FCS 4300: Consumer Issues

Fall 2012

Instructor: Axton Betz , Ph.D.
Office: 2022 Klehm
Office Hours: M: 2-3, T: 6-8, W:11-1
Email: aebetz@eiu.edu

COURSE DESCRIPTION
Current issues and problems confronting individuals and families in managing their resources. 2 credits. Prerequisite: FCS 3300.

COURSE OBJECTIVES
Upon completion of the course, students will be able to:

- Identify issues which face specific consumer markets now and in the future.
- Relate the problems of consumer markets to current economic trends.
- Identify health care issues and proposals for approaching them.
- Identify practices and costs related to funerals.
- Use the decision-making process.
- Identify environmental and energy issues.
- Identify and apply practices which will conserve energy.
- Make recommendations which will improve energy efficiency and equity.
- Make consumer choices which reflect management concepts beyond money.
- Use discretion in shopping for and using goods and services related to health, transportation, housing, equipment, insurance, clothing, food, and other family expenditures.
- Use skills to analyze and solve personal consumer problems.
- Help families solve consumer problems at all stages and income levels.
- Project future consumer and community issues.

COURSE TEXT
Zelenak, M.J. & Reiboldt, W. (2010). *Consumer Economics: The Consumer in Our Society*. Scottsdale, AZ: Holcomb Hathaway.
Additional resources as assigned.

COURSE POLICIES
Student Behavioral Expectations: Be in class on time, read the assigned material prior to coming to class, and have assignments ready to hand in at the beginning of the class period in which they are due.

Disrespectful behavior will **NOT BE TOLERATED**. Examples of disrespectful behavior include, but are not limited to, **texting in class**, talking with others while the instructor or others are

speaking, using personal computers during class discussion, reading the newspaper during class, and making disrespectful remarks during class. **If you choose to display any form of disrespectful behavior, you will be asked to leave the classroom.** My rationale for this policy is that if you are not fully engaged to learn, then don't waste my time, the other students' time, and your time.

Late Assignments and Excused Absences: Assignments not handed in at the beginning of the class period in which they are due will be considered late by 10 points per day, including the due date, weekends, and EIU breaks. No assignment will be accepted more than one week late. Consideration for makeup work is at the discretion of the instructor. Appropriate documentation must be provided for excused absences. Appointment slips from University Health Services are not sufficient documentation for absences. Assignments left in instructor's mailbox without previous permission will be considered late.

Out-of-Class Assignments Formatting Guidelines (Unless Otherwise Specified): Assignments need to be typed using 12 point, Times New Roman font with 1" margins on all sides. Assignments need to be double-spaced, proofread, stapled (if more than one page), and include page numbers. References should be formatted using APA style, 6th edition. Assignments should be proofread and spell-checked. All out-of-class assignments need to be submitted as a hard copy at the beginning of the class period in which it is due. Failure to follow these formatting guidelines will result in a deduction of points.

Course Communication: E-mail is the best way to communicate with me. I will use e-mail or the Announcements function in WebCT to communicate any changes in the course schedule, etc. I will only send e-mail to your @eiu address.

Academic Integrity: Students are expected to observe all principles of academic integrity. Violation of academic integrity includes intentional misrepresentations or attempts to gain undeserved intellectual advantages such as cheating, plagiarism, etc. Any student suspected of violation of the standards of academic integrity will be disciplined according to University policy.

Disabilities: If you need course adaptations or accommodations because of a documented disability, if you have emergency medical information to share with me, or if you need special arrangements in case the building must be evacuated, please notify me or make an appointment with me as soon as possible. My office location and hours are stated on the first page of the syllabus. Also contact the Coordinator of the Office of Disability Services at 581-6583 as soon as possible unless you have already established a file and have memoranda to me stating you receive support and are entitled to a specific accommodation.

COURSE ASSIGNMENTS

In-class Assignments: There will be 8 unannounced in-class assignments given during the semester, worth 10 points each. You must be present when the assignment is given to receive credit. **ABSOLUTELY NO MAKE-UPS** will be given.

Application Reflections: Students will choose four course topics and discuss how each topic can be related to their future professional work. Each paper should be 1 page in length. Two will be due

by mid-semester; two will be due near the end of the semester (see schedule). These are worth 20 points each. They are due by the beginning of class on Wednesday in the weeks they are due.

Issues in the News: Each student will present 3 current news articles related to consumer issues to the class. Presentations should be brief and include open-ended questions to generate class discussion. Links to news articles need to be e-mailed to me so I can post them on WebCT. These are worth 10 points each.

Quizzes: 3 quizzes will be given during the semester; each will cover 3 chapters. Each quiz will be worth 30 points (15 questions at 2 points each). Quizzes will be given on Mondays at the beginning of class unless there are changes in the schedule due to unforeseen circumstances. These are closed-book, closed-note quizzes.

Presentation: Each person will present their final paper and will facilitate class discussion and/or debate. More information will be given about this assignment at a later date. This assignment is worth 50 points.

Final Paper: Each student will write a position paper about a consumer issue or problem. A position paper involves a review of relevant literature and a concluding argument addressing "What should be done about this issue or problem" based on available literature. We will read an example of a position paper in class. More information about this assignment will be given at a later date. This assignment is worth 100 points. You will submit your final paper on the day you give your presentation.

GRADING SCALE
90.00%-100% = A
80.00%-89.99% = B
70.00%-79.99% = C
60.00%-69.99% = D
59.99% and below = F

Breakdown of Points:

In-class assignments (8@ 10 pts each) = 80pts
Quizzes (3 x 30 pts each) = 90 pts
Application reflections (4 @ 20pts) = 80pts
Issues in the News (3@ 10pts) = 30pts
Presentation = 50pts
Final paper = 100pts
Total points = 430

COURSE SCHEDULE

Week	Course Topics	Reading Assignments	Assignments
1	Introduction, Consumers—Leading and Following; Freedoms and Restrictions	Syllabus, Chapters 3&4	
2	Fraud	Chapter 5	
3	Identity Theft	Assigned Readings	
4	Consumer Services; Customs & Consumption	Chapters 6 &7	Weeks 1-3 Quiz
5	Advertising, Marketing, & Pricing	Chapter 8	
6	Energy & the Environment; Budgeting & Spending	Chapters 9 & 10	2 Application Papers Due
7	Consumer Credit, Debt, & Bankruptcy	Chapter 11; Assigned Readings	Weeks 4-6 Quiz
8	Home Ownership	Chapter 12; Assigned Readings	
9	Saving & Investing	Chapter 13	
10	Understanding & Using Insurance	Chapter 14	Weeks 7-9 Quiz
11	Savvy Buying & Seller's Efforts to Help Consumers	Chapters 15 & 16	2 Application Papers Due
12	Federal Government Efforts to Assist Consumers	Chapter 19	
13	Presentations		Weeks 10-12 Quiz
14	Presentations		
15	Presentations		
16	Presentations (if needed)		

Note: The instructor reserves the right to change the course schedule as needed.