

# California State University, Long Beach 2025-2026 Undergraduate and Graduate Catalog

## Courses

[Contract All Courses](#) |

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### Consumer Affairs

#### **CAFF 123 - Personal and Family Financial Management**

(3 units)

A functional approach to personal and family financial management, including personal financial planning, financial goal setting, budgeting, financial statements, time value concepts, income taxes, banking, money management, credit, understanding insurance, retirement plans and investment vehicles. Applicable for personal and professional use.

Letter grade only (A-F). (Lecture-discussion 3 hours). Not repeatable for credit.

#### **CAFF 209 - Consumers in the Legal and Economic Environment**

(3 units)

Incorporates an integrated coverage of the economic, legal, ethical and regulatory environment of consumers in avoiding and resolving disputes regarding fraudulent transactions, financial matters, personal and real property contracts, torts, credit and investment issues, and family relationships.

Both grading options. Not repeatable for credit.

#### **CAFF 223 - Personal and Family Financial Management**

(3 units)

Prerequisite: None.

A functional approach to personal and family financial management, including personal financial planning, financial statements, time value concepts, taxes, banking and interest rates, money management, credit, loans, and purchasing and financing a home. Applicable for personal and professional use.

Both grading options. (Lecture-discussion 3 hours)

## **CAFF 226 - Consumer Life Skills**

(3 units)

Prerequisite: Completion of one GE foundation course

Consumer life skills with an emphasis on practical applications in the marketplace. Includes the history of the consumer movement, consumer rights and responsibilities, financial wellness, consumer debt, consumer behavior, fraud, and consumer redress.

Both grading options. (Lecture-discussion 3 hours)

## **CAFF 228 - Housing in Global Perspective**

(3 units)

Prerequisites: Completion of one GE foundation course

Family housing options and choices in urban and rural areas throughout the world viewed within the context of history, politics, culture, art, environment, geography, technology and economics.

Both grading options. (Lecture-discussion, 3 hours).

## **CAFF 240 - Real Estate Principles**

(3 units)

Fundamentals of California real estate. Real estate principles, practices, and investment decisions. Equity investment, finance, legal aspects, practices, principles, property development, real estate administration, real estate market analysis, and valuation. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Both grading options. Not repeatable for credit.

## **CAFF 241 - Real Estate Practice**

(3 units)

Elements of day-to-day real estate sales and brokerage practices, emphasizing the selling process and the handling of a real estate transaction from listing to closing escrow. Securing and qualifying listings and prospects, advertising, financing, closing the sale, and expediting the escrow. Owning and operating a real estate business, managing salespeople and office personnel, budgeting, and developing and maintaining effective community relations.

Both grading options. (45 hours) Not repeatable for credit.

## **CAFF 242 - Mortgage Loan Brokering and Lending**

(3 units)

Principles and operations of the mortgage loan brokering field. Lending rules for residential property, Truth in Lending regulations, usury laws, disclosures, maximum fees and charges, agency relationships, advertising laws, Housing and Urban Development and Real Estate Settlement Procedures Act calculations and the loan process. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 243 - Real Estate Finance**

(3 units)

Principles and operations of the real estate finance field. Promissory notes, trust deed notes, adjustable-rate mortgages, penalties, mortgage notes, lock-in clauses, balloon payments, impounded accounts, rent provisions, beneficiary statements, grant deeds, equity purchases, due on sale, FHA and VA mortgages, financing, purchase agreements, seller carryback and disclosure, creditworthiness, seller security devices, loan applications, fees, reinstatement and redemption, foreclosure, delinquency and default, home mortgage deductions, and interest reporting. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 244 - Real Estate Economics**

(3 units)

Principles of economics in the real estate field. Jobs, interest rates, speculation, homeownership, sales volumes, renting, mortgages, inflation, CPI, savings, construction, inventory, pricing, stocks, retirees, first-time home buyers, spending, policy, politics, wealth, taxation, demographics, regulation, energy, and regional housing. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 245 - Legal Aspects of Real Estate**

(3 units)

Principles and operations of the legal aspects associated with the real estate market. Sources for real estate law, Real estate interests, adjacent owner issues, title and vesting, liens and pending lawsuits (lis pendens), and real estate remedies. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 246 - Property Management**

(3 units)

Principles and operations of property management in the real estate industry. Ownership and possession of titles, relationships between property management and agency, rents, deposits, enforcing rents, forfeiting tenancies, maintenance and security of real estate, commercial lease provisions, residential lease provisions, rental agreements, and lender considerations. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Same course as HM 246. Not repeatable for credit. Not open for credit to students with credit in HM 246.

