

Sam Houston State University
College of Humanities and Social Sciences
Department of Family and Consumer Sciences

Course Syllabus

FCS 268W: Consumer Education (3 units)
Spring, 2008

Class Location: AB2 301

Instructor: Paula J. Tripp, Ph.D.

Office Hours: MWF 10:00 – 11:30 am, TTh 10:30 – 11:30 am, and TBA

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Course Description: Study of consumer goods and services. It includes the study of rational consumer decisions in an electronic economy, major consumption expenditures, budget management, risk management, financial management, quality assessment, branding, grading, marketing, and consumer legislation.

Course materials will be presented in combinations of lecture, discussion, video, electronic, and activity formats. Guest speakers will enrich various topics. The variety of assessment techniques to be used is detailed below.

Course Objectives:

By the end of the semester, students should be able to:

1. discuss consumer relationships to the electronic economy. (C-A-4)
2. determine how an individual can make rational consumer decisions. (C-A-4)
3. analyze how advertising can affect a consumer. (C-A-4)
4. summarize the many faces of fraud and discuss how to avoid consumer fraud. (C-C-2)
5. point out ways in which the consumer is protected in our electronic economy. (C-A-4)
6. determine issues related to the consumer as wage earner. (C-E-6)
7. analyze how consumers can create and manage a family budget. (C-E-6)
8. discuss how paying for government affects the consumer. (C-A-4)
9. evaluate issues related to the consumer aspects of the American diet. (C-E-6)
10. analyze factors a consumer should consider before purchasing household products from the market place. (A-0-4)
11. assess details a consumer should be aware of prior to the purchase of an automobile. (C-E-6)
12. differentiate factors involved in selecting appropriate housing. (C-A-4)
13. use resources to explain consumer issues related to banks and the banking system. (A-V-3)
14. interpret information related to consumer credit. (C-C-2)
15. identify various methods a consumer can use to save and invest. (C-K-1)
16. outline factors related to the health care dilemma. (C-A-4)
17. identify factors related to insuring the home and automobile. (C-K-1)
18. analyze factors to be considered for the purchase of life insurance and need for Social Security. (C-A-4)
19. give examples of information needed to plan for the retirement years. (C-C-2)
20. describe information needed by an individual in order to become an environmentally responsible consumer. (C-A-4)

IDEA Objectives:

1. Gaining factual knowledge (terminology, classifications, methods, trends).
2. Learning fundamental principles, generalizations, or theories.
3. Learning to *apply* course material (to improve thinking, problem solving, and decisions).

Textbook: Miller, R. L. & Stafford, A. D. (2003). *Economic issues for consumers*. (10th ed.). Belmont, CA: Wadsworth/Thomson Learning.

Additional electronic resources: Better Business Bureau: www.bbb.org; Consumer Product Safety Commission: www.cpsc.gov; Federal Communications Commission: Federal Trade Commission: www.ftc.gov; Food and Drug Administration: www.fda.gov; U.S. Consumer Gateway: www.consumer.gov; U.S. Department of Agriculture: www.usda.gov.

Additional resources: *Consumer Reports*, *Consumers' Research*, *Kiplinger's Personal Finance Magazine*, *Money Magazine*, *Nations Business*, *USA Today*, *U.S. News and World Report*, *Wall Street Journal*, *Working Woman*, the Internet, and books and other current resources

Supplies Needed: Four Scantron sheets for exams, #2 pencils for exams, pens/pencil and calculator for in-class work.

Attendance Policy: Regular class attendance is expected of students to insure attainment of the class objectives, know about changes to the class calendar, and be informed about assignment and examination criteria. Roll will be taken each class period. Attendance is required on exam days.

As stated in the University catalog, students are allowed to take three hours of absences from the date of enrollment for the purpose of personal illness, family funerals, university activities, or legal matters. **Four or more absences will result in a reduction of 2 points deducted for each absence from the final point total.**

It is the student's responsibility to insure that a tardy is recorded as a tardy and not an absence from class by the end of that class period. Five tardies will be counted equal to one absence.

