

Memo

August 6, 2025

To: W. Randy Smith, Vice Provost – Council on Academic Affairs

From: Pete Locascio, Executive Director of Undergraduate Education, EHE

RE: INFORMATIONAL ITEM: **Consumer & Family Financial Services (CFFS) BS program,**

Department of Human Sciences. Please find materials included in this proposal related to a small-scale revision.

The department proposes:

- Add CSCFFS to BUSFIN 3222 as a cross-listing
- Remove BUSFIN 3222 from Group B
- Add CSCFFS/BUSFIN 3222 to Group A: Financial Planning Focus
- Add CSCFFS 3000 to Group A: Other Group A Choices
- Add CSCFFS 5170 to Group A: Other Group A Choices

These changes account for roughly 0% of change and do not add any additional credit hours to the curriculum. This was approved by the EHE Curriculum Committee on April 17, 2025.

If there are any questions, please contact me at [Locascio.7@osu.edu](mailto:Locascio.7@osu.edu)



April 10, 2025

Pete Locascio

Executive Director of Undergraduate Education

EHE Office of Undergraduate Education

Dear Pete:

I am writing to express my support for the following updates to the curriculum, **effective Autumn 2025:**

1. **Consumer and Family Financial Services, BS**

Update: program sheet

- Add CSCFFS to BUSFIN 3222 as a cross-listing
- Remove BUSFIN 3222 from Group B
- Add CSCFFS/BUSFIN 3222 to Group A: Financial Planning Focus
- Add CSCFFS 3000 to Group A: Other Group A Choices
- Add CSCFFS 5170 to Group A: Other Group A choices

These updates apply only to the list of course options within the curriculum. There are no changes to the total credit hours or core requirements of the program; therefore, this update is for informational purposes only. Attached you will find the necessary documentation outlining curricular updates.

There are no negative budgetary implications, nor are additional funds or personnel required for implementation. Therefore, I support the proposed updates as presented.

If you have any questions or need additional information, do not hesitate to contact me.

Sincerely,

**Sue Sutherland, PhD**

*Pronouns: she/her/hers*

Professor, Associate Department Chair

College of Education and Human Ecology

# Consumer and Family Financial Services

Bachelor of Science in Human  
Ecology



**THE OHIO STATE UNIVERSITY**  
COLLEGE OF  
EDUCATION AND HUMAN ECOLOGY



Effective for students admitted to the College of Education and Human Ecology beginning Spring 2025

| General Education Requirements (32-39 Hours)  |   | HOURS                             |
|---|---|-----------------------------------|
| Launch Seminar  |   | 1                                 |
| Reflection Seminar  |   | 1                                 |
| Foundations (22-25 Hours)   |   |                                   |
| Writing & Information Literacy  |   | 3                                 |
|   |   |                                   |
| Mathematical & Quantitative Reasoning or Data Analysis  |   | 3-5                               |
|   |   |                                   |
| Literary, Visual & Performing Arts  |   | 3                                 |
|   |   |                                   |
| Historical & Cultural Studies   |   | 3                                 |
|   |   |                                   |
| Natural Science   |   | 4-5                               |
|   |   |                                   |
| Social & Behavioral Sciences  |   | 3                                 |
|   |   |                                   |
| Race, Ethnic & Gender Diversity   |   | 3                                 |
|   |   |                                   |
| Thematic Pathways (8-12 Hours)  |   |                                   |
| Take 4-6 hours from Citizenship for a Diverse & Just World and 4-6 hours from another Thematic Pathway of choice. |   |                                   |
| Citizenship for a Diverse & Just World  |   | 4-6                               |
| Choice of 4-6 hours from one additional Thematic Pathway:   |   | 4-6                               |
| Lived Environments  | Origins & Evolution                     | Migration, Mobility, & Immobility |
| Sustainability  | Traditions, Cultures, & Transformations |                                   |
| Health & Wellbeing  | Number, Nature, Mind                    |                                   |
| EHE 1100 College Survey   |   | 1                                 |

