

CONSUMER FINANCE AND FINANCIAL PLANNING, BS

Admissions to the Consumer Finance and Financial Planning BS were suspended as of spring 2024 and will be discontinued as of summer 2032. If you have any questions, please contact the department (<https://www.online.wisc.edu>).

This program provides an opportunity for students to complete the BS Consumer Finance and Financial Planning degree at a distance. This option is ideal for returning students with some college credits who would like to complete the program in a flexible online format, with no on-campus attendance required. This program is interdisciplinary with an emphasis on financial management and the economic well-being of individuals and families. Topics include financial counseling, coaching, wealth management, financial product development, financial technology, and consumer behavior. Completion of the program and one additional elective course will make graduates eligible to sit for the Certified Financial Planner® (CFP) exam, which Human Ecology students pass well above the national average.

HOW TO GET IN

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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 (<https://guide.wisc.edu/undergraduate/#requirementsforundergraduatestudytext>) section of the Guide.

General Education

- 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 *

* 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>		
MATH 112	College Algebra	3
	Or higher (not MATH 141) unless exempt through placement exam	
<i>Statistics</i>		
STAT 301	Introduction to Statistical Methods	3
<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 course to bring total credits to 9	3
<i>Physical, Biological, or Natural Science</i>		
	9	
<i>Human Ecology Breadth</i>		
	Select one Human Ecology course from CSCS, DS, HDFS, or INTER-HE.	3
Total Credits		37-38

BACHELOR OF SCIENCE IN CONSUMER FINANCE AND FINANCIAL PLANNING REQUIREMENTS

Core requirements for the major are 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. All students declared in the Bachelor of Science in Consumer Finance and Financial Planning major must only take online courses.

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
ACCT I S 300 or ACCT I S 100	Accounting Principles Introductory Financial Accounting	3
CNSR SCI 477	The Consumer and the Market	3
CNSR SCI 657	Consumer Behavior	3
Financial Planning Courses		
CNSR SCI 627	Advanced Consumer Finance	3
CNSR SCI 635	Estate Planning for Financial Planners	3
CNSR SCI 675	Family Financial Counseling	3
CNSR SCI 665	Household Risk Management	3
Professional Development		
CNSR SCI 251	Financial Services Leadership Symposium ¹	1
INTER-HE 202	SoHE Career & Leadership Development	1
Electives		
Select electives to bring degree credit total to 120 ²		
Total Credits		30-31

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.

² ACCT I S 329 Taxation: Concepts for Business and Personal Planning is a recommended elective for students who want to be eligible to take the Certified Financial Planner (CFP) exam.

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

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This program is designed for transfer students, most of whom will enroll on a part-time basis. As such, there is not a four-year plan for this program. Please refer to the [Requirements](#) tab for more information about the curriculum and program plan.

ADVISING AND CAREERS

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ACADEMIC ADVISING

Each UW–Madison Online student is assigned an academic and career (AC) advisor (<https://online.wisc.edu/academic-advisor/>). The AC advisor will support the academic and personal success of each student by partnering with SoHE advisors in the Student Academic Affairs & Career Development Office (SAA) to assist students as they identify and clarify their educational goals, develop meaningful academic plans, and pursue their own Wisconsin Experience. To find out about other ways UW–Madison's campus supports online learners, visit the Academic Support Services page. (<https://oss.wisc.edu/support-services/>)

CAREER DEVELOPMENT

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. AC advisors (<https://online.wisc.edu/academic-career-advisor/>) help prepare students for life post-graduation through individual and group advising. The Office of Online Student Success (OSS) (<https://oss.wisc.edu/>) also provides a number of career resources (<https://oss.wisc.edu/resumes/>) for online learners.

CERTIFICATION/LICENSURE

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Completion of the BS in Consumer Finance and Financial Planning and one additional elective course will make graduates eligible to sit for the Certified Financial Planner® (CFP) exam.

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 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 in the following states:

Not applicable

CAREER DEVELOPMENT

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. AC advisors (<https://online.wisc.edu/academic-career-advisor/>) help prepare students for life post-graduation through individual and group advising. The Office of Online Student Success (OSS) (<https://oss.wisc.edu/>) also provides a number of career resources (<https://oss.wisc.edu/resumes/>) for online learners.

OTHER FINANCIAL RESOURCES

Grants and loans are available through the Office of Student Financial Aid (<https://financialaid.wisc.edu/>) (333 East Campus Mall; 608-262-3060).

Additional details on how to save (<https://online.wisc.edu/apply/#details>).

RESOURCES AND SCHOLARSHIPS

RESOURCES AND SCHOLARSHIPS ACADEMIC ADVISING

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