted and proposed at federal, state, and municipal levels; application of economic analysis to consumer laws, public policies and regulations; study of the process of creating and enforcing legislation and impacts on consumers' well-being.
Requisites: Junior standing
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatability for Credit: No
Last Taught: Spring 2024

CNSR SCI 601 — CONSUMER SCIENCE INTERNSHIP
1-8 credits.
Enables students with supervised internships to earn academic credit while engaged in a professional experience in consumer science related fields. Course intended for juniors and seniors in Consumer Science.
Requisites: Consent of instructor
Course Designation: Workplace - Workplace Experience Course
Repeatability for Credit: Yes, unlimited number of completions
Last Taught: Spring 2024
Learning Outcomes:
1. Develop relationships with co-workers and supervisors working as a team member through varied experiences while improving interpersonal relationships
   Audience: Undergraduate
2. Enhance knowledge of the industry’s systems and procedures, including adapting to changing market trends and technology
   Audience: Undergraduate
3. Reinforce educational and career goals while preparing for transition from student to a professional in the workplace
   Audience: Undergraduate
4. Apply academic knowledge to the business / personal finance / consumer affairs work environment.
   Audience: Undergraduate
5. Develop analytical skills and problem-solving competencies related to the field of personal finance
   Audience: Undergraduate
6. Develop professional competencies in written and oral communication.
   Audience: Undergraduate
7. Expand awareness of career opportunities and establish professional contacts
   Audience: Undergraduate
8. Provide professional work experience regarding the following (but not exclusive to): financial planning, investment management, insurance, banking, sales management, human resource management, consumer mediation, wealth management, business finance, etc.
   Audience: Undergraduate
CNSR SCI 603 – RETAILING INTERNSHIP
1-6 credits.

Enables students with supervised internships to earn academic credit while engaged in a professional experience in retailing related fields. Course intended for juniors and seniors in Retailing and Consumer Behavior.

Requisites: Consent of instructor

Course Designation: Workplace - Workplace Experience Course

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Spring 2024

Learning Outcomes: 1. Develop relationships with co-workers and supervisors working as a team member through varied experiences while improving interpersonal relationships
Audience: Undergraduate

2. Enhance knowledge of the industry’s systems and procedures, including adapting to changing market trends and technology
Audience: Undergraduate

3. Explore career opportunities within a company/organization and industry through real-world situations
Audience: Undergraduate

4. Gain a deeper understanding of how consumerism can be enhanced through retail functions and consumer behavior analytics
Audience: Undergraduate

5. Reinforce educational and career goals while preparing for transition from student to a professional in the workplace.
Audience: Undergraduate

CNSR SCI 627 – ADVANCED CONSUMER FINANCE
3 credits.

Studies financial markets and instruments from the perspective of individual consumers and their portfolio decisions over their lifetime.

Requisites: CNSR SCI 275

Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement

Repeatable for Credit: No

Last Taught: Spring 2024

CNSR SCI 635 – ESTATE PLANNING FOR FINANCIAL PLANNERS
3 credits.

Analysis from a financial planner’s perspective of the process of planning the accumulation, conservation, and distribution of an estate, in the manner that most effectively and efficiently accomplishes an individual’s personal tax and non-tax objectives.

Requisites: CNSR SCI 275 or FINANCE/ECON 300

Repeatable for Credit: No

Last Taught: Spring 2024

Learning Outcomes: 1. Analyze personal financial situations, evaluating clients’ objectives, needs, and values to develop an appropriate strategy within their estate plan
Audience: Undergraduate

2. Apply the CFP Board Financial Planning Practice Standards to the financial planning process as it applies to estate planning
Audience: Undergraduate

3. Collect all necessary and relevant qualitative and quantitative information required to develop an estate plan
Audience: Undergraduate

4. Demonstrate a comprehensive understanding of the content found within the Estate Planning for Financial Planners curriculum and effectively apply and integrate this information in the formulation of an estate plan for sample clients
Audience: Undergraduate

5. Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to problems found with client situations
Audience: Undergraduate

6. Effectively communicate the estate plan, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material
Audience: Undergraduate

7. Evaluate the impact of economic, political, and regulatory issues with regard to the estate plan
Audience: Undergraduate

CNSR SCI 657 – CONSUMER BEHAVIOR
3 credits.

Analyses from social and psychological perspectives. Motivation, perception, learning and attitude formation. Effects of social class, family structure, cultural backgrounds and reference groups.

Requisites: Sophomore standing

Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement

Repeatable for Credit: No

Last Taught: Spring 2024
CNSR SCI 665 – HOUSEHOLD RISK MANAGEMENT
3 credits.

