# Financial Counseling and Planning (FCP)

Iowa State University 2023-2024 Catalog, 120 credits total

Administered by the Department of Human Development & Family Studies

## Communications and Library (13)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 150</td>
<td>Critical Thinking &amp; Communication</td>
</tr>
<tr>
<td>ENGL 250</td>
<td>Written, Oral, Visual, &amp; Elec. Composition</td>
</tr>
<tr>
<td>LIB 160</td>
<td>Intro to College Level Research</td>
</tr>
<tr>
<td>SP CM 212</td>
<td>Fundamentals of Public Speaking</td>
</tr>
<tr>
<td>COMST 210</td>
<td>Communication and U.S. Diversity</td>
</tr>
<tr>
<td>COMST 211</td>
<td>Interpersonal Communication</td>
</tr>
<tr>
<td>COMST 218</td>
<td>Conflict Management</td>
</tr>
</tbody>
</table>

## Natural Sciences and Mathematics (10)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>STAT 101</td>
<td>Principles of Statistics</td>
</tr>
<tr>
<td>ACCT 284</td>
<td>Financial Accounting</td>
</tr>
<tr>
<td>COM S 113</td>
<td>Intro to Spreadsheets &amp; Databases, or Computer Science course</td>
</tr>
</tbody>
</table>

## Social Sciences (9)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 101</td>
<td>Principles of Microeconomics</td>
</tr>
<tr>
<td>PSYCH 280</td>
<td>Social Psychology, or</td>
</tr>
<tr>
<td>SOC 134</td>
<td>Introduction to Sociology</td>
</tr>
<tr>
<td>ECON 102</td>
<td>Principles of Macroeconomics, or Social Sciences course from approved HD FS list*</td>
</tr>
</tbody>
</table>

## Humanities (6)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>PHIL 230</td>
<td>Moral Theory and Practice, or</td>
</tr>
<tr>
<td>PHIL 235</td>
<td>Ethical Issues in a Diverse Society, or</td>
</tr>
<tr>
<td>RELIG 205</td>
<td>World Religions (International Perspectives), or</td>
</tr>
<tr>
<td></td>
<td>Humanities courses from approved HD FS list*</td>
</tr>
</tbody>
</table>

## HD FS Orientation (1)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 110</td>
<td>Freshman Learning Community, or</td>
</tr>
<tr>
<td>HD FS 111</td>
<td>New Transfer Student Orientation</td>
</tr>
</tbody>
</table>

## CFP Board Registered Program

To meet the education coursework requirement to become a CERTIFIED FINANCIAL PLANNER™ (CFP®), coursework must include: HD FS 283, 341, 378, 383, 384 (or FIN 361), 482 (or FIN 320), 484, 485, 489 and 489L.

For details on the CFP® certification process, please visit [https://www.cfp.net/get-certified/certification-process](https://www.cfp.net/get-certified/certification-process).

## AFCPE® Registered Education Program

To meet the education coursework requirement to become an Accredited Financial Counselor® (AFC®), coursework must include: HD FS 239, 283, 489 and 489L.


## General Electives (42) (to equal 120 total credits)

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>HD FS 183</td>
<td>Personal Finance in Early Adulthood</td>
</tr>
<tr>
<td>HD FS 234</td>
<td>Adult Development</td>
</tr>
<tr>
<td>HD FS 249</td>
<td>Parenting &amp; Family Diversity Issues</td>
</tr>
<tr>
<td>HD FS 276</td>
<td>Human Sexuality</td>
</tr>
<tr>
<td>HD FS 360</td>
<td>Housing &amp; Services for Families &amp; Children</td>
</tr>
<tr>
<td>HD FS 367</td>
<td>Abuse and Illness in Families</td>
</tr>
<tr>
<td>HD FS 369</td>
<td>Research Methods in HD FS</td>
</tr>
<tr>
<td>HD FS 373</td>
<td>Death as a Part of Living</td>
</tr>
<tr>
<td>HD FS 377</td>
<td>Aging and the Family</td>
</tr>
<tr>
<td>HD FS 395</td>
<td>Children, Families &amp; Public Policy</td>
</tr>
<tr>
<td>HD FS 449</td>
<td>Program Evaluation &amp; Proposal Writing</td>
</tr>
<tr>
<td>HD FS 479</td>
<td>Family Interaction Dynamics</td>
</tr>
</tbody>
</table>

