The CFFS program encompasses product and service knowledge; the study of people who produce and distribute products and services, as well as the study of the people who use them; and the processes involved from conception to consumption. It focuses on the enhancement of consumer, individual, and family well-being. Students select one of two specializations. The Consumer Services specialization emphasizes understanding consumer issues and concerns, consumer behavior and decision making, marketplace complexities, resolution of consumer problems, and public policy affecting consumer welfare. The Family Financial Services specialization emphasizes helping families and individuals reach financial goals through general financial planning; use of insurance, credit, savings, and investment instruments to reach financial goals; and retirement and estate planning.

Career Areas/Job Titles:

Management and Industry
- Financial Analyst
- Banking Investor
- Travel Agent

Certified Financial Planner
- Real Estate Agent
- Education

Public Relations Representative
- Risk Assessment Officer
- Personal Financial Educator

Customer Service
- Portfolio Analyst
- Non-Profit/Advocacy

Representative
- Brokerage Clerk
- Patient Advocate

Market Research Analyst
- Claims Adjuster/Investigator
- Consumer Legislation Advocate

Sales Manager
- Hedge Fund Administrator
- Government/Politics

Human Resources Director
- Bank Teller
- Policy Lobbyist

Life Insurance Representative
- Purchasing Manager

Corporate Benefits Counselor
- Retail Sales Supervisor

Loan Officer

*Some careers may require licensure, certification, or further education. Talk to an advisor about specific requirements.

Transferable Skills:

- Quantitative Reasoning
- Judgment and Decision-Making
- Forecasting/Predicting
- Data Analysis
- Planning
- Expressing Ideas
- Business Fundamentals
- Organization
- Verbal Communication
- Computer Skills
- Leadership
- Budgeting
- Teamwork
- Strategic Planning
- Professional Links:
- Analytical/Critical Thinking
- Research skills

Professional Links:

- American Marketing Association: [http://www.marketingpower.com/Pages/default.aspx](http://www.marketingpower.com/Pages/default.aspx)
- The Financial Planning Association at The Ohio State University
- Scarlet and Gray Financial at The Ohio State University

*This is not an extensive list of transferable skills. See larger list of skills you might develop here: [http://ccss.osu.edu](http://ccss.osu.edu)