Application of advanced analytical techniques to examine household financial risk. Implications for financial planning of changes in family structure and earnings. Private and social insurance that guard against economic consequences of death, disability, ill health, retirement, marital dissolution. Use of financial planning software.

**Requisites:** (ECON 101 or 111) and CNSR SCI 275

**Repeatable for Credit:** No

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Analyze personal financial situations, evaluating clients’ objectives, needs, and values to develop an appropriate strategy within their personal risk management plan
   **Audience:** Undergraduate

2. Apply the CFP Board Financial Planning Practice Standards to the financial planning process as it applies to personal risk management planning
   **Audience:** Undergraduate

3. Collect all necessary and relevant qualitative and quantitative information required to develop a personal risk management plan
   **Audience:** Undergraduate

4. Demonstrate a comprehensive understanding of the content found within the Household Risk Management curriculum and effectively apply and integrate this information in the formulation of personal risk management plan for sample clients
   **Audience:** Undergraduate

5. Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to problems found with client situations
   **Audience:** Undergraduate

6. Effectively communicate the personal risk management plan, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material
   **Audience:** Undergraduate

7. Evaluate the impact of economic, political, and regulatory issues with regard to the personal risk management plan
   **Audience:** Undergraduate

CNSR SCI 675 – FAMILY FINANCIAL COUNSELING
3 credits.

Systems approach to family financial management, stressing development of interpersonal techniques by professionals who will assist individuals and families to become responsible financial managers.

**Requisites:** CNSR SCI 275 and 627

**Repeatable for Credit:** No

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Analyze personal financial situations, evaluate clients’ objectives, needs, and values to develop an appropriate strategy within the financial plan
   **Audience:** Undergraduate

2. Apply the CFP Board Financial Planning Practice Standards to the financial planning process
   **Audience:** Undergraduate

3. Collect all necessary and relevant qualitative and quantitative information required to develop a financial plan
   **Audience:** Undergraduate

4. Demonstrate a comprehensive understanding of the content found within the Financial Planning curriculum and effectively apply and integrate this information in the formulation of a financial plan
   **Audience:** Undergraduate

5. Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to a specific problem
   **Audience:** Undergraduate

6. Effectively communicate the financial plan, both orally and in writing, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material
   **Audience:** Undergraduate

7. Evaluate the impact of economic, political, and regulatory issues with regard to the financial plan
   **Audience:** Undergraduate

CNSR SCI 680 – SENIOR HONORS THESIS
2-4 credits.

Individual study for seniors completing theses for Human Ecology honors degrees as arranged with a faculty member.

**Requisites:** Consent of instructor

**Course Designation:** Honors - Honors Only Courses (H)

**Repeatable for Credit:** Yes, unlimited number of completions

**Last Taught:** Spring 2011

CNSR SCI 690 – SENIOR THESIS
2 credits.

Individual study for seniors completing theses as arranged with a faculty member.

**Requisites:** Consent of instructor

**Repeatable for Credit:** Yes, unlimited number of completions
CNSR SCI 699 – INDEPENDENT STUDY
1-6 credits.

Directed study projects for juniors and seniors as arranged with a faculty member.
**Requisites:** Consent of instructor
**Course Designation:** Level - Advanced
L&S Credit - Counts as Liberal Arts and Science credit in L&S
**Repeatable for Credit:** Yes, unlimited number of completions
**Last Taught:** Spring 2024

CNSR SCI 748 – THE ECONOMIC ORGANIZATION OF THE HOUSEHOLD
3 credits.

Studies family behavior and family outcomes using an economic framework. Covers theoretical models of consumption, fertility, household production, time allocation, and household formation. Knowledge of microeconomic theory [such as ECON 301] recommended.
**Requisites:** Graduate/professional standing
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Learning Outcomes:**
1. Explain the theory of household formation and dissolution, labor supply, and child investment from a utility maximizing framework
   Audience: Graduate
2. Demonstrate how households make consumption and investment decisions across time using a two period model
   Audience: Graduate
3. Identify and critically analyze how public policy affects families, particularly policies focused on children, the labor market, and marriage
   Audience: Graduate

CNSR SCI 768 – INTRODUCTION TO QUANTITATIVE METHODS IN SOCIAL SCIENCE
3 credits.