## Other Recommended Electives

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCT 215</td>
<td>Legal Environment for Business</td>
</tr>
<tr>
<td>ACCT 285</td>
<td>Managerial Accounting</td>
</tr>
<tr>
<td>ACCT 487</td>
<td>Volunteer Income Tax Assistance (VITA)</td>
</tr>
<tr>
<td>ADVRT 230</td>
<td>Advertising Principles</td>
</tr>
<tr>
<td>COMST 214</td>
<td>Professional Communication</td>
</tr>
<tr>
<td>ECON 102</td>
<td>Principles of Macroeconomics</td>
</tr>
<tr>
<td>ECON 234</td>
<td>Small Business Management</td>
</tr>
<tr>
<td>ECON 301</td>
<td>Intermediate Microeconomics</td>
</tr>
<tr>
<td>ECON 313</td>
<td>Economics of Sports</td>
</tr>
<tr>
<td>ENTSP 310</td>
<td>Entrepreneurship and Innovation</td>
</tr>
<tr>
<td>ENTSP 313</td>
<td>Feasibility Analysis and Business Planning</td>
</tr>
<tr>
<td>FIN 301</td>
<td>Principles of Finance</td>
</tr>
<tr>
<td>ARTGR 281</td>
<td>Visual Communication and Branding</td>
</tr>
<tr>
<td>LD ST 322</td>
<td>Leadership in a Diverse Society</td>
</tr>
<tr>
<td>MKT 342</td>
<td>Foundation of Personal Selling</td>
</tr>
<tr>
<td>SOC 219</td>
<td>Sociology of Intimate Relationships</td>
</tr>
<tr>
<td>SOC 331</td>
<td>Social Class and Inequality</td>
</tr>
</tbody>
</table>

*See HD FS General Education options sheet for list of approved courses to choose from (included on back).
FCP GENERAL EDUCATION REQUIREMENTS

SOCIAL SCIENCES (3)
Coursework designed to help students develop an understanding of the principal methods of studying human behavior and an understanding of the structure and functioning of institutions.

AF AM 330
AM IN 310, 315, 322
ANTHR (except 202)
AESHM 421
A M D 165, 362, 467
CJ ST
ECON
FS HN 342
INTST 235
LING 219, 275, 471
POL S
PSYCH (except 131)
SOC
WGS 201, 203, 301, 320, 327, 328, 346, 350, 385

HUMANITIES (6)
Coursework designed to assist students to develop an understanding of human cultural heritage and history, and an appreciation of reasoning and the aesthetic value of human creativity.

AESHM 342
AF AM 201, 334, 347, 353, 354
AM IN 210, 240, 346
A M D 257, 354, 356
ARCH 221, 420
ART H
ASL
CL ST
CMDIS 286
DANCE 270, 360
DSN S 183
ENGL 201, 225, 226, 227, 228, 237, 240
HIST
HSP M 260
MUSIC 102, 302, 304, 383, 384
PHIL
RELIG
THTRE 106, 110, 465, 466
WGS 201, 336, 338, 340, 345, 370, 374
World Languages:
ARABC, CHIN, FRNCH, GER, GREEK, ITAL, LATIN, PORT, RUS, SPAN

ENROLLMENT STATUS
Full-time status, fall or spring semester
Undergraduates: 12 credits

CLASSIFICATION
Classification (year in school) is determined by the number of credits completed and reported to the registrar, and is based on credit hours earned, not merely credit hours attempted.

Sophomore: 30 credit hours earned
Junior: 60 credit hours earned
Senior: 90 credit hours earned

ASSOCIATE PROFESSOR OF PRACTICE
FACULTY (ACADEMIC) ADVISOR
INTERNSHIP COORDINATOR
DIRECTOR OF FINANCIAL COUNSELING CLINIC
Carolyn Steckelberg, Accredited Financial Counselor®
Department of Human Development and Family Studies
College of Human Sciences | Iowa State University
1337 Palmer Building | 2222 Osborn Drive
P: 515-294-8644 | E: steckelb@iastate.edu
https://www.hdfs.hs.iastate.edu/find-majors/financial-counseling-planning/

U.S. DIVERSITY AND INTERNATIONAL PERSPECTIVES
The approved course lists are found at the following web addresses:
International Perspectives:
http://www.registrar.iastate.edu/students/div-ip-guide/IntlPerspectives-current

ANTHR 201 Introduction to Cultural Anthropology
ECON 355 International Trade and Finance
INTST 235 Introduction to International Studies
INTST 250X The World’s Regions in a Global Context
RELIG 205 World Religions
WLC 119 Introduction to World Languages

MINORS (15 or more)
https://catalog.iastate.edu/collegescurricula/#minorstext
Advertising
Agricultural Business
Communication Studies
Economics
Entrepreneurship
Event Management
General Business
Human Development and Family Studies
Leadership Studies
Psychology
Sociology

