

**Sam Houston State University
College of Health Sciences
Department of Family and Consumer Sciences**

**Course Syllabus
FACS 2368 Consumer Education (3 Credits)
Spring Semester, 2018
Room 301 MLHB**

Instructor: Susan Reichelt, Ph.D. Email: sreichelt@shsu.edu Class Meeting Times: 2:00-3:20 p.m. TR
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Office Hours: By scheduled appointment

Required Text: Pratt, W., Weitzel, M., & Rhodes, L. 3rd Edition (2016). *Personal Finance*. The Viaticus Group, Winterville, NC.

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.

Course Objectives:

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

1. discuss facets of successful career planning.
2. determine issues related to the consumer as wage earner.
3. determine how an individual can make rational consumer decisions regarding saving and investing.
4. summarize the many faces of fraud and discuss how to avoid consumer fraud.
5. evaluate issues related to the consumer aspects of the purchase of food.
6. analyze factors a consumer should consider before purchasing household products from the market place.
7. compare and contrast differing budget models.
8. assess details a consumer should be aware of prior to the purchase of an automobile.
9. differentiate factors involved in selecting appropriate housing.
10. analyze the impact of money on relationships.

IDEA Objectives:

1. Gaining factual knowledge (terminology, classifications, methods, trends).
2. Learning fundamental principles, generalizations, or theories.
3. Learning to *apply* course material (to improve thinking, problem solving, and decisions).

Students will have the opportunity to complete a course/instructor evaluation form toward the end of the semester.

Additional electronic resources: Better Business Bureau: www.bbb.org; Consumer Product Safety Commission: www.cpsc.gov; Federal Communications Commission: Federal Trade Commission: www.ftc.gov; Food and Drug Administration: www.fda.gov; U.S. Consumer Gateway: www.consumer.gov; U.S. Department of Agriculture: www.usda.gov.

Course Policies: Please access all university wide policies at this link:

[Syllabus Guidelines](#)

Attendance Policy: Regular class attendance is expected of students to insure attainment of the class objectives, know about changes to the class calendar, and be informed about assignment and examination criteria. A system using name cards will be used to keep track of attendance. At the appointed class time, the instructor will mark absent any student who has not picked up their name card.

As soon as the roll is recorded, the door to the classroom will be locked. Anyone who enters after this time will be counted officially absent.

An absence does not relieve you of the responsibility to get an assignment in on the due date. **No late work will be accepted** without instructor permission. You are also responsible for information and assignments presented during an absence.

Students are allowed to have up to three class absences without penalty. **Four or more** absences will result in a point deduction of five points for each day absent.

Absences resulting from extenuating circumstances accompanied by appropriate documentation from the Office of Student Life will be evaluated on an individual basis.

Student Absence on Religious Holy Days Policy: 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. 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. "Religious holy day" means a holy day observed by a religion whose places of worship are exempt from property taxation under Section 11.20, Tax Code. Students remain responsible for all work, and any missed work must be made up in a reasonable amount of time. Additional information is available at <http://www.shsu.edu/syllabus/>

Students with Disabilities Policy: 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 are expected to visit with the Office of Services for Students with Disabilities located in the Counseling Center. 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. If a student has a disability that may affect adversely his/her work in this class, then the student is encouraged to register with the SHSU Counseling Center and to talk with the instructor about how best to deal with the situation. All disclosures of disabilities will be kept strictly confidential. NOTE: no accommodation can be made until the student registers with the Counseling Center. For further details visit <http://www.shsu.edu/syllabus/>

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 took 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.

Course Policies and Rules of Conduct: All students are expected to assist in maintaining an environment that is conducive to learning. Students are to treat faculty and other students with respect. During class presentations and discussions there could be varying perspectives presented. All students are expected to be respectful of others' opinions.

1. All work submitted must be the student's original work

2. Focus question/class discussion comments must include good English usage and a substantial submission of at least several sentences.
3. **Distractions—All cell phones must be turned to silent before entering class. Please do not leave the classroom and return once class has started.** Because this behavior is disruptive to other students and to the flow of instruction, an absence will be recorded each time this occurs. If you have a medical problem that requires ongoing attention, please make the instructor aware of this situation.

Study Tips: It is recommended that students use the textbook, PowerPoint notes, classroom lecture notes, and guest speaker notes to prepare for exams. The SAM Center is available for students experiencing academic difficulty, and The Writing Center is available to assist with writing assignments.

Academic Dishonesty: All students are expected to engage in all academic pursuits in a manner that is above reproach. Students are expected to maintain complete honesty and integrity in their academic experiences. 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.

If a student is involved in cheating on an exam, quiz, or assignment, a grade of "0" will be given for that instance. If a student is involved in cheating a second time, a grade of "F" for the course will be given.

Plagiarism includes, but is not limited to, copying the work of another student, copying published work without appropriate citations, and allowing someone else to complete an assignment or work for the student. Further examples are available at www.shsu.edu/syllabus.

Grading

All assignments for this course will be graded on point values. Your final grade will be determined based on your percentage of points. On the dates indicated on the course calendar, I will distribute and discuss assignment expectations.

Point Distribution:

Exams 3@75 points	225
Student Assignments 3@75 points	225
Student Oral Presentation 1@25 points	25
Group Presentation 1@50 points	50

Total Points Possible

525

Grading Scale:

90-100	A
80-89	B
70-79	C
60-69	D
Below 60	F

Tentative Course Calendar

<i>DATES</i>	<i>TOPICS/ASSIGNMENTS</i>	<i>READINGS</i>
January		
18	Introduction to Course Overview of Course, Syllabus, and Textbook	
23	Make the Most of College	Chapter One
25	Guidelines for oral presentations <i>Budget Assignment Discussed</i>	
30	Financial Planning	Chapter Two
February		
1	Financial Planning	Chapter Two
6	Consumer Spending and Protection	Chapter Three
8	Consumer Spending and Protection	Chapter Three
13	Taxes	Chapter Four
15	Taxes	Chapter Four
20	Student Presentations	
22	Exam One-Chapters 1-4	
27	Credit <i>Credit Card Assignment Discussed</i>	Chapter Five
March		
1	Debt	Chapter Six
6	Risk Management and Insurance	Chapter Seven
8	Risk Management and Insurance Budget Assignment Due	Chapter Seven
Week of March 12th Spring Break		
20	Time Value of Money	Chapter Eight
22	Automobiles	Chapter Nine
27	Automobiles Credit Card Assignment Due	Chapter Nine
29	Student Presentations	
April		
3	Exam Two-Chapters 5-9	

<i>DATES</i>	<i>TOPICS</i>	<i>ASSIGNMENTS/READINGS</i>
5	Housing <i>Housing Assignment Discussed</i>	Chapter Ten
10	Housing	Chapter Ten
12	Financial Services and Banking	Chapter Eleven
17	Financial Services and Banking	Chapter Eleven
19	Investment Fundamentals	Chapter Twelve
24	Investment Strategies	Chapter Thirteen
26	Relationships and Money Housing Assignment Due	Chapter Fourteen
May 1	Relationships and Money	Chapter Fourteen
3	Student Presentations	

FINAL EXAM: Chapters 10-14

Tuesday, May 8th, 3:30-5:30 p.m. Chapters 10-14