Introduction to empirical consumer science research methods, with an emphasis on application. Covers different types of data structures commonly encountered, statistical properties of data, bivariate and multivariate linear regression models.
**Requisites:** Graduate/professional standing
**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement
**Repeatable for Credit:** No
**Learning Outcomes:**
1. Ascertain differences in data structures and key statistical properties to understand types of quantitative data used in consumer science research
   Audience: Graduate
2. Master technical proficiency in linear regression and statistical inference by applying these techniques to real-world consumer data
   Audience: Graduate
3. Critically assess estimates derived from linear models commonly used in consumer research by evaluating the accuracy, precision, and relevance of model estimates to draw meaningful insights from empirical analyses
   Audience: Graduate
4. Discern the suitability of model assumptions for different empirical challenges in consumer research by evaluating assumptions and selecting and modifying models to best fit the specific characteristics of the data and the nature of the research question
   Audience: Graduate
CNSR SCI 775 – HOUSEHOLD FINANCE AND WELL-BEING
3 credits.

Provides an overview of major theories in household finance, financial literacy, financial capability. Evaluates programs and strategies designed to improve consumer well-being by changing household financial behaviors, building household financial assets, and regulation of consumer financial markets.

Requisites: Graduate/professional standing
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatable for Credit: No

Learning Outcomes:
1. Explain the contributions and identify opportunities to expand current research on household finance
   Audience: Graduate

2. Synthesize and translate information from academic research for varied academic and non-academic audiences
   Audience: Graduate

3. Construct a research project that applies your understanding of household finance and well-being based on basic econometric analyses
   Audience: Graduate

4. Understand the various professional designations related to financial coaching, counseling, and planning
   Audience: Graduate

CNSR SCI 778 – CAUSAL MODELS IN HOUSEHOLD AND CONSUMER RESEARCH
3 credits.

Research on the application of modern econometric techniques commonly used in empirical consumer research with an emphasis on causal inference.

Requisites: CNSR SCI 768
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatable for Credit: No

Learning Outcomes:
1. Recognize and describe common methodological approaches used for causal inference in empirical consumer research.
   Audience: Graduate

2. Identify the underlying identification assumptions behind common methodological approaches and describe the key considerations for assessing the validity of these assumptions.
   Audience: Graduate

3. Critically evaluate and discuss the methodological approaches in recent empirical consumer research, including being able to identify potential limitations to being able to draw causal inferences from the findings.
   Audience: Graduate

4. Interpret and synthesize findings from empirical consumer research, enabling them to communicate research outcomes effectively and with the appropriate caveats to both academic and non-academic audiences.
   Audience: Graduate

5. Apply modern econometric techniques to analyze observational data in the context of consumer research, with a particular focus on causal inference.
   Audience: Graduate
CNSR SCI 820 – HEALTH AND FINANCIAL WELL-BEING
3 credits.

Explores the interrelationships of health, health insurance, the health care system, and financial well-being. Provides an in-depth understanding of how the financing and delivery of health care affects consumer financial health, as well as consumer financial health as a central determinant of individual health.

Requisites: Graduate/professional standing
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatable for Credit: No

Learning Outcomes:
1. Discuss health insurance as both a consumer financial product that contributes to consumer financial health and a means of payment for health care that affects consumer financial health
   Audience: Graduate
2. Explain how financial well-being affects health and the demand for health care
   Audience: Graduate
3. Explain how health, health insurance, and health care produce financial health
   Audience: Graduate
4. Propose research questions that explore the interrelationships between health, health insurance, the use of health care, and financial health
   Audience: Graduate

CNSR SCI 830 – FAMILIES AND HOUSEHOLDS IN COMMUNITIES
3 credits.

Examines how local communities inform family economic well-being. Explores the intersection of people and organizations using quantitative and qualitative techniques.

Requisites: Graduate/professional standing
Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement
Repeatable for Credit: No

Learning Outcomes:
1. Recognize how markets, consumer behavior, and family dynamics are both influenced by and shape social structures and systems within their community
   Audience: Graduate
2. Dissect the networked systems that influence neighborhood construction as well as individual, family, and community well-being
   Audience: Graduate
3. Differentiate the role of key stakeholders including policymakers, business, nonprofit sector, and individuals in co-creating community
   Audience: Graduate
4. Investigate the complex relationship between people and systems within a community using a range of quantitative techniques (e.g., generating indices of segregation, employing spatial data visualization and regression techniques)
   Audience: Graduate
5. Investigate the complex relationship between people and systems within a community using a range of qualitative techniques (e.g., in-depth interviews, focus groups, photo elicitation, text analysis)
   Audience: Graduate
6. Incorporate community processes and contexts to develop and analyze an empirical research proposal examining the socio-spatial relationships between people and systems within a community
   Audience: Graduate
CNSR SCI 851 – MEASURING HOUSEHOLD AND COMMUNITY WELL-BEING
3 credits.

