CONSUMER EDUCATION
FCS 3300
SYLLABUS – Summer 2011

Dr. Linda Simpson

Office: **2425 Klehm Hall**

Office Hours: **Daily via WebCT email**

Phone Number: **(217) 581-2315**

Email: **Use WebCT email account**

Requirements before enrolling in this course:
Have the ability to work independently
Knowledge of email, spreadsheets, web, and word processors
Have a reliable server, computer, modem
Be extremely comfortable using a computer

COURSE OBJECTIVES: After completing this course, students should be able to:

- 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.

- List the factors which influence our decisions as consumers.
- Keep records and make 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. & Forgue, R. (2008). Personal Finance. (9th Ed.), Boston: Houghton Mifflin

Additional reading resources will be assigned

SOFTWARE: Office 97 Word, Excel, Powerpoint, Web browser 4.0 or higher, email program
HARDWARE: Computer with modem, Internet Service Provider

COURSE REQUIREMENTS:

Assignments:
Goal Setting Worksheet - 25 points
Product Comparison - 25 points
Monthly Expenditure Record - 25 points

Discussions: 4 modules @ 10 pts each - 40 points

Quizzes: 18 quizzes @ 20 pts each - 360 points

Course Modules:
The course is divided into 4 modules to help you pace yourself through the content. Please progress through the modules in the order and time frame provided on the course schedule.

Quizzes:
A True/False, Multiple Choice quiz will be given for each chapter. The questions will be delivered one at a time and may not be revisitied. A time limit of 20 minutes will be allowed for each quiz. Your quiz score will be available once the availability period has ended and all questions have been graded.

GRADING SCALE:

A 90-100%	B 80-89%	C 70-79%	D 60-69%	F 59% and below

All assignments are **to be submitted to the WebCT inbox** due by midnight on the date due. **Assignments will be graded as submitted, discussion comments will not be considered in the final grade of the assignment, and assignments may not be corrected and resubmitted.**

ACADEMIC INTEGRITY:

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 to be submitted for review to Turnitin.com and will become a searchable document with the Turnitin-protected and restricted use database.

You are not to engage in academic dishonesty of any kind with respect to examinations, course assignments, plagiarism, alteration of records, or illegal possession of library resources. Dishonesty on any evaluation exercise or project may result in a course grade of F.

WRITING ASSISTANCE AVAILABLE:

If needed, I encourage you to use EIU's Writing Center, located at 3110 Coleman Hall. This free service provides one-to-one conferences with writing center consultants who can help you with brainstorming, organizing, developing support, and documenting your papers. The Writing Center is open to help any student from any major at any stage of his or her writing process, and its system of one-to-one conferences demonstrates value and respect for individual writers, all of whom can benefit from feedback about their works in progress.

To schedule an appointment, you can drop by the center, or you can call 581-5929.

TENTATIVE COURSE SCHEDULE:

Class Index
School of Family and Consumer Sciences
Eastern Illinios University

CONSUMER EDUCATION

FCS 3300 SCHEDULE

Module	Topics	Assignments
1	Understanding Personal Finance Career Planning Goal Setting Financial Statements, Tools, Budgets Managing Income Taxes Managing Checking and Savings Accounts	**All Module #1 Assignments: DUE MAY 23** Garman, E. & Forgue, R. *Personal Finance* Read Chapters 1, 2, 3, 4, & 5 Read Additional Resources: Netiquette/Plagiarism Goals Financial Statements, Tools, Budgets Financial Institutions Texbook PPT: Understanding Personal Finance Career Planning Financial Statement, Tools, Budgets Managing Income Taxes Managing Savings and Checking Accounts Instructor PPT: Factors Affecting Goals Financial Planning Taxes Banking Assignments (WebCT): Take Quizzes 1, 2, 3, 4, & 5 Goal Setting Worksheet **Begin** Monthly Expenditure Record **(Due 6/11)** Post discussions 1/2 of postings due by 5/19 1/2 of postings due between 5/20-23

2	Building and Maintaining Good Credit Credit Cards and Consumer Loans Frauds and Swindles Vehicle and Other Major Purchases: Travel, Appliances, Furniture, Food, Clothing Buying Your Home Managing Property and Liability Risk	**All Module #2 Assignments: DUE MAY 30** Garman, E. & Forgue, R. *Personal Finance* Read Chapters 6, 7, 8, 9, & 10 Read Additional Resources: Credit Frauds and Swindles Shelter Travel Appliances Furniture Food Clothing Texbook PPT: Building and Maintaining Good Credit Credit Cards and Consumer Loans Vehicles and Other Major Purchases Buying Your Home Managing Property and Liability Risk Instructor PPT: Credit Consumer Fraud Shelter Travel Appliances Furniture Food Clothing Assignments (WebCT): Take Quizzes 6, 7, 8, 9, & 10 Product Comparison Post discussions 1/2 of postings due by 5/26 1/2 of postings due between 5/26-30
3	Managing Health Expenses Life Insurance Planning	**All Module # 3 Assignments: DUE JUNE 6** Garman, E. & Forgue, R. *Personal Finance*

	Investment Fundamentals Investing in Stocks and Bonds	Read Chapters 11, 12, 13, & 14 Read Additional Resources: Insurance Investments Texbook PPT: Managing Health Expenses Life Insurance Planning Investment Fundamentals Investing in Stocks and Bonds Instructor PPT: Investments Assignments (WebCT): Take Quizzes 11, 12, 13, & 14 Post discussions 1/2 of postings due by 6/2 1/2 of postings due between 6/3-6
4	Investing Through Mutual Funds Real Estate and High Risk Investments Retirement Planning Estate Planning	**All Module #4 Assignments:** **DUE JUNE 11** Garman, E. & Forgue, R. *Personal Finance* Read Chapters 15, 16, 17, & 18 Read Additional Resources: Investments Estate Planning Texbook PPT: Investing Through Mutual Funds Real Estate and High Risk Investments Retirement Planning Estate Planning Instructor PPT: Investments Estate Planning Assignments (WebCT): Take Quizzes 15, 16, 17, & 18 Post discussions 1/2 of postings due by 6/9

		1/2 of postings due between 6/10-11