HMS 440.501  Consumer Problems
A Web-Based Course
Stephen F. Austin State University

Instructor: Nancy Shepherd, Ph.D., CFCS
Time/Location: Online
Office: HMSS 102A
Office Hours: T/R 11-12 am, Wed 8:30-10:30 am, Fri. 10-11 online, or by appt.
Office Phone: 936-468-1413
Credits: 3
Other Contact Dept 468-4502
Email: D2L shepherdn@d2l.sfa.edu

I. Course Description:
Study of the impact of the consumer in the economic system and the role of the consumer in the marketplace; emphasis on priorities, decision making, and consumer protection.

"Consumer Problems" (3 credits). Students in this course receive extensive course content information either in-class or via online content modules equivalent to 150 minutes per week for 15 weeks and includes a two-hour final exam. Students in the course will engage in a variety of assignments which can include, but are not limited to, course content exams, in-class or online discussions, academic papers, and quizzes. For every hour a student spends engaging with the course content, they spend at least two hours completing associated activities and assessments.

II. Intended Learning Outcomes/Goals/Objectives
The mission of the College of Education is to prepare competent, successful, caring, and enthusiastic professionals dedicated to responsible service, leadership and continued professional and intellectual development.

In the College of Education at Stephen F. Austin State University, we value and are committed to:

- Academic excellence through critical, reflective and creative thinking
- Life-long learning
- Collaboration and shared decision making
- Openness to new ideas, culturally diverse people and innovation and change
- Integrity, responsibility, diligence, and ethical behavior, and
- Service that enriches the community

HMS 440, like all Human Sciences courses, also aligns with the Family & Consumer Sciences (FCS) Body of Knowledge—the following group of 11 commonalities which unify and provide a foundation for professional practice for all FCS specializations:
1. Human Ecosystems—emphasis on connections between people and their physical, human-built, social/behavior environment

2. Life Course Development—consideration of individuals and families across time (ages, generations, historical periods)

3. Basic Human Needs—focus on meeting people’s needs for food, clothing, shelter, and relationships

4. Individual Well-Being—promotion of physical, emotional, material, social, and spiritual well-being

5. Family Strengths—development of strong families

6. Community Vitality—consideration of the surrounding environment of individuals and families

7. Wellness—promotion of optimal functioning in every dimension of life

8. Appropriate Use of Technology—encouragement of balanced, safe & ethical use of technology to improve quality of life for individuals and families

9. Global Interdependence—consideration of impact of individual actions on well-being of others in the world

10. Resource Development and Sustainability—identification of ways to meet today’s needs without endangering future generations

11. Capacity Building—proactive development of solutions which help individuals and families meet their full potential (encouragement of critical thinking, good communication skills, appreciation for diversity, engagement in public policy)

Program Learning Outcomes:

1. Learners will identify social & cultural influences affecting family life (CFLE content area #1)

2. The student will exhibit the professional behavior (strong communication skills, a professional image, a good work ethic and adequate preparation for employment in his/her specific discipline) expected in the field of Human Sciences.

3. The student will demonstrate competence in his/her specific discipline using oral and written forms.

4. The student will analyze the cognitive and physical development of children and adolescents.
5. The student will explain the impact adults have on the social/emotional development of children and adolescents.

**Student Learning Outcomes:**

**Upon successful completion of the course, the student will:**
1. Evaluate the role of the consumer in the total economy.
2. Relate economic principles to the economic system; contrast with economic goals of individuals and families.
3. Analyze availability and use of resources; explore methods for extending or enhancing individual and family satisfaction.
4. Examine impact of market, political, and societal influences on individuals and families.
5. Compare/contrast consumer legislation with consumer protection.
6. Apply consumer/economic concepts to individual and family economic well-being.
7. Evaluate consumer education resources; relate current events to consumer well-being.
8. Explore the concept of entrepreneurship.

