**PERSONAL FINANCE, B.S.**

- Personal Finance: Financial Planning (For On-Campus Students)  
  (p. 1)
- Personal Finance (For Online Students) (p. 1)

The bachelor of science in personal finance looks at economics from a people perspective, developing financial experts who can help individuals and families live more secure lives. Graduates of personal finance are prepared to work in financial product development, financial technology, and consumer behavior.

**Personal Finance: Financial Planning (For On-Campus Students)**

Within the personal finance program, students may choose to complete the financial planning option. This financial option is incorporated within the Certified Financial Planner® Program. The coursework is interdisciplinary with an emphasis on financial management and the economic well-being of individuals and families. The financial planning option is the more traditional personal finance program leading to careers in counseling, coaching, and wealth management. Graduates of the financial planning option leave fully prepared to sit for the prestigious Certified Financial Planner® exam, which SoHE students pass well above the national average.

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

**Personal Finance (For Online Students)**

The personal finance online option provides an opportunity for students to complete the B.S. Personal Finance 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.

Students applying to the Personal Finance Online program apply through UW-Madison Online (https://online.wisc.edu/). UW-Madison Online undergraduate programs are for those transferring credits (i.e., those transferring at least 12 college credits). Re-entry students who have previously attended the University of Wisconsin-Madison may also be considered. For more information, visit the UW-Ma (https://online.wisc.edu/apply/) or email a UW-Madison Online enrollment coach (uwmadisononline@wisc.edu). They are here to help you navigate the application process.

**HOW TO GET IN**

**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 personal finance major upon admittance to the university. In addition, students may indicate interest in personal finance when registering for Student Orientation, Advising, and Registration (SOAR).

**CURRENT UW–MADISON STUDENTS**

Declaration

- First-semester students may declare SoHE majors.
- All students with fewer than 60 GPA credits, a minimal 2.75 cumulative GPA, and not on probation in their current school/college may declare SoHE majors.

Application

- All other students must apply through a competitive application process.

The best way for interested students to receive advising or additional information is by meeting with a SoHE advisor (https://sohe.wisc.edu/students/applying-to-sohe/bass/).

Visit On-campus Student Application (https://sohe.wisc.edu/prospective-students/prospective-students/applying-human-ecology/) for application information and deadlines.

**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.

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Math</strong></td>
<td></td>
<td></td>
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<tr>
<td>MATH 112</td>
<td>Algebra</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Or higher (not MATH 130 or 141) unless exempt through placement exam</td>
<td></td>
</tr>
<tr>
<td><strong>Statistics</strong></td>
<td></td>
<td>3-4</td>
</tr>
<tr>
<td>STAT 301</td>
<td>Introduction to Statistical Methods</td>
<td></td>
</tr>
<tr>
<td>SOC/ C&amp;E SOC 360</td>
<td>Statistics for Sociologists I</td>
<td></td>
</tr>
<tr>
<td>STAT 371</td>
<td>Introductory Applied Statistics for the Life Sciences</td>
<td></td>
</tr>
<tr>
<td>PSYCH 210</td>
<td>Basic Statistics for Psychology</td>
<td></td>
</tr>
<tr>
<td>ECON 310</td>
<td>Statistics: Measurement in Economics</td>
<td></td>
</tr>
<tr>
<td>GEOG 360</td>
<td>Quantitative Methods in Geographical Analysis</td>
<td></td>
</tr>
<tr>
<td><strong>Arts and Humanities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Humanities</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td><strong>Social Science</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ECON 101</td>
<td>Principles of Microeconomics</td>
<td>4</td>
</tr>
<tr>
<td>ECON 102</td>
<td>Principles of Macroeconomics</td>
<td>3-4</td>
</tr>
<tr>
<td>Choose any designated Social Science breadth courses to bring total credits to 9</td>
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<td></td>
</tr>
<tr>
<td><strong>Physical, Biological or Natural Science</strong></td>
<td></td>
<td>9</td>
</tr>
<tr>
<td><strong>Human Ecology Breadth</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select one Human Ecology course from CSCS, DS, HDFS, or INTER-HE.</td>
<td>3</td>
<td></td>
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<tr>
<td><strong>Total Credits</strong></td>
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<td>37-39</td>
</tr>
</tbody>
</table>