| Supporting Course Requirements (12-15 Hours)   | HOURS     |
|--|-----------|
| Math Placement M or L, or MATH 1130 or equivalent  | 0-3       |
| ECON 2001.01 Principles of Microeconomics (can overlap with GE Social & Behavioral Sciences)   | 3         |
| CSE 1111 Introduction to Computer-Assisted Problem Solving, or<br>CSE 2111 Modeling & Problem Solving with Spreadsheets & Databases (either can overlap with GE Math & Quantitative Reasoning or Data Analysis)  | 3         |
| STAT 1350.xx Elem. Stats, STAT 1430.xx Stats for the Business Sciences, or STAT 1450.xx Intro to the Practice of Stats   | 3         |
| ENGLISH 3304 Business & Professional Writing, or ENGLISH 3305 Technical Writing  | 3         |
| Major Requirements (43 Hours)  | HOURS     |
| <b>Major Core</b>  | <b>13</b> |
| CSCFFS 2260 Healthy Finances & Economic Wellbeing for Individuals & Families   | 3         |
| CONSCI 2910 Consumer Problems & Perspectives   | 3         |
| CONSCI/CSCFFS 2990 Professional Development  | 1         |
| CONSCI 3930 Consumer Decision-Making I   | 3         |
| CONSCI 3940 Consumer Information: Methods of Data Analysis   | 3         |
| <b>Group A and Group B Requirements</b><br>Complete 30 credit hours from Group A and Group B with at least 15 hours from Group A. Students are encouraged but not required to complete a focus area in either Consumer Economics Focus or Financial Planning Focus.  | <b>30</b> |
| <b>Group A</b> (Hours in parenthesis)  |           |
| <u>Consumer Economics Focus</u><br><br>CSCFFS 4130 Consumer Decision Making II (3)<br>CSCFFS 4150 Quantitative Methods in Consumer Sciences (3)<br>CSCFFS 5120 Consumers in the Health Marketplace (3)<br>CSCFFS 5130 Solutions to Consumer Problems (3)<br>CSCFFS 5140 Topics in Consumer Sciences (3)  |           |
| <u>Financial Planning Focus</u><br><br>CSCFFS 3260 Fundamentals of Financial Planning (3)<br>CSCFFS 4260 Family Tax Planning (3)<br>CSCFFS 4280 Estate Planning for Individuals & Families (2)<br>CSCFFS 5250 Retirement Planning & Employee Benefit (3)<br>CSCFFS 5260 Financial Planning Applications (4)  |           |
| <u>Other Group A Choices</u><br><br>CONSCI/CSCFFS 3191 Internship (3)<br>CONSCI 4998 or 4998H Undergraduate Research in Consumer Sciences (1-3)<br>CSCFFS/CSHSPMG/CSFRST 3910 Customer Experience Management (3)<br>CSCFFS 3270 Families in Business (3)<br>CSCFFS 5150 FINRA Securities Industry Essentials Exam Preparation (1)<br>CSCFFS 5160 Series 65 Uniform Investment Adviser Law Exam (1) |           |
| <b>Group B</b> (Hours in parenthesis)  |           |
| ECON 4001.01 Intermediate Microeconomic Theory (3) (Highly recommended choice)<br>ACCTMIS 2000 Foundations of Accounting (3) or ACCTMIS 2200 Introduction to Accounting I (3)<br>ACCTMIS 2300 Introduction to Accounting II (3)<br>BUSFIN 3222 Foundations of Investments (3) or BUSFIN 4221 Investments (3)   |           |
| Continued on Page 3  |           |

