

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 2026

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: Summer 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

Last Taught: Spring 2026

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 2026

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 2026

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 2026

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.

Experience the current financial services market from the perspective of real families. Design, develop and evaluate innovative solutions to improve service or address unmet needs.

Requisites: None**Repeatable for Credit:** No**Last Taught:** Spring 2026**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 2026**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. Learn about 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 2025**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 2026**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 2026

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.

Learn how to assess and prevent household financial problems and improve financial security. Based on the context of vulnerable households, financial services and public policy, focus on skills related to managing cash flow, credit and debt, saving for emergencies and long-term goals.

Requisites: Satisfied Communications A requirement or graduate/professional standing

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 2025

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 2026

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 SOCIALLY JUST CONSUMPTION

3 credits.

Examines how consumers influence sustainability and social justice through their purchases and how policy and globalization influence their choices.

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 2026**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, seeing 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 BadgerSense 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.

Introduction to research at the intersection of family and poverty studies. 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 2026

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 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, 111, or graduate/professional standing

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

Repeatable for Credit: No

Last Taught: Spring 2026

CNSR SCI 501 – SPECIAL TOPICS

1-3 credits.

Specialized subject matter of current interest.

Requisites: None

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Spring 2026

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: CNSR SCI 657 and junior standing, or graduate/professional standing

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

Repeatable for Credit: No

Last Taught: Spring 2026

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 561 – CONSUMER ENGAGEMENT STRATEGIES

3 credits.

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

Requisites: CNSR SCI 657

Repeatable for Credit: No

Last Taught: Spring 2026

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 or graduate/professional standing

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

Repeatable for Credit: No

Last Taught: Spring 2026

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 2026

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

Repeatable for Credit: No

Last Taught: Spring 2026

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

Repeatable for Credit: No

Last Taught: Spring 2026

CNSR SCI 601 – CONSUMER SCIENCE INTERNSHIP

1-8 credits.

A supervised internship providing hands-on training in a professional experience in consumer science related fields.

Requisites: Consent of instructor

Course Designation: Workplace - Workplace Experience Course

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Summer 2025

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.

A supervised internship providing hands-on training in a professional experience in retailing related fields.

Requisites: Consent of instructor

Course Designation: Workplace - Workplace Experience Course

Repeatable for Credit: Yes, unlimited number of completions

Last Taught: Summer 2025

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 or graduate/professional standing

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

Repeatable for Credit: No

Last Taught: Spring 2026

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 2026

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 645 – RETIREMENT PLANNING FOR FINANCIAL PLANNERS

3 credits.

An introduction to retirement planning concepts and analysis with attention to designing retirement strategies to meet various client situations. Focus given to plans and approaches to meet retirement income needs while taking into account the dynamics of the household. Explore how values, behaviors and psychological factors influence retirement choices and financial well-being.

Requisites: CNSR SCI 275**Repeatable for Credit:** No

Learning Outcomes: 1. Identify and evaluate assumptions used to analyze retirement needs including retirement cash flow, assets and liabilities, investment return, retirement income sources and Social Security.

Audience: Undergraduate

2. Describe characteristics of the various types of defined benefit, defined contribution and individual retirement accounts.

Audience: Undergraduate

3. Illustrate the role of financial mindset and values when developing a retirement plan.

Audience: Undergraduate

4. Calculate appropriate savings plan to meeting funding needs prior to retirement and withdrawal strategy for retirement.

Audience: Undergraduate

5. Develop recommendations and evaluate the decision-making regarding retirement planning.

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 2026**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 2026

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 2026

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 in honors 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 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 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 2026

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

Last Taught: Fall 2025

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

Last Taught: Fall 2025

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

Last Taught: Spring 2026

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

Last Taught: Spring 2026

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

Last Taught: Spring 2026

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

Last Taught: Spring 2025

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

Last Taught: Fall 2025

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

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

Last Taught: Fall 2025

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.

Provide a broad-based knowledge of the consumer behavior literature. Develop skills to be an active researcher in fields that require an understanding of consumer research.

Requisites: Graduate/professional standing

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

Repeatable for Credit: No

Last Taught: Spring 2026

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.

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

Last Taught: Spring 2026

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.

Topics on family economic well-being and the social and consumer policies that influence economic behavior and family economic status.

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 2024

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 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 2026

CNSR SCI 999 – INDEPENDENT STUDY

1-3 credits.

Directed study projects 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: Summer 2025