<table>
<thead>
<tr>
<th>Family Life Educator Certification</th>
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<tbody>
<tr>
<td>Course content in HMS 440 emphasizes the following Family Life Educator Content Areas (1, 6, 8, &amp; 9) identified by the National Council on Family Relations:</td>
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<table>
<thead>
<tr>
<th>1. Families &amp; Individuals in Societal Contexts</th>
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<tr>
<td>An understanding of families and their relationships to other institutions, such as the educational, governmental, religious, and occupational institutions in society.</td>
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<th>6. Family Resource Management</th>
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<td>An understanding of the decisions individuals and families make about developing and allocating resources (e.g., time, money, material assets, energy, friends, neighbors, and space) to meet their goals.</td>
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<th>8. Family Law &amp; Public Policy</th>
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<td>An understanding of legal issues, policies, and laws influencing the well-being of families.</td>
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<th>9. Professional Ethics &amp; Practice</th>
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<td>An understanding of the character and quality of human social conduct and the ability to critically examine ethical questions and issues as they relate to professional practice.</td>
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The textbook and notes from this class should be retained for review of the CFLE exam.

**Teacher Certification**

Course content in HMS 440 provides information related to the following standards for
the professional qualifying exam (TExES) for students certifying to teach Family Consumer Sciences.

**Family Consumer Sciences Standard VI – Consumer and Resource Management:**
The family and consumer sciences teacher understands consumer practices, consumer responsibilities, and resource management processes; how these affect and are applied to personal, family, and work life; and career opportunities in consumer and resource management.

The textbook and notes from this class should be retained to use for review purposes for the TExES

**III. Course Assignments, Activities, Instructional Strategies, use of Technology:**

Course Assignments/Activities: Online assignments/discussions, unit exams, final exams.

Instructional Strategies may include: lectures/discussion, discussion board, individual and group activities, online guest lectures, and videos clips.

Use of Technology may include: D2L, internet assignments/activities/research, and word processing.

1. HMS 440 is a 100% online course. Information notices will be posted on the course home page. Home page includes icons for class assignments, examinations, class notes, discussion board questions, and grades. Assignments may include the use of the Internet for information and viewing of any video clips. Students may contact the instructor and/or other students via D2L mail icon.

2. Course content is delivered via posted chapter notes, reading the textbook, assignments and discussion board questions directly relevant to the course content. Assignments will involve research, exploration, strategic thinking and synthesize to answers questions relative to the content of the chapters and weekly topics. Students will be expected to construct and communicate concepts specific to each assignment supported by reasoned conclusions. One assignment requires students to interview an individual and share answers to the questions related to the chapter topic. Discussions may include current topics where students will be expected to respond to posted questions by formulating thoughts and critiquing colleagues in class through the application of critical thinking.

3. **Students should check the homepage on a daily basis for notices, mail, and assignments. Students should check their grade points at least once a week. Any discrepancies in points must be resolved within one week after assignment grades have been posted otherwise the posted grade points are considered final and will not be reviewed at a later date.**
Having problems with the computer or failing to view the assignment and the due date are unacceptable reasons for failing to complete an assignment on time. Do not request to turn in an assignment late for any of these reasons. Late assignments will never be accepted.

IV. Evaluation and Assessments (Grading):
Course grade (A – F) is determined by a percentage of total required points for the course.
Total Points = 365
For example, if a student has earned 90% or greater of the total possible points, course grade would be an A; if a student has earned between 89-80% of the total possible points, course grade would be a B. Grading Scale: A = 100-90%; B = 89-80%; C = 79-70%; D = 69-60%; F = 59% and below.

