



**FACS 2368 B1: Consumer Education**  
Fall Semester (7.5 Week), 2017  
College of Health Sciences  
Department of Family and Consumer Sciences

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SHSU Help Desk: 936-294-1950 (for log-in issues); 877-870-9214 or helpdesk@shsuonline.edu for other help

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**Course Meeting Times:** Internet/SHSU Online

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**Technical Assistance:** If you should experience technical issues with your computer during this course, contact the SHSU Help Desk as listed above.

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**Computer Recommendations:** The SHSU Computer Services Office has compiled a list of recommended computer features that students should have to make the online experience productive. The link to this information is [http://www.shsu.edu/~ucs\\_www/network/recommendations.html](http://www.shsu.edu/~ucs_www/network/recommendations.html) Be sure that the computer you use for quizzes and exams meets these recommendations to reduce the likelihood of electronic errors.

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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. (3 Credit Hours)

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**Text:** Pratt, Weitzel, Rhodes. Personal Finance, Third Edition, Viaticus Publishing. 2016.

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**Course Objectives:**

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

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

**Course Evaluation:** Course Evaluation: Student grades are based on quizzes, analysis assignments, and discussion postings. Each quiz could include multiple choice and true-false items. 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, adherence to the assignment guidelines, grammar, and organization. Specific criteria for the assignments will be provided on SHSU Online.

6 quizzes @ 40 points each	240	A = 90-100% = 900 - 1000 points
Budget Assignment	200	B = 80-89% = 800 - 899 points
Consumer Comparisons, 3 @ 100 points	300	C = 70-79% = 700 - 799 points
Discussions 2 @ 90 points	180	D = 60-69% = 600 - 699 points
Values Worksheet, 1 @ 80 points	80	F = 0 - 59% = below 599 points
Total	1000 points	

1. Quizzes are given only on the days indicated, and make-ups will only be given for verified, extenuating circumstances. Refer to the Course Calendar below for specific dates.
2. Each quiz will have a 10-minute time limit. Once the 10 minutes allotted for quizzes has passed, the quiz will close. If you have need for additional time, bring me the documentation forms from the SHSU Counseling Center, as noted above, before the first quiz is taken.
3. When possible, it is highly recommended that quizzes be taken on campus computers, as there are fewer connection and transmission errors.
4. Writing assignments and discussions are due by the date and time assigned, and may be submitted early. Those assignments submitted after the due date will not be accepted. It is recommended that assignments be submitted several hours before the deadline to avoid late points should there be transmission problems.

#### **Academic Policies:**

##### **Attendance (AP 800401):**

Each instructor is obligated to clarify her/his classroom policy regarding absences in writing to each student enrolled in class at the beginning of the semester. Each faculty member will announce to her/his class the policies for accepting late work or providing make-up examinations. A student shall not be penalized for three or fewer hours of absences when examinations or other assigned class work have not been missed. Class absences will be counted only from the actual day of enrollment for the individual student in that specific class. <http://www.shsu.edu/dotAsset/b719129b-9593-424f-9d5a-920e2eda6890.pdf>

**Procedures in Cases of Academic Dishonesty (AP 810213):** Students are expected to engage in all academic pursuits in a manner that is above reproach. Students are expected to maintain honesty and integrity in the academic experiences both in and out of the classroom. Any student found guilty of dishonesty in any phase of academic work will be subject to disciplinary action. The University and its official representatives may initiate disciplinary proceedings against a student accused of any form of academic dishonesty including but not limited to, cheating on an examination or other academic work which is to be submitted, plagiarism, collusion and the abuse of resource materials.