## 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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Finance Core</strong></td>
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<tr>
<td>CNSR SCI 201</td>
<td>Consumer Insights</td>
<td>3</td>
</tr>
<tr>
<td>CNSR SCI 275</td>
<td>Consumer Finance</td>
<td>3</td>
</tr>
<tr>
<td>CNSR SCI 355</td>
<td>Financial Coaching</td>
<td>3</td>
</tr>
<tr>
<td>or CNSR SCI 301</td>
<td>Consumer Analytics</td>
<td></td>
</tr>
<tr>
<td>ACCT I S 100</td>
<td>Introductory Financial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>or ACCT I S 300</td>
<td>Accounting Principles</td>
<td></td>
</tr>
<tr>
<td><strong>Consumer Science Courses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CNSR SCI 477</td>
<td>The Consumer and the Market</td>
<td>3</td>
</tr>
<tr>
<td>CNSR SCI 555</td>
<td>Consumer Design Strategies &amp; Evaluation</td>
<td>3</td>
</tr>
<tr>
<td>CNSR SCI 657</td>
<td>Consumer Behavior</td>
<td>3</td>
</tr>
<tr>
<td><strong>Consumer Science Depth</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select 6 credits from the course list below.</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>(Not also used in the Personal Finance Core category)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## PERSONAL FINANCE: NAMED OPTIONS

Students may elect to pursue a named option instead of completing the Personal Finance major requirements listed above. If selecting the Personal Finance Online named option, students may only enroll in online courses.

### Electives

Select electives to bring degree credit total to 120

**Total Credits**

32

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.
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

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

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  3 Communications  A  3  B

Sophomore

Fall  Credits  Spring  Credits
CNSR SCI 251  ECON 101  (Quantitative Reasoning B)  4
MATH 112  Humanities  3
Science  Science  3
Elective  2 SoHE Breadth  3

Junior

Fall  Credits  Spring  Credits
ACCT I S 100  CNSR SCI 355  or 301  3  CNSR SCI 601  3
CNSR SCI 477  Social Science  3-4  Elective  3
Elective  3 Elective  3

Senior

Fall  Credits  Spring  Credits
CNSR SCI 201  CNSR SCI 555  3
CNSR SCI 657  Consumer Science Depth  3
Consumer Science Depth  3 Elective  3
Elective  3 Elective  3

Total Credits 120-122

ADVISING AND CAREERS

ADVISING & CAREER CENTER

The Advising & Career Center 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 SoHE alumni.

ACADEMIC ADVISING

Each SoHE student is assigned to an academic advisor in the Advising & Career Center. SoHE academic advisors support academic and personal success by partnering with current and prospective SoHE 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 a SoHE academic advisor, visit Advising in SoHE (https://go.wisc.edu/acc_office/).

**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. SoHE 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 SoHE career advisor, visit Career Development (https://go.wisc.edu/sohecareerdevelopment/).

**PEOPLE**

**PROFESSORS**
Bartfeld, Collins, Shim, Wong

**ASSOCIATE PROFESSORS**
Robb

**ASSISTANT PROFESSORS**
Ashton, Bea, Harvey, Zhang

**FACULTY ASSOCIATES**
Andrews, Lepe, Murray, O’Brien, Olive, Sigler, Whelan

For more information, visit the School of Human Ecology Faculty and Staff Directory (https://go.wisc.edu/sohe_directory/).

**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. The deadline to apply for scholarships is typically late in the fall semester. To be eligible for these awards, scholarship recipients must be registered as full-time SoHE students.

Students who experience emergency financial situations may inquire about the availability of short-term loans through the SoHE Advising & Career Center. In addition, university scholarships, loans, and employment are available through the Office of Student Financial Aid (https://financialaid.wisc.edu/) (333 East Campus Mall; 608-262-3060).