CONSUMER EDUCATION

FCS 3300 Syllabus – Fall 2011

Instructor Dr. Linda Simpson Office: 2425 Klehm Hall

Phone Number: 581-2315

Office Hours: Tues/Thurs 9:30-11:30; Wednesday 3-4

E-mail: ldsimpson@eiu.edu

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.
- 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. & Forgue, R. (2008). <u>Personal Finance.</u> (9th Ed.), Boston: Houghton Mifflin Additional readings may be assigned.

COURSE REQUIREMENTS:

Monthly Expenditure Record	10 points		
Product Comparison	10 points	Extra credit will NOT be offered for this course.	
Folder Assignment	30 points		
3 Tests	100 points each	GRADING SCALE:	
Final Exam (comprehensive)	100 points		
405-450 A 360-404 B	315-359 C 27	70-314 D <270 F	

^{**} Announcements concerning class will be posted on WebCT email.

CLASSROOM POLICIES**

Assignments will not be accepted late. Unless there is an actual calculation error in a grade, the final grade for the course will not be adjusted for any reason. Please do not ask.

Distractions

Cell phones are permitted in the classroom but must be on vibrate or silent mode in order to receive emergency text messages from EIU Alert. Absolutely no texting or any other type of cell phone usage is permitted during class time. This will be strictly enforced.

Be prepared to come to class on time and stay the entire period. Once the class has started, please do not leave the classroom until the end of the lecture period unless it is an emergency.

In the <u>rare occurrence</u> that you must come in late, please wait outside until an appropriate break in class in order not to disturb your classmates. In addition, <u>you</u> are responsible for obtaining information and announcements you may have missed at the beginning of class.

As a courtesy, absolutely no newspaper reading, working on other course assignments, or personal conversations during class.

Other examples of distractions include popping chewing gum or clicking ink pens. These habits would not be encouraged in the workplace.

Exams

Bring a #2 <u>sharpened</u> lead pencil for all examinations. A make-up examination will be permitted only if contacted prior to the examination and the absence is excused. The instructor will determine whether the absence is excused. Practice tests are available. In our text book on the first page of each chapter there is an address for the Online Student Center. However, this is the direct link:

http://www.cengagebrain.com/shop/ISBN/9780618938735?cid=APL1

On the left side of the screen, under the cover image of our text book, you will see "Only available at Cengage Brain" and right underneath, there will be a suite of study tools for students.

Attendance/Class Participation

Attendance will be taken and noticed. Excused absences will be at the discretion of the instructor. Class lectures are presented only one time and that is during the class period. If you miss class for whatever reason (excused or unexcused), please get class notes from another student in class.

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.

Academic Integrity:

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.

**The Instructor reserves the right to amend the classroom policies as needed at anytime during the semester.

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.

CONSUMER EDUCATION FCS 3300 SCHEDULE

Week	Topic	Assignment/Activities
1	Introduction to course Decision Making Dilemmas of Consumers Understanding Personal Finance	Read: Chap. 1; Read: Netiquette & Plagiarism websites
2	Career Planning Values/Goals Factors Affecting Choice	Chap. 2
3	Financial Statements, Tools, and Budgets Financial Planning; Buying Goods and Services	Chap.3; Resources Test #1
4	Managing Income Taxes	Chap 4; Resources
5	Managing Checking and Savings AccountsFrauds/Swindles Consumer Resources	Chap. 5; Resources
6	Building and Maintaining Good Credit Credit Cards and Consumer Loans	Chapter 6 & 7 Test #2 Monthly Expenditure Due October 2nd via WebCT Assignment Box
7	Vehicle and Other Major Purchases: Food, Clothing, Travel	Chap.8 Resources
8	Appliances, Furniture	Chap. 8 Resources
9	Shelter	Chap. 9; Resources Test #3
10	Insurance	Chap. 10, 11, 12 Produce Comparison Due November 13th via WebCT Assignment Box
11	Investments	Chap. 13, 14, 15, & 16; Resources
12	Retirement Planning	Chap. 17; Resources
13	Advertising	Resources
14	Estate Planning	Chap.18; Resources
	Final Exam	Folders Due Week of Nov. 28th

Elluminate
Class Index
School of Family and Consumer Sciences
Eastern Illinios University