| Group B (continued from Page 2)   |  |
|---|--|
| <p>BUSFIN 3300 Principles of Insurance (3)</p> <p>BUSFIN 3120 Foundations of Finance (3) or BUSFIN 3220 Business Finance (3)</p> <p>BUSFIN 3500 Legal Environment of Business (1.5)</p> <p>BUSFIN 4224 Behavioral Finance (1.5)</p> <p>BUSFIN 4310 Commercial Property &amp; Casualty Insurance (3)</p> <p>BUSFIN 4311 Personal Insurance (3)</p> <p>BUSFIN 4312 Employee Benefits Plans (3)</p> <p>BUSOBA 3130 Foundations of Operations Management (3)</p> <p>BUSMHR 2500 Entrepreneurship (3)</p> <p>BUSMHR 3100 Foundations of Management &amp; Human Resources (3)</p> <p>BUSMHR 3510 Innovation &amp; Entrepreneurship (3)</p> <p>BUSMHR 3511 Value Creation in the Social Enterprise (3)</p> <p>BUSML 3150 Foundations of Marketing (3)</p> <p>COMM 2131 Business &amp; Professional Speaking (3)</p> <p>ECON 2002.01 Principles of Macroeconomics (3)</p> <p>ECON 3048 Ethics &amp; Social Responsibility in Economic Life (3)</p> <p>ECON 4400 Elementary Econometrics (3)</p> <p>ECON 4700 Government &amp; Business (3)</p> <p>ECON 4800 Labor Economics &amp; Industrial Relations (3)</p> <p>ECON 5860 Health Economics (3)</p> <p>HDFS 2210 Helping Skills in Context (3)</p> <p>SOCWORK 3501 Engagement &amp; Interviewing Skills (3)</p> <p>PUBAFRS 2110 Introduction to Public Affairs (3)</p> |  |
| <p>Students who want to fulfill the education requirements for attaining CFP certification must complete the following courses. Some courses have pre-requisites that are not listed. Students must look up any pre-requisites.</p> <p>BUSFIN 3222 Foundations of Investments</p> <p>BUSFIN 3300 Principles of Insurance</p> <p>CSCFFS 3260 Fundamentals of Financial Planning</p> <p>CSCFFS 4260 Family Tax Planning</p> <p>CSCFFS 4280 Estate Planning for Individuals &amp; Families</p> <p>CSCFFS 5250 Retirement Planning &amp; Employee Benefits</p> <p>CSCFFS 5260 Financial Planning Applications</p>   |  |
| <p><b>Total Hours: 82-97</b></p> <p><b>Free Electives to reach 120 Hours: 23-38</b></p> <p>Minimum 120 credit hours required for degree completion. Total Hours based on requirement course choices and/or number of credits that overlap between requirement areas. Students encouraged to overlap as many credits as possible.</p>  |  |

## Consumer and Family Financial Services

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| General Education Requirements (32-39 Hours)  |   | HOURS                             |
|---|---|-----------------------------------|
| Launch Seminar  |   | 1                                 |
| Reflection Seminar  |   | 1                                 |
| Foundations (22-25 Hours)   |   |                                   |
| Writing & Information Literacy  |   | 3                                 |
|   |   |                                   |
| Mathematical & Quantitative Reasoning or Data Analysis  |   | 3-5                               |
|   |   |                                   |
| Literary, Visual & Performing Arts  |   | 3                                 |
|   |   |                                   |
| Historical & Cultural Studies   |   | 3                                 |
|   |   |                                   |
| Natural Science   |   | 4-5                               |
|   |   |                                   |
| Social & Behavioral Sciences  |   | 3                                 |
|   |   |                                   |
| Race, Ethnic & Gender Diversity   |   | 3                                 |
|   |   |                                   |
| Thematic Pathways (8-12 Hours)  |   |                                   |
| Take 4-6 hours from Citizenship for a Diverse & Just World and 4-6 hours from another Thematic Pathway of choice. |   |                                   |
| Citizenship for a Diverse & Just World  |   | 4-6                               |
| Choice of 4-6 hours from one additional Thematic Pathway:   |   | 4-6                               |
| Lived Environments  | Origins & Evolution                     | Migration, Mobility, & Immobility |
| Sustainability  | Traditions, Cultures, & Transformations |                                   |
| Health & Wellbeing  | Number, Nature, Mind                    |                                   |
| EHE 1100 College Survey   |   | 1                                 |