Provides broad knowledge of major quantitative measures of consumer well-being. Investigates construction of and literature on well-being measures across various domains.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** No

**Learning Outcomes:**
1. Identify and critically analyze the primary measures of consumer well-being
   Audience: Graduate

2. Explore how measures of consumer well-being are constructed
   Audience: Graduate

3. Compare and contrast measures of well-being
   Audience: Graduate

4. Explain how consumer well-being measures are used in research and policy
   Audience: Graduate

5. Review major literature on each of these measures
   Audience: Graduate

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CNSR SCI 852 – ADVANCED CONSUMER POLICY
3 credits.

Studies the intersection of behavioral economics and public policy. Explores the effect of deviations from rational economic behavior on consumer well-being. Analyzes the impact of policy design on consumer well-being across a variety of policy domains.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** No

**Learning Outcomes:**
1. Describe some of the ways in which individuals make decisions and exhibit behavior that systematically deviates from the predictions of traditional economic models of rational actors
   Audience: Graduate

2. Compare and contrast traditional policy tools and levers with interventions informed by behavioral economics and assess their relative efficacy in addressing a potential policy problem
   Audience: Graduate

3. Critically evaluate and discuss policy solutions in recent empirical policy-focused consumer research, including being able to assess the extent to which given solutions may or may not extrapolate to other domains and populations
   Audience: Graduate

4. Identify policy issues and generate potential solutions that apply insights from behavioral economics to policy design, drawing on both existing research and behavioral economic theories
   Audience: Graduate
CNSR SCI 888 — ADVANCED CONSUMER BEHAVIOR
3 credits.

The purpose of this class is to provide graduate students with a broad-based knowledge of the consumer behavior literature. The objective of the course is to develop students as active researchers in fields that require an understanding of consumer research. A prior undergraduate or graduate course in consumer behavior is recommended.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** No

**Last Taught:** Spring 2024

**Learning Outcomes:**
1. Develop abilities to identify research problems and to develop conceptual and empirical solutions to problems
   Audience: Graduate

2. Develop critical thinking and creative problem solving skills
   Audience: Graduate

3. Enhance appreciation of the interdisciplinary and varied methodological orientations of consumer research
   Audience: Graduate

4. Become familiar with the primary research streams and knowledge priorities
   Audience: Graduate

5. Develop an understanding of the major conceptual and empirical contributions to the field of consumer research
   Audience: Graduate

CNSR SCI 901 — GRADUATE SPECIAL TOPICS IN CONSUMER SCIENCE
1-3 credits.

Specialized subject matter of current interest to graduate students.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** Yes, unlimited number of completions

**Last Taught:** Spring 2024

CNSR SCI 920 — CONSUMER SCIENCE GRADUATE WORKSHOP
1 credit.

Develops professional skills. Provides opportunities for presenting research and respectfully critiquing the work of others.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** Yes, unlimited number of completions

**Learning Outcomes:**
1. Develop research questions through presenting original research and/or critiquing the research questions of others
   Audience: Graduate

2. Develop skills in creating and delivering research presentations through presentation and/or critiquing the presentations of others
   Audience: Graduate

3. Receive and/or respond to formal and informal feedback from peers and faculty
   Audience: Graduate

4. Create materials for the job market and professional skills through course assignments
   Audience: Graduate

CNSR SCI 930 — SEMINAR IN FAMILY ECONOMIC POLICY
3 credits.

Graduate seminar on family economic well-being and the social and consumer policies that influence economic behavior and family economic status. Topics vary each year.

**Requisites:** Graduate/professional standing

**Course Designation:** Grad 50% - Counts toward 50% graduate coursework requirement

**Repeatable for Credit:** Yes, unlimited number of completions

**Last Taught:** Fall 2023

**Learning Outcomes:**
1. Communicate the substance of a real-world policy problem(s) using relevant scholarly studies and practical applications
   Audience: Graduate

2. Demonstrate critical thinking skills by retrieving and examining literature
   Audience: Graduate

3. Evaluate evidence for and against hypotheses, identify knowledge gaps, strengths and weaknesses in existing literature, synthesize knowledge, and develop conclusions
   Audience: Graduate
CNSR SCI 990 – RESEARCH AND THESIS
1-12 credits.

Independent research and writing for graduate students under the supervision of a faculty member.

Requisites: Consent of instructor

Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Spring 2024

CNSR SCI 999 – INDEPENDENT STUDY
1-3 credits.

Directed study projects for graduate students as arranged with a faculty member.

Requisites: Consent of instructor

Course Designation: Grad 50% - Counts toward 50% graduate coursework requirement

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Spring 2024