

PERSONAL FINANCE, B.S.

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

Within the personal finance program, students may choose to complete the financial planning option. This financial planning option is registered with the Certified Financial Planner® Board of Standards. 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.

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://advising.humanecology.wisc.edu/>).

Visit On-campus Student Application (<http://advising.humanecology.wisc.edu/academics/apply/>) 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*.

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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 * |
|-------------------|--|

* 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	Algebra	3
Or higher (not MATH 130 or 141) unless exempt through placement exam		
<i>Statistics</i>		
STAT 301	Introduction to Statistical Methods	3-4
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	Quantitative Methods in Geographical Analysis	
<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	37-39

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	Consumer Finance	3
CNSR SCI 355 or CNSR SCI 301	Financial Coaching Consumer Analytics	3
ACCT I S 100 or ACCT I S 300	Introductory Financial Accounting Accounting Principles	3
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	
CNSR SCI/ HDFS 465	Families & Poverty	
CNSR SCI 527	Consumer Spending and Saving Over the Lifecycle	
CNSR SCI 575	Family Economics and Public Policy	
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, B.S. ([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

- Invoke interdisciplinary and collaborative approaches to understand the interactions between individuals and their social and environmental contexts.
- Demonstrate the ability to harness, analyze and interpret relevant data for making real world decisions.
- Acquire professional and life skills related to workplace communication, teamwork, active listening and adapting to technology.
- 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 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 SoHE 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 355 or 301	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 201	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

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 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://HUMANECOLOGY.WISC.EDU/STAFF/UW_STAFF_TYPE/FACULTY-STAFF/](https://humanecology.wisc.edu/staff/uw_staff_type/faculty-staff/)).

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

STUDENT ORGANIZATIONS

School of Human Ecology student organizations include:

- Apparel and Textile Association (ATA)
- Association of Fundraising Professionals - UW Madison Chapter (AFP)
- Community and Nonprofit Leaders (CNLUW)
- Financial Occupations Club for University Students (FOCUS)
- Interior Design Organization (IDO)/American Society of Interior Design (ASID) - Student Chapter
- Phi Upsilon Omicron (National Honor Society in Family and Consumer Sciences)
- Student Association for Human Development and Family Studies (SAHDFS)
- Student Retail Association (SRA)

For more information about registering as a SoHE student organization, please visit SoHE 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

PROFESSIONAL CERTIFICATION/LICENSURE DISCLOSURE (NC-SARA)

The United States Department of Education requires institutions that provide distance education to disclose information for programs leading to professional certification or licensure about whether each program meets state educational requirements for initial licensure or certification. Following is this disclosure information for this program:

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

The requirements of this program have not been determined if they meet Certification/Licensure in the following states:

Not applicable

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).