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<tr>
<th>Grade</th>
<th>Points Range</th>
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<tbody>
<tr>
<td>A</td>
<td>365-328.5</td>
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<tr>
<td>B</td>
<td>328-292</td>
</tr>
<tr>
<td>C</td>
<td>291-255.5</td>
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<tr>
<td>D</td>
<td>219-182.5</td>
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<tr>
<td>F</td>
<td>181 and below</td>
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Course points are earned through:

1. **Weekly chapter assignments/activities/discussions (Total 130 points)**
   - 6 assignments @20 points each relate to course content **120 points**
   - 1 Student Introduction @ **10 points**

2. **Chapter exams**
   - Three chapter exams @ 50 points each = **150 points**. (Four chapter exams will be given; the lowest chapter exam grade will be dropped). Dropped exam does not apply to the final grade. Exams are objective and include multiple choice and true/false questions.
   - Syllabus Quiz @ **10 points** (Exams plus quiz 160 possible points)

3. **Final Exam**
   - The Comprehensive objective final exam will include multiple choice and true/false questions. (75 points)
   - (Total 365 possible points for all 3 categories)

All chapter exams and the final exam must be taken according to this course timeline. Clocks can vary a few minutes; therefore, be sure you log on to exams several minutes before 11:00 PM to allow for time differences. Time recorded on D2L tracking records will be the absolute time considered for assignments and exams. Assignments must be submitted no later than 11:00 PM on the due date.
Four chapter exams and a final exam are noted on the Syllabus and Course Timeline for HMS 440. However, the total points on the Grade Scale reflect three chapter exams and the final exam. This means the lowest grade from Exam I, II, III or IV will be dropped. Dropping the lowest exam grade does not apply to the final exam. A total of 50 exam points has already been deducted from the total possible points to reflect the dropped exam. The final exam is comprehensive and is worth 75 points.

Read carefully and be sure you understand the following:

- The Grade Scale is based on 365 points (6 assignments @ 20 pts each = 120 points, student introduction @ 10 pts, syllabus quiz – 10 pts, three unit exams @ 50 points each and the final exam @ 75 points).
- If you miss an exam, the missed exam grade (zero) will be your dropped exam grade.
- If you take all four chapter exams, your lowest unit exam grade will be dropped.
- The final exam grade will not replace a missed unit exam and will not be the dropped grade.

Students are responsible for all course assignments and notices posted on the homepage and all messages sent to students via D2L mail. **Correct use of spelling and grammar, and professional writing skills is necessary for all course assignments, discussion boards, including emails. Errors in spelling and/or grammar will result in a loss of points. Turnitin will be used.**

**Performance Evaluation**

Completing an assignment does not automatically merit a grade of A. Average work will receive a grade of C. To receive a grade of B or A, student must go above and beyond basic requirements of the assignment.

**A (Excellent)**  Student's work is of exceptional quality, and the solutions show depth of understanding of the project requirements. Project is fully developed and presented well both orally and graphically. The full potential of the problem has been realized and demonstrated. An "A" indicates work that is exceptional, out of the ordinary, and **above and beyond what was required for the project.** Hard work does not always yield this. Several "all-nighters" does not always yield this.

**B (Good)**  Student's work shows above average understanding and clear potential. All project requirements are fulfilled or exceeded and clearly and concisely presented. Being in class every day does not always yield this.
C (Fair)  Student's work meets minimum objectives of course and solves major project requirements. Work shows normal understanding and effort. Quality of project, as well as the development of knowledge and skills is average. A "C" means you have done everything that was expected; you came to class, worked very hard, and generated a response to the problem that was average, acceptable. It does not mean you have failed. Completing a project and working hard does not guarantee satisfactory results.

D (Poor)  Student's work shows limited understanding and/or effort. Minimum problem requirements have not been met. Quality of project or performance as well as development and skills are below average.

F (Failure)  Student's work is unresolved, incomplete, and/or unclear. Minimum course objectives or project requirements are not met, and student's work shows lack of understanding and/or effort. Quality of project or performance is not acceptable. Merely completing a project does not mean it earns at least a passing grade.