Absences resulting from extenuating circumstances accompanied by appropriate documentation from the Office of Student Life will be evaluated on an individual basis.

Student Absence on Religious Holy Days Policy: Students are allowed to miss class and other required activities, including examinations, for the observance of a religious holy day, including travel for that purpose. Students remain responsible for all work, and any missed work must be made up in a reasonable amount of time. For more information refer to www.shsu.edu/syllabus.

Students with Disabilities Policy: It is the policy of Sam Houston State University that individuals otherwise qualified shall not be excluded, solely by reason of their disability, from participation in any academic program of the university. Further, they shall not be denied the benefits of these programs nor shall they be subjected to discrimination. Students with disabilities that might affect their academic performance should visit with the Office of Services for Students with Disabilities located in the Counseling Center. For more information refer to www.shsu.edu/syllabus.

Q-DROPS: A Q-drop is a drop made after the last date for tuition refunds (12th class day for fall/spring; 4th class day for summer) but before the date for which a drop would result in the grade of 'F' as published in the Academic Calendar.

Students will be allowed no more than five Q-drops during their academic career at Sam Houston State University. Classes that are dropped prior to the Q-drop date will not count toward the limit. Students who have used their limit of five Q-drops will need to petition their respective dean to drop a class. If the dean refuses to grant permission to drop a class, a student will be required to remain in the class.

This limit took effect with the start of the fall 2004 semester. Any drops accumulated prior to the fall 2004 semester will not be included in the five Q-drop limit, nor will Q-drops from other universities.

Visitors in the Classroom: Only registered students may attend class. Exceptions can be made on a case-by-case basis by the professor. In all cases, visitors must not present a disruption to the class by their attendance. Students wishing to audit a class must apply to do so through the Registrar's Office.

Classroom Policies and Rules of Conduct: All students are expected to assist in maintaining a classroom environment that is conducive to learning. Students are to treat faculty and other students with respect. Students are to turn off all cell phones and other electronic equipment while in the classroom. Under no circumstances are cell phones or any electronic devices to be used or seen during times of examination. With instructor approval, students may record lectures provided that they do not disturb other students in the process.

1. During discussions there could be varying perspectives presented. All students are expected to be respectful of others' opinions.
2. All electronic equipment such as cell phones, beepers, MP3 players, laptops, etc., is to be turned off during class time. If special circumstances necessitate the use of such equipment, prior approval from the instructor is required.
3. Come to class prepared with readings completed and all supplies available.
4. If a student needs to leave class early, he/she should inform the instructor before class begins and sit near the exit door to reduce interrupting other students.
5. If you must be absent for all or part of a class session, it is your responsibility to obtain information you miss. This includes, but is not limited to, notes, changes in due dates, criteria for assignments, etc.

Course Evaluation: Student grades are based on 3 written tests, a final examination, 5 written consumer comparison reports, a personal budget and budget analysis, and 1 consumer news summary. Since this is a writing-enhanced course, at least 50% of the final grade is derived from student's written submissions. Written assignments will be evaluated on the basis of specific criteria for each assignment, including content, consistency with the assignment guidelines, grammar, and organization. Specific criteria for the assignments will be provided on a separate sheet and on Blackboard.

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|--------------------------------------------|------------|--------------------------------|
| Written examinations, 3 @ 100 points each: | 300 points | A = 90-100% = 810 – 900 points |
| Final examination, 1 @ 100 points: | 100 | B = 80-89% = 720 – 809 points |
| Personal Budget and Budget Analysis | 200 | C = 70-79% = 630 – 719 points |
| Consumer Comparisons, 5 @ 50 points: | 250 | D = 60-69% = 540 – 629 points |
| Consumer News summary, 1 @ 50 points | <u>50</u> | F = 0 – 59% = 539 and below |
| Total | 900 points | |

1. Exams are given only on the days indicated, and make-up exams will only be given for verified, extenuating circumstances.
2. Exams will start promptly at the beginning of class. Students should bring their Scantron and #2 pencil(s) to each exam. When the first student has turned in their test materials and left the exam room, no other student will be allowed to enter the room to take the test.
3. Papers are due by the end of class on the date assigned, and may be submitted early. Papers submitted after class ends on the due date will receive a **5% reduction in points for each day late**, including weekends and holidays.
4. Papers will not be accepted via electronic mail or fax.
5. Papers will not be accepted after 05/07/08.