| Supporting Course Requirements (12-15 Hours)  | HOURS     |
|---|-----------|
| Math Placement M or L, or MATH 1130 or equivalent   | 0-3       |
| ECON 2001.01 Principles of Microeconomics (can overlap with GE Social & Behavioral Sciences)  | 3         |
| CSE 1111 Introduction to Computer-Assisted Problem Solving, or<br>CSE 2111 Modeling & Problem Solving with Spreadsheets & Databases (either can overlap with GE Math & Quantitative Reasoning or Data Analysis)   | 3         |
| STAT 1350.xx Elem. Stats, STAT 1430.xx Stats for the Business Sciences, or STAT 1450.xx Intro to the Practice of Stats  | 3         |
| ENGLISH 3304 Business & Professional Writing, or ENGLISH 3305 Technical Writing   | 3         |
| Major Requirements (43 Hours)   | HOURS     |
| <b>Major Core</b>   | <b>13</b> |
| CSCFFS 2260 Healthy Finances & Economic Wellbeing for Individuals & Families  | 3         |
| CONSCI 2910 Consumer Problems & Perspectives  | 3         |
| CONSCI/CSCFFS 2990 Professional Development   | 1         |
| CONSCI 3930 Consumer Decision-Making I  | 3         |
| CONSCI 3940 Consumer Information: Methods of Data Analysis  | 3         |
| <b>Group A and Group B Requirements</b><br>Complete 30 credit hours from Group A and Group B with at least 15 hours from Group A. Students are encouraged but not required to complete a focus area in either Consumer Economics Focus or Financial Planning Focus.   | <b>30</b> |
| <b>Group A</b> (Hours in parenthesis)   |           |
| <u>Consumer Economics Focus</u><br>CSCFFS 4130 Consumer Decision Making II (3)<br>CSCFFS 4150 Quantitative Methods in Consumer Sciences (3)<br>CSCFFS 5120 Consumers in the Health Marketplace (3)<br>CSCFFS 5130 Solutions to Consumer Problems (3)<br>CSCFFS 5140 Topics in Consumer Sciences (3)   |           |
| <u>Financial Planning Focus</u><br>CSCFFS/BUSFIN 3222 Foundations of Investments (3)<br>CSCFFS 3260 Fundamentals of Financial Planning (3)<br>CSCFFS 4260 Family Tax Planning (3)<br>CSCFFS 4280 Estate Planning for Individuals & Families (2)<br>CSCFFS 5250 Retirement Planning & Employee Benefit (3)<br>CSCFFS 5260 Financial Planning Applications (4)  |           |
| <u>Other Group A Choices</u><br>CSCFFS 3000 Women and Money: Advancing Financial Citizenship (4)<br>CONSCI/CSCFFS 3191 Internship (3)<br>CONSCI 4998 or 4998H Undergraduate Research in Consumer Sciences (1-3)<br>CSCFFS/CSHSPMG/CSFRST 3910 Customer Experience Management (3)<br>CSCFFS 3270 Families in Business (3)<br>CSCFFS 5150 FINRA Securities Industry Essentials Exam Preparation (1)<br>CSCFFS 5160 Series 65 Uniform Investment Adviser Law Exam (1)<br>CSCFFS 5170 Financial Planning Software (1) |           |
| <b>Group B</b> (Hours in parenthesis)   |           |
| ECON 4001.01 Intermediate Microeconomic Theory (3) (Highly recommended choice)<br>ACCTMIS 2000 Foundations of Accounting (3) or ACCTMIS 2200 Introduction to Accounting I (3)<br>ACCTMIS 2300 Introduction to Accounting II (3)<br>BUSFIN 3222 Foundations of Investments (3) or BUSFIN 4221 Investments (3)  |           |