Students should check their grade points at least once a week in the D2L course system. Any discrepancies in points must be resolved within one week after assignment grades have been posted otherwise the posted grade points are considered final and will not be reviewed at a later date.
V. Tentative Course Timeline ****

<table>
<thead>
<tr>
<th>DATE</th>
<th>TOPIC</th>
<th>READINGS</th>
<th>ASSIGNMENT/EXAM DUE DATES</th>
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<tbody>
<tr>
<td><strong>Module 1</strong></td>
<td><strong>Getting Started</strong> - Chapters 1-4</td>
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<tr>
<td>Week 1</td>
<td>MLK Holiday 8/26-8/30</td>
<td>Getting Started Module Online lectures are located under “Contents” tab</td>
<td>Syllabus &amp; Course Timeline Grade Scale &amp; Tips for Success Intro to Consumer Problems Types of Economic Systems The Fruits of Free Trade Getting Started Introductions and Syllabus Quiz Due by Sept. 2, 11 pm</td>
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<tr>
<td>Week 2</td>
<td>9/2-9/6</td>
<td>Consumers Demand/Sellers Supply</td>
<td>Chapter 2</td>
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<tr>
<td>Week 3</td>
<td>9/9-9/13</td>
<td>Who Leads? Who Follows?</td>
<td>Chapter 3</td>
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<tr>
<td>Week 4</td>
<td>9/16-9/20</td>
<td>Freedoms &amp; Restrictions Exam 1</td>
<td>Chapter 4 (Exam Chapters 1-4)</td>
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<tr>
<td><strong>Module 2</strong></td>
<td><strong>The Marketplace</strong> - Chapters 5-9, 11</td>
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<tr>
<td>Week 5</td>
<td>9/23-9/27</td>
<td>Fraud Customer Services</td>
<td>Chapter 5 &amp; 6</td>
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<td>Week 6</td>
<td>9/30-10/4</td>
<td>Customs</td>
<td>Chapter 7</td>
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<tr>
<td>Week 7</td>
<td>10/7-10/11</td>
<td>Advertising &amp; Marketing Energy &amp; Environment</td>
<td>Chapter 8 &amp; 9</td>
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<tr>
<td>Week 8</td>
<td>10/14-10/18 MIDTERMS</td>
<td>Credit/Debt/Bankruptcy Exam 2</td>
<td>Chapter 11 (Exam 2 Chapters 5-9 &amp; 11)</td>
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<tr>
<td><strong>Module 3</strong></td>
<td><strong>Becoming a Better Buyer &amp; Saver</strong> - Chapters 10 &amp; 12-15</td>
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<tr>
<td>Week 9</td>
<td>10/21-10/25</td>
<td>Budgeting &amp; Spending Savvy Buying</td>
<td>Chapter 10 &amp; 15</td>
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<td>Week 10</td>
<td>10/28-11/1</td>
<td>Home Ownership Saving &amp; Investing</td>
<td>Chapter 12 &amp; 13</td>
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<tr>
<td>Week 11</td>
<td>11/4-11/8</td>
<td>Insurance Exam 3</td>
<td>Chapter 14 (Exam 3 Chapters 10, 12-15)</td>
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<tr>
<td><strong>Module 4</strong></td>
<td>Assistance for Consumers- Chapters 16-19</td>
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<tr>
<td>Week 12</td>
<td>11/11-11/15</td>
<td>Sellers/Federal/State/Local Efforts to Help Consumers</td>
<td>Chapter 16 &amp; 17</td>
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<tr>
<td>Week 13</td>
<td>11/18-11/22</td>
<td>Consumer Law</td>
<td>Chapter 18-19</td>
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<tr>
<td>Week 14</td>
<td>11/26-11/30</td>
<td>Thanksgiving Holiday</td>
<td>NO CLASSES</td>
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<tr>
<td>Week 15</td>
<td>12/2-12/6</td>
<td>Exam 4 Review for Final (Exam 4 Chapters 16-19)</td>
<td>Exam 4 posted from 8 am 12/5 until 11 pm 12/7</td>
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<tr>
<td>Week 16</td>
<td>12/9-12/13</td>
<td>Comprehensive Final Exam</td>
<td>Final Exam will be posted from 8 am 12/9 until 11 pm 12/10</td>
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VI. Readings (required)

Various professional journals, publications, periodicals available in the SFA Library and/or Internet

VII. Course Evaluations:

"Near the conclusion of each semester, students in the Perkins College of Education electronically evaluate courses taken within the PCOE. Evaluation data is used for a variety of important purposes including:
1. Course and program improvement, planning, and accreditation;
2. Instruction evaluation purposes; and
3. Making decisions on faculty tenure, promotion, pay, and retention.

