

**SYLLABUS**  
**CONSUMER EDUCATION**  
**FCS 3300**  
**Fall 2012**

Instructor: Dr. Katherine Shaw  
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**Office Hours:**

Monday 3:15- 4,  
Tuesday 9:15-10:15,  
Wednesday 11-11:30 and 3:15-4,  
Thursday 9:15-10:15 or by  
appointment

**Course Objectives:**

- ✓ Relate consumer economics to basic economic principles.
- ✓ Identify the role of the consumer in our economy.
- ✓ Make rational choices among consumer alternatives.
- ✓ Make competent decisions pertaining to family economics.
- ✓ Use sources of information which will be beneficial throughout life.
- ✓ Solve consumer problems as they arise.
- ✓ Obtain greater satisfaction and benefits through proper utilization of economic resources.
- ✓ Identify the problems in family financial management within differing income groups, social groups, and at various stages in the family life cycle.
- ✓ Identify the factors which influence our decisions as consumers.
- ✓ Record and analyze personal budgets according to individual or family needs.
- ✓ Identify the governmental agencies that play a role in protecting the consumer.
- ✓ Discuss the influences of cultural diversity in the marketplace on consumer decision making and consumer economics.
- ✓ Discuss the influences of the global marketplace on consumer decision making and consumer economics.

**Catalog Description:** A study of factors affecting the buymanship of food, clothing, housing, transportation, credit, and insurance.

**Textbook:**

Garman, E. & Fogue, R. (2008). Personal Finance. (8<sup>th</sup> Ed.), Boston: Houghton Mifflin.

## Course Requirements

### 1. **4-Week Expenditure Record/ Budget Inventory- (75 pts.)**

Record your consumer expenditures for two weeks. Blank columns are provided at the end of the chart for you to use at your own discretion. After the two weeks are completed, total each column.

To determine the percentage spent in each category, divide each column total by the grand total that was spent for the two weeks. For example, if you spent \$200.00 on food for two weeks and your total expenditure for two weeks was \$750.00, 27% of your expenditures would have been on food.

### 2. **Product Comparison- (50 pts.)**

Select one consumer product category (excluding clothing) and compare three different brands or models of that product. For example, if you select to conduct a comparison analysis on refrigerators, you might compare a Maytag, Kenmore, and GE. Comparisons will vary depending on the product you select. Hand in a TYPED fact sheet listing the product you selected and the retail store or Internet sites visited. List the quality indicators as described above, followed by a paragraph with your recommendation.

### 3. **Class Attendance/Participation- (25 pts.)**

### 4. **In-class Assignments (100 pts.)**

Purchase an inexpensive pocket folder to hand in class assignments. These will be assigned randomly throughout the semester and cannot be made up without documentation of an excused absence.

All assignments will be stamped on the date assigned or date due, but will be placed in the folder and handed in together. Please do not attempt to Xerox or copy another student's work in any manner if you miss class. The consequences are not worth it. (See Academic Integrity).

If a stamped assignment is missed due to an excused absence, the assignment must be made up within the next two class sessions. Please contact another student enrolled in the course for the assignment information. The assignment will be stamped only with documentation of the excused absence.

Folders are due at the beginning of class on the due date. Late folders will lose 10 points each day late including the date due and weekends. Please place your name clearly on the front of the folder with the class name and section number. Also place your name in the upper right hand corner of each assignment in the folder.

All assignments will be closely evaluated on content. Simply handing in the folder with all assignments does not guarantee a perfect folder. Folders will also be graded on neatness and the assignments being in correct order as instructed in class.

**\*Folder assignments will not be returned; only folders, sketchbooks and grades.**

## 5. Midterm & Final Exam- (75 pts. Each/ 150 pts. Total)

Exams will begin promptly. Students not present for the distribution of an exam will not be eligible to participate.

Students will be unable to make up an exam without documentation of an excused absence. If a student is unable to attend class on the day an exam is scheduled, the instructor must be notified at least two weeks PRIOR to exam time. This notification must be followed up with appropriate documentation of the excuse for absence. If excused from taking an exam, the student must make up the exam within one week of the originally scheduled exam, or no credit will be allowed. A make up exam will not be of the same format as those given in the regularly scheduled class period. If the absence is not excused, then make up credit will not be allowed.

## 6. Classroom Professionalism (25 Pts)

1. **Attendance:** Regular attendance is expected on any job. Attending classes is a critical part of the student's job. Students are cheating themselves of what they are paying for when they do not attend class. Further, faculty will find it difficult to give positive job recommendations for a student who is repeatedly absent from class.

2. **Respect for faculty and other students:** Be courteous in the way you would like faculty and other students to be courteous to you. It isn't polite to walk in and out of class casually; this is disruptive and disrespectful of both faculty and other students. **Laptops are not allowed in class.**

3. **Catching up is the student's job:** If you miss class or arrive late, it is your responsibility to get the information you missed from other students.

4. **Arriving late for class or leaving early:** Arriving late and/or leaving early are disruptive to the professor and other students. Arrive on time and stay for the full period if you expect to be counted present. If you have an emergency and need to leave early, please talk to the professor prior to the beginning of class to explain this. It is not appropriate to come and stay only long enough to be counted in attendance.

5. **Talking to friends during class:** This is disruptive to both the professor and other students. It's easy to believe other students near you think it's o.k.—but that is usually not the case. This annoys most other students as well. When the professor comes to class to start, courteous students will stop talking for class to begin.

6. **Doing other work in class:** Students seem unaware of how easily a professor can see what each student is doing during a lecture. Doing other work, reading magazines, searching the internet, etc... is very obvious to the person standing at the front of the room.

7. **Cell phones:** If you bring these into class, these are not to be on! Having these go off in class is disruptive to the professor and other students. **No text messaging during class.**

**8. HAVE FUN LEARNING AND PARTICIPATE!!!**

A percent score will be determined from the final point accumulation and a grade given no lower than indicated in the following distribution:

A = 100 - 90 %      B = 89 - 80 %      C = 79 - 70 %      D = 69 - 60 %  
No credit is earned for less than 60%

**Plagiarism**

"Eastern Illinois University is committed to the learning process and academic integrity that is defined in the Student Conduct Code (1.1). To encourage original and authentic written work, any written assignment created in this course may be submitted for review to Turnitin.com and will become a searchable document with the **Turnitin**-protected and restricted use database."

**Academic Assistance Center:**

Those students who need assistance on study skills, inventory of their learning style, time management, study habits, problem solving strategies, word problems, essay and multiple choice test strategies, new approaches to learning, and how to prepare for final exams, call Mark May (associate director of the Learning Assistance Center) at 581-6696. They even have a small computer lab to assist in some software applications and assistance from tutors. Location: Room 2016, Ninth Street Hall or visit [acassist@www.eiu.edu](mailto:acassist@www.eiu.edu)