## **CAFF 247 - Real Estate Appraisal**

(3 units)

Principles and operations of California real estate appraisal. Valuation theories applied to real estate. Characteristics which affect value are studied and valuation methodologies are learned and performed by students. Focus is on both residential and commercial real estate appraisals.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 248 - Computer Applications in Real Estate**

(3 units)

Real estate computer hardware and software productivity. Software applications, internet and websites, and marketing strategies used in the real estate industry. Partially satisfies requirements for Real Estate Salesperson and California Real Estate Broker licenses.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 299 - Introduction to Family and Consumer Sciences**

(1 unit)

Prerequisites: CDFS, FLE, CAFF, FM, TC, NUTR, HFHM, FSCI majors only.

Must be taken during first semester as Family and Consumer Sciences or Dietetics and Food Administration major. Provides a general overview of Family and Consumer Sciences as a discipline of study and a profession. Examines historical and philosophical perspectives and considers issues, trends, and career opportunities within each option in the department.

Letter grade only (A-F). (Lecture-discussion 1 hour)

## **CAFF 305 - What Happens in Vegas...Consumer Behavior and the Casino Gaming Industry**

(3 units)

Prerequisites: GE Foundations.

Consumer behavior specific to casino and gaming destinations and environments. Gaming resort development and attractions influencing decision-making. Probability and odds in games, sports, and gambling. Sex, alcohol, tobacco, food, non-gaming amenities, regulations, marketing, addiction, surveillance, and house advantage are explored.

Letter grade only (A-F). Same course as [HM 305](#).

## **CAFF 307 - Crimes against Consumers**

(3 units)

Study of laws and agencies devoted to consumer protection; the investigation of consumer crimes, including product counterfeiting, consumer frauds/scams, false advertising, adulterated food, dangerous drugs and devices, and quackery; and college students, veterans, immigrants, and seniors as consumer crime victims.

Letter grade only (A-F). Not open for credit to students with credit in CRJU 307.

## **CAFF 309 - The Consumer in the Legal and Economic Environment**

(3 units)

Prerequisites: GE Foundation requirements; completion of one or more Exploration courses; upper division standing.

Incorporates an integrated coverage of the economic, legal, ethical and regulatory environment of consumers in avoiding and resolving disputes regarding fraudulent transactions, financial matters, personal and real property contracts, torts, credit and investment issues, and family relationships. Team taught.

Both grading options. (Lecture-discussion 3 hours) Same course as [BLAW 309](#).  
Not open for credit to students with credit in FIN 309 or [BLAW 309](#).

## **CAFF 321 - Family and Consumer Resource Management**

(3 units)

Prerequisites: GE Foundation requirements and one or more Exploration courses.

Basic management principles applied to personal and family settings. Examines role of values, goal formation, decision-making, planning, implementing, and evaluation of managerial behavior in

diverse family and cultural settings.

Letter grade only (A-F). (Lecture-discussion 3 hours)

## **CAFF 322 - Family Housing and the Urban Community**

(3 units)

Critical analysis of family housing in urban community including aspects of shelter, city and service providers. Sociological, psychological, legislative, economic and technical factors investigated. Special attention given to families of various structures and socioeconomic background.

Both grading options. (Discussion 3 hours)

## **CAFF 326 - Consumer Life Skills**

(3 units)

Consumer life skills with an emphasis on practical applications in the marketplace. Includes the history of the consumer movement, consumer rights and responsibilities, financial wellness, consumer debt, consumer behavior, fraud, and consumer redress.

Letter grade only (A-F). Not repeatable for credit.

## **CAFF 388 - Consumers vs. Technology: Who's Winning?**

(3 units)

Prerequisites: GE Foundation requirements, upper division standing, [ENGL 100B](#) or GE English Composition (Area 1A).

An examination and analysis of consumer interaction with rapidly expanding technology. Historical record of Consumers and Technology since 1900. What does the future hold?

Letter grade only (A-F). (Discussion 3 hours.)