Academic Dishonesty: Students are expected to maintain honesty and integrity in the academic experiences both in and out of the classroom. Further details are available at www.shsu.edu/syllabus.

If a student is involved in cheating on an exam or paper, a grade of "0" will be given for that instance. If a student is involved in cheating a second time, a grade of "F" for the course will be given.

Plagiarism includes, but is not limited to, copying the work of another student, copying published work without appropriate citations, and allowing someone else to complete an assignment or work for the student. Further examples are available at www.shsu.edu/syllabus.

Return of Assignments: Work will be returned to students during class as soon as all submitted papers have been graded and recorded in Blackboard.

Course Calendar (subject to change)

| Dates | Topics | Readings & Assignments |
|-------------------|-----------------------------------------------|-------------------------------------------------------------|
| 01/16 | Course Overview | |
| 01/18 & 23 | An Economic Foundation for Consumer Decisions | Chapter 1 |
| 01/21 | University Holiday | |
| 01/24 | FCS Dept. Meeting | 3:30, Rooms 301-302 |
| 01/25 & 28 | Making Rational Consumer Choices | Chapter 2 02/25: Consumer News Summary due |
| 01/30 & 02/01 | A Flood Of Advertising | Chapter 3 |
| 02/04,06, & 08 | The Many Faces of Fraud | Chapter 4 02/06: Weekly Budget Project due |
| 02/11 & 13 | Protection for the Consumer | Chapter 5 02/13: Weekly Budget Project due |
| 02/15 | Exam I | Chapters 1 – 5 |
| 02/18 & 20 | The Consumer as a Wage Earner | Chapter 6 02/20: Weekly Budget Project due |
| 02/22 & 25 | Creating a Living Budget | Chapter 7 |
| 02/27 | Paying for the Government | Chapter 8 02/27: Weekly Budget Project due |
| 02/29, 03/03 & 05 | Choosing a Healthful Diet | Chapter 9 |
| 03/07 & 17 | Purchasing Household Products | Chapter 10 03/17: In-class Appliance Consumer Comparison |
| 03/10 – 14 | Spring Break | |
| 03/19 | Exam 2 | Chapters 6 – 10 |
| 03/21 | University Holiday | |
| 03/24 & 26 | Satisfying Transportation Needs | Chapter 11 03/24: Automobile Consumer Comparison due |
| 03/28 & 31 | Choosing a Place to Live | Chapter 12 |
| 04/02 | Banks Help Consumers Save and Spend | Chapter 13 |
| 04/04 & 07 | Using Credit Responsibly | Chapter 14 04/07: Credit Card Consumer Comparison due |
| 04/09 & 11 | Investing for Your Future | Chapter 15 04/11: Stock Market Consumer Comparison due |
| 04/14 | Exam 3 | Chapters 11 – 15 |
| 04/16 & 18 | The Health-Care Dilemma | Chapter 16 04/16: Budget and Budget Analysis Project due |
| 04/21 & 23 | Insuring Your Home and Your Automobile | Chapter 17 04/23: Budget Peer Review |
| 04/25 & 28 | Life Insurance and Social Security | Chapter 18 |
| 04/30, 05/02 & 05 | Looking to the Future | Chapter 19 05/05: Environmental Consumer Comparison due |
| 05/07 | Exam Make-up Day | |
| 05/09 | University Study Day – no class | |
| 05/14 | Final Examination: 8:00 – 10:00 am | |