As you evaluate this course, please be thoughtful, thorough, and accurate in completing the evaluation. Please know that the PCOE faculty is committed to excellence in teaching and continued improvement. Therefore, your response is critical!"

In the Perkins College of Education, the course evaluation process has been simplified and is completed electronically through MySFA. Although the instructor will be able to view the names of students who complete the survey, all ratings and comments are confidential and anonymous, and will not be available to the instructor until after final grades are posted.

VIII. Student Ethics and Other Policy Information:

**Student Responsibilities**

It is each student’s responsibility to read the chapters described in the class schedule as assigned. HMS 440 is a fully online course. Course information will be posted online via homepage icons, announcements, assignments, assessments, discussion, email, and grade book. Students are expected to check the homepage daily, respond to announcements and emails, and submit assignments on time. By the time a student is taking a 400 level course certain assumptions take place including the fact that you are aware of resources to help you on campus, can read and understand course details, have basic technology skills to function in an online course and can write both clearly and concisely. All assignments must have their name clearly typed at the top of the word document submitted for grading.

**Students will use APA style in writing for this course for all submissions.**

It is the responsibility of each student to read and print the Syllabus and Course Timeline. Assignment due dates and exam dates are non-negotiable. **Late work will not be accepted.**
Regular, punctual attendance, documented participation, and, if indicated in the syllabus, submission of completed assignments are expected at all classes, laboratories, and other activities for which the student is registered. Based on university policy, failure of students to adhere to these requirements shall influence the course grade, financial assistance, and/or enrollment status. The instructor shall maintain an accurate record of each student’s attendance and participation as well as note this information in required reports and in determining final grades. Students may be excused from attendance for reasons such as health, family emergencies, or student participation in approved university-sponsored events. However, students are responsible for notifying their instructors in advance, when possible, for excusable absences.

1. Email Etiquette Policy (adapted from Dr. John Janowiak at UNC Chapel Hill)
   a. When you e-mail friends, you can be as informal as you wish. However, when you write to your employer, professor, or supervisor you should use proper and polite language. By training yourself to write properly, you develop skills necessary to deal with future clients and supervisors, who are unlikely to tolerate bad e-mail manners. Please use the following guidelines when e-mailing me and other professors.
      i. Even telephone conversations start with “Hello” and end with “Goodbye.” Therefore, please use a formal salutation when e-mailing professors, such as: Dear Dr. Shepherd
   b. When e-mailing faculty, remember that you are not communicating with a friend or relative, therefore do not use informal language in your e-mails.
   c. If you have a request, say it politely. You can start with “I would like to ...”, “I wonder if you can ...,” “May I ...,” “Is it possible to ...,” “Do you mind ...?” DO NOT WRITE: “I want to know ...,” “I want you to ...,” “Send this to me ...,” “Tell me when ...” Just adding the word “please” does not mean that you are being polite.
   d. Your identity is an important clue to the context of the message. Every semester I teach hundreds of students in numerous classes; therefore, identify yourself as a student in the class you are enrolled in, such as: “Dear Dr. Shepherd, I am a student enrolled in your on-line HMS 440 course.” Also, I will assume if you do not fill in the ‘Subject’ line that your communication is not very important. Please send complete emails.
   e. Be concise.
   f. Always, re-read your e-mails and check for spelling and grammatical mistakes before sending them. (Also, recommended for the assignments you submit).
   g. When making an appointment, you can suggest a few time slots, but always say something like “If these times do not suit you, please feel free to let me know any other time that you prefer / that is convenient to you.” If you cannot make the date suggested, say, “I am sorry, but I cannot come
to see you on [Monday]; however, I am available…” Do not say, “I am not available on [Monday].”