## **CAFF 420 - Personal Finance for the Aging**

(3 units)

Prerequisites: Upper division standing.

Personal finance as applied to the aging population.

Both grading options. (Lecture-discussion 3 hours) Same course as [GERN 420](#)

. Not open for credit to students with credit in [GERN 420](#)

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## **CAFF 422 - Housing Policies: Public and Private**

(3 units)

Prerequisites: None.

Federal, state, and local policies, programs and legislation concerning housing and urban development. Analysis of the housing industry and its influence on the consumer market.

Letter grade only (A-F). (Discussion 3 hours)

## **CAFF 423 - Consumer Health**

(3 units)

Prerequisites: Completion of at least 60 units, completion of the entire Foundation, and completion of at least one GE Course from the Explorations stage.

The health care system, and health products and services are evaluated considering the influence of race, religion, culture, and media health fraud is examined from a historic and contemporary perspective. Includes an investigation of attitudes, values and beliefs regarding contemporary health topics including sustainability, pharmaceutical industry, and the determinants of health.

Letter grade only (A-F). Same course as HSC 423. Not open for credit to students with credit in HSC 423.

## **CAFF 425 - Personal Financial Planning and Analysis**

(3 units)

Prerequisite: Completion of GE foundations.

Advanced analysis and protection of personal and family resources. Planning and forecasting goals. Development of financial strategies using insurance, investments, tax management, stocks, bonds, mutual funds, asset allocation, retirement planning, and estate planning. Applicable for personal and professional use.

Both grading options. (Lecture-discussion 3 hours)

## **CAFF 426 - Financial Counseling**

(3 units)

Prerequisite: CAFF majors and minors only or consent of instructor. Exclude first-year students.

Theory and practice in the diagnosis of family financial crises; selecting alternative solutions; constructing practical methods for the prevention of family financial problems.

Both grading options (Lecture Activity 3 hours)

## **CAFF 427 - Consumer Dynamics**

(3 units)

Prerequisites: Students must have scored 11 or higher on the GVAR Placement Examination or successfully completed the necessary portfolio course that is a prerequisite for a GVAR Writing Intensive Capstone. **(Note: The preceding prerequisite statement related to GVAR is temporarily suspended effective Summer 2025.)**

Examination and analysis of consumer motivation, demand, and behavior. Consumers in the global marketplace. Exploration of individual, family, and household dynamics that influence decision making. This is an intensive writing course.

Letter grade only (A-F).

## **CAFF 429 - Consumer Protection**

(3 units)

Prerequisites: Freshmen are prohibited from enrolling in upper division courses.

Concepts of consumer protection with analysis of a myriad of resources available for individuals and families with consumer problems.

Both grading options. (Seminar 3 hours)



## **CAFF 490 - Selected Topics in Consumer Affairs**

(1-3 units)

Prerequisite(s): Freshmen are prohibited from enrolling in upper division courses. Instructor consent.  
Group investigation of selected topics.

Both grading options (Seminar 1-3 hours) May be repeated to a maximum of 9 units.

## **CAFF 492C - Internship in Consumer Affairs**

(3 units)

Prerequisite: Student must be a Consumer Affairs major, have approval of a faculty advisor in Consumer Affairs, or receive consent of instructor.

Students gain experience, apply knowledge, and develop communication skills in professional settings. Students find their own internships; instructors approve placements. Includes academic activities to enhance career readiness. Instructor-approved objectives are co-developed by students with supervisors to form the basis for evaluation.

Both grading options. (Seminar 3 hours) May be repeated for 6 units maximum.

## **CAFF 497 - Directed Studies**

(1-3 units)

Prerequisites: Upper division standing, consent of instructor.

Independent study under the supervision of a faculty member. Exploration/experience in areas not a part of any regular course.

Letter Grade (A-F). May be repeated to a maximum of 6 units in the same semester.

## **CAFF 499 - Professionalism and Leadership in Family and Consumer Sciences**

(1 unit)

Prerequisites: [CAFF 299](#)

, [CAFF 321](#)

, 12 units of upper division course work in Family and Consumer Sciences. Must be taken in one of the last two semesters prior to graduation.

Analysis of contemporary issues, public policies and future directions of FCS as discipline of study and a profession with integrated specializations.

Letter grade only (A-F). (Lecture-Discussion 2 hours)