CERTIFICATES (21 or more)
Professional Sales Certificate
https://www.ivybusiness.iastate.edu/undergraduate/majors-minors/professional-sales-certificate/

Certified Family Life Educator (CFLE) Designation
https://hdfs.hs.iastate.edu/future-students/find-your-major/certified-family-life-educator/

STUDENT RESUME – EDUCATION SECTION
Iowa State University - Ames, Iowa
B.S. in Financial Counseling and Planning
Expected graduation: (Month and Year)
CFP Board Registered Program
AFCPE® Registered Education Program
https://owl.purdue.edu/owl/job_search_writing/resumes_and_vitas/resume_workshop/education_section.html
CFP BOARD REGISTERED PROGRAM

PREREQUISITE COURSE RECOMMENDATIONS
1. Accounting
2. Business ethics
3. Business law
4. Computer science: financial applications
5. Counseling and communication
6. Economics
7. Mathematics
8. Statistics

CFP® 2021 PRINCIPAL KNOWLEDGE TOPICS
1. Professional Conduct and Regulation
2. General Principles of Financial Planning
3. Risk Management and Insurance Planning
4. Investment Planning
5. Tax Planning
6. Retirement Savings and Income Planning
7. Estate Planning
8. Psychology of Financial Planning

Financial Planning – A collaborative process that helps maximize a client's potential for meeting life goals through financial advice that integrates relevant elements of the client's personal and financial circumstances (CFP Board).

AFCPE® REGISTERED EDUCATION PROGRAM

AFC® CORE COMPETENCIES
1. Set the state and gather client information
2. Assist a client in creating an action plan
3. Develop financial statements, ratios and spending plans
4. Manage money
5. Manage credit and debt
6. Educate a client about consumer protection
7. Educate a client about major acquisitions
8. Manage financial risks
9. Discuss investment basics with a client
10. Educate a client about the financial aspects of retirement and estate planning

Financial Counseling, Coaching, and Education – The integrative, multidisciplinary field of social science that studies personal finance and helps families from all walks of life make effective financial decisions (AFCPE®)

SECURITIES INDUSTRY ESSENTIALS® (SIE®) EXAM INFORMATION FOR STUDENTS

The Security Industry Essentials® (SIE®) Exam is a FINRA exam for anyone considering a career in the financial services industry. This introductory-level exam assesses knowledge of basic industry information, including fundamental concepts such as types of products and their risks; the structure of the markets, regulatory agencies and their functions; and prohibited practices.

The SIE is open to individuals aged 18 or older. You may take the exam before receiving a job offer, and the results are valid for four years. Online and in-person testing is available for the exam.

https://www.finra.org/registration-exams-ce/qualification-exams/securities-industry-essentials-exam/for-students

STUDENT ORGANIZATIONS
1. Student Membership, Association for Financial Counseling & Planning Education® ($40 annually)
   https://www.afcpe.org/membership/student-membership/
2. Aspiring Financial Planner, Financial Planning Association® ($50 annually)
   https://www.financialplanningassociation.org/membership
3. Student Affiliate, National Association of Personal Financial Advisors ($35 annually)
   https://www.napfa.org/membership/membership-categories/student-affiliate

SCHOLARSHIP OPPORTUNITIES
1. AFCPE® Certification Scholarships at
   https://www.afcpe.org/career-and-resource-center/certification-scholarships/
2. CFP Board Center for Financial Planning at
   https://www.cfp.net/get-certified/tools-and-resources/apply-for-a-scholarship
3. Financial Planning Association (FPA) Scholarships at
   https://www.financialplanningassociation.org/advocacy/leadership/awards-scholarships
   https://www.napfa.org/scholarships

HD FS 317G FIELD EXPERIENCE (FAMILY FINANCE) OR INTERNSHIP LEARNING EXPERIENCE REQUIREMENT

Part-time job or internship experience should include activities and responsibilities reflecting personal financial counseling and planning knowledge and competencies. HD FS 317G (3 credits) requires the completion of 120 contact hours during the semester or session.

- Fall/spring semester: 7.5 hours per week (16 weeks/semester)
- Summer session: 10 hours per week (12 weeks/session)

Please discuss all field experience or internship opportunities with Internship Coordinator for approval.

Examples of student learning experiences:
- Teller at bank or credit union
- Peer advisor in the Office of Student Financial Success
- Student advisor in the Office of Student Financial Aid
- Intern at financial planning or wealth management firm
- Intern at local insurance or real estate agency
- Tax preparer or Greeter/Screener for Volunteer Income Tax Assistance (VITA) program with College of Business (ACCT 487) or ISU Extension and Outreach
- Program assistant for local non-profit community service provider