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| Group B (continued from Page 2)  |  |
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| BUSFIN 3300 Principles of Insurance (3)<br>BUSFIN 3120 Foundations of Finance (3) or BUSFIN 3220 Business Finance (3)<br>BUSFIN 3500 Legal Environment of Business (1.5)<br>BUSFIN 4224 Behavioral Finance (1.5)<br>BUSFIN 4310 Commercial Property & Casualty Insurance (3)<br>BUSFIN 4311 Personal Insurance (3)<br>BUSFIN 4312 Employee Benefits Plans (3)<br>BUSOBA 3130 Foundations of Operations Management (3)<br>BUSMHR 2500 Entrepreneurship (3)<br>BUSMHR 3100 Foundations of Management & Human Resources (3)<br>BUSMHR 3510 Innovation & Entrepreneurship (3)<br>BUSMHR 3511 Value Creation in the Social Enterprise (3)<br>BUSML 3150 Foundations of Marketing (3)<br>COMM 2131 Business & Professional Speaking (3)<br>ECON 2002.01 Principles of Macroeconomics (3)<br>ECON 3048 Ethics & Social Responsibility in Economic Life (3)<br>ECON 4400 Elementary Econometrics (3)<br>ECON 4700 Government & Business (3)<br>ECON 4800 Labor Economics & Industrial Relations (3)<br>ECON 5860 Health Economics (3)<br>HDFS 2210 Helping Skills in Context (3)<br>SOCWORK 3501 Engagement & Interviewing Skills (3)<br>PUBAFRS 2110 Introduction to Public Affairs (3) |  |
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| <p style="text-align: center;"><b>Total Hours: 82-97</b></p> <p style="text-align: center;"><b>Free Electives to reach 120 Hours: 23-38</b></p> <p>Minimum 120 credit hours required for degree completion. Total Hours based on requirement course choices and/or number of credits that overlap between requirement areas. Students encouraged to overlap as many credits as possible.</p>   |  |



# PROPOSED

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| CONSCI 2910 Consumer Problems & Perspectives  | 3         |
| CONSCI/CSCFFS 2990 Professional Development   | 1         |
| CONSCI 3930 Consumer Decision-Making I  | 3         |
| CONSCI 3940 Consumer Information: Methods of Data Analysis  | 3         |
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| <b>Group A</b> (Hours in parenthesis)   |           |
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| <u>Financial Planning Focus</u><br>CSCFFS/BUSFIN 3222 Foundations of Investments (3)<br>CSCFFS 3260 Fundamentals of Financial Planning (3)<br>CSCFFS 4260 Family Tax Planning (3)<br>CSCFFS 4280 Estate Planning for Individuals & Families (2)<br>CSCFFS 5250 Retirement Planning & Employee Benefit (3)<br>CSCFFS 5260 Financial Planning Applications (4)  |           |
| <u>Other Group A Choices</u><br>CSCFFS 3000 Women and Money: Advancing Financial Citizenship (4)<br>CONSCI/CSCFFS 3191 Internship (3)<br>CONSCI 4998 or 4998H Undergraduate Research in Consumer Sciences (1-3)<br>CSCFFS/CSHSPMG/CSFRST 3910 Customer Experience Management (3)<br>CSCFFS 3270 Families in Business (3)<br>CSCFFS 5150 FINRA Securities Industry Essentials Exam Preparation (1)<br>CSCFFS 5160 Series 65 Uniform Investment Adviser Law Exam (1)<br>CSCFFS 5170 Financial Planning Software (1) |           |
| <b>Group B</b> (Hours in parenthesis)   |           |
| ECON 4001.01 Intermediate Microeconomic Theory (3) (Highly recommended choice)<br>ACCTMIS 2000 Foundations of Accounting (3) or ACCTMIS 2200 Introduction to Accounting I (3)<br>ACCTMIS 2300 Introduction to Accounting II (3)<br>BUSFIN 4221 Investments (3)  |           |

Continued on Page 3

| Group B (continued from Page 2)   |  |
|---|--|
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| <p>Students who want to fulfill the education requirements for attaining CFP certification must complete the following courses. Some courses have pre-requisites that are not listed. Students must look up any pre-requisites.</p> <p>CSCFFS/BUSFIN 3222 Foundations of Inve</p> <p>BUSFIN 3300 Principles of Insurance</p> <p>CSCFFS 3260 Fundamentals of Financial Planning</p> <p>CSCFFS 4260 Family Tax Planning</p> <p>CSCFFS 4280 Estate Planning for Individuals &amp; Families</p> <p>CSCFFS 5250 Retirement Planning &amp; Employee Benefits</p> <p>CSCFFS 5260 Financial Planning Applications</p>   |  |
| <p><b>Total Hours: 82-97</b></p> <p><b>Free Electives to reach 120 Hours: 23-38</b></p> <p>Minimum 120 credit hours required for degree completion. Total Hours based on requirement course choices and/or number of credits that overlap between requirement areas. Students encouraged to overlap as many credits as possible.</p>  |  |