<http://www.shsu.edu/dotAsset/728eec25-f780-4dcf-932c-03d68cade002.pdf>

**Academic Grievance Procedures for Students (AP 900823):** Academic grievances include disputes over course grades, unauthorized class absences/tardiness, suspension for academic deficiency, instructor's alleged unprofessional conduct related to academic matters, graduate comprehensive and oral exams, theses and dissertations, and withdrawal or suspension of privileges related to degree-required clinical rotation, internships, or other clinical service delivery in professional degree programs. If the dispute is determined to be based upon professional judgment, the aggrieved student is entitled to have, as appropriate and in turn, the department/school chair, College Academic Review Panel, academic dean, Dean of Graduate Studies (for graduate student issues), and Provost and Vice President for Academic Affairs form an opinion about the dispute and so advise the individual(s) involved.

<http://www.shsu.edu/dotAsset/Obb1346f-b8d6-4486-9290-dba24123d0d8.pdf>

**Students with Disabilities (AP 811006):** 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 register with the Office of Services for Students with Disabilities located in the Lee Drain Annex (telephone 936-294-3512, TDD 936-294-3786, and e-mail [disability@shsu.edu](mailto:disability@shsu.edu)). They should then make arrangements with their individual instructors so that appropriate strategies can be considered and helpful procedures can be developed to ensure that participation and achievement opportunities are not impaired. SHSU adheres to all applicable federal, state, and local laws, regulations, and guidelines with respect to providing reasonable accommodations for students with disabilities. NOTE: No accommodation can be made until a student registers with the Services for Students with Disabilities. <http://www.shsu.edu/dotAsset/187f9029-a4c6-4fb4-aea9-2d501f2a60f3.pdf>

**Student Absences on Religious Holy Days (AP 861001):** Section 51.911(b) of the Texas Education Code requires that an institution of higher education excuse a student from attending classes or other required activities, including examinations, for the observance of a religious holy day, including travel for that purpose. Section 51.911 (a) (2) defines a religious holy day as: "a holy day observed by a religion whose places of worship are exempt from property taxation under Section 11.20...." A student whose absence is excused under this subsection may not be penalized for that absence and shall be allowed to take an examination or complete an assignment from which the student is excused within a reasonable time after the absence. University policy 861001 provides the procedures to be followed by the student and instructor. A student desiring to absent himself/herself from a scheduled class in order to observe (a) religious holy day(s) shall present to each instructor involved a written statement concerning the religious holy day(s). The instructor will complete a form notifying the student of a reasonable timeframe in which the missed assignments and/or examinations are to be completed.

<http://www.shsu.edu/dotAsset/0953c7d0-7c04-4b29-a3fc-3bf0738e87d8.pdf>

**Use of Telephones and Text Messagers in Academic Classrooms and Facilities (AP100728):** As members of the classroom community, all students have a responsibility to others who are a part of that community. The goal is to produce an environment that is conducive to learning. Students are to treat faculty and other students with respect. Cell phones, laptop computers, pagers, and similar devices have become increasingly a part of everyday life in our society; however, when used in the classroom environment they can become disruptive. Students are to turn off all cell phones and other electronic equipment while in the classroom. When cell phones or pagers ring and students respond in class or leave class to respond, it disrupts the class. Therefore, the use by students of cell phones, pagers, or similar communication devices during scheduled class-time is prohibited. All such devices should be turned off or put in a silent (vibrate) mode and ordinarily should not be taken out during class. If there is an emergency situation for a student, that student should inform the instructor and place himself/herself in a seat near the door where an exit for a phone call would be only minimally disruptive. With instructor approval, students may record lectures, take notes via laptop computer, etc., provided that they do not disturb other students in the process. Other exceptions to this policy may be granted at the discretion of the instructor. Any use of cell phones or other electronic devices during a test period is prohibited. Even the visible presence of a cell phone or other device during the test period may result in a zero for that test. Use of a cell phone during a test could result in a charge of academic dishonesty. During the test these instruments should be left at home or stored securely in such a way that they cannot be seen or used by the student. For a complete copy of Student Guidelines, see: <http://www.shsu.edu/dotAsset/6d35c9c9-e3e9-4695-a1a1-11951b88bc63.pdf>

**Instructor Evaluations:** Students that they will be asked to complete a course/instructor evaluation form toward the end of the semester.

**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 will take 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.