In conclusion, if you do not use a formal salutation and my name (Dr. Shepherd) or you are and what class you are enrolled/inquiring; your e-mail message will not be read or responded to.

In the event of widespread technical difficulty, (i.e., hurricane) due dates for assignments and exam deadlines will be adjusted. Each student should have a backup plan for submitting assignments and taking exams on or before the due date in case of individual technical difficulty. Individual computer problems and inability to access internet is not an excuse for missed or late assignments or missed exams. Students are advised to not wait until the last few minutes to submit assignment or log on to take exams. Submit assignment and log on to exams early enough that you can implement a backup plan if necessary.

Each student should check their grade points regularly. Any grade point discrepancies must be resolved within one week after assignment grades have been posted, otherwise the posted grade points are considered final.

**Final Exam**
Date and time for final exam is established by the university and is not to be changed. Plan to take the final exam for this course on the day and time posted on the Course Timeline.

**Contacting the Instructor**
Students are encouraged to promptly contact the instructor with questions or individual concerns not addressed in the syllabus or other course information. Although a course may be fully or partially online, students are welcome to meet face-to-face. Office hours and contact information are provided in the course syllabi. Occasionally the instructor may have responsibilities (i.e., attending a conference, meeting across campus) that will interfere with posted office hours and alternate office hours will be posted. Students needing an individual office conference are advised to make an appointment to avoid conflicting with appointments of other students. Emails should be sent to the instructor through the D2L system.

**Students with Disabilities**—To obtain disability related accommodations and/or auxiliary aids, students with disabilities must contact the Office of Disability Services (ODS), Human Services Building, Room 325, (936) 468-3004/ (936) 468-1004 (TDD) as early as possible in the semester. Once verified, ODS will notify the course instructor and outline the accommodation and/or auxiliary aids to be provided. Failure to request services in a timely manner may delay your accommodations. For additional information refer to: [www.sfasu.edu/disabilityservices](http://www.sfasu.edu/disabilityservices).
**Academic Integrity:**
Academic integrity is a responsibility of all university faculty and students. Faculty members promote academic integrity in multiple ways including instruction on the components of academic honesty, as well as abiding by university policy on penalties for cheating and plagiarism.

**Definition of Academic Dishonesty**

Academic dishonesty includes both cheating and plagiarism. Cheating includes but is not limited to (1) using or attempting to use unauthorized materials to aid in achieving a better grade on a component of a class; (2) the falsification or invention of any information, including citations, on an assigned exercise; and/or (3) helping or attempting to help another in an act of cheating or plagiarism. Plagiarism is presenting the words or ideas of another person as if they were your own. Examples of plagiarism are (1) submitting an assignment as if it were one's own work that has been purchased or otherwise obtained from an Internet source or another source; and (2) incorporating the words or ideas of an author into one's paper without giving the author due credit. Please read the complete policy at [http://www.sfasu.edu/policies/academic_integrity.asp](http://www.sfasu.edu/policies/academic_integrity.asp)

Stephen F. Austin State University considers academic dishonesty a completely unacceptable mode of conduct and, therefore, it will not be tolerated in any form. Students involved in academic dishonesty will receive a zero on the first assignment discovered to be falsified in any way. If an additional instance of cheating in any form is discovered, the student has chosen to receive an F in the course. Additional discipline may include suspension or expulsion from the University. (see Academic Integrity A-9.1)

**Withheld Grades - Semester Grades Policy (A-54):**

Ordinarily, at the discretion of the instructor of record and with the approval of the academic chair/director, a grade of WH will be assigned only if the student cannot complete the course work because of unavoidable circumstances. Students must complete the work within one calendar year from the end of the semester in which they receive a WH, or the grade automatically becomes an F. If students register for the same course in future terms the WH will automatically become an F and will be counted as a repeated course for the purpose of computing the grade point average.

Students should review the Course Timeline immediately and note due dates for assignments and exam dates. Students will be notified via D2L if any changes are necessary with the course schedule.