School of Human Sciences
HMSC 4340.501 Consumer Problems
Summer 2021

Instructor: Jennifer Newquist, Ph.D., CFLE
Course Time and Location: Online
Office: EDAN 133
Office Phone: (936) 468-1082
Mail: Only through D2L Mail
Office Hours: Mondays 1-2pm or by appointment

Course Time and Location: Online
Credits: 3

Office Hours Statement
I will conduct my office hours as closely as I would as if we were in person. If you came to my physical office and I was already meeting with a person, I would ask you to wait in the hall until I was finished with the person who was already there. When you enter my Zoom room you will be put into a "waiting room". You will see a message letting you know I will be with you shortly. If I am not meeting with a student, I will let you in immediately. If you have to wait a few minutes that means I am with someone. I will get to you in the order that you entered the "waiting room". Even if it is past the time my office hours end, I will get to all students who are waiting. So please be patient and know I haven't forgotten about you.

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.

Course Justification: HMSC 4340 “Consumer Problems” (3 credits). Students will receive extensive course content information either in class or via online content modules equivalent to 2390 minutes over a six-week semester and includes a two-hour final exam. In addition, students have significant weekly reading assignments from the course textbook. 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, presentations, reflection papers or journals, 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

**Program Learning Outcomes**

- Learners will identify social & cultural influences affecting family life (CFLE content area #1)
- 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.
- The student will demonstrate competence in his/her specific discipline using oral and written forms. The student will analyze the cognitive and physical development of children and adolescents.
- 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: (INTASC #4), (ISTE #1a-c)

- evaluate the role of the consumer in the total economy. (AAFCS 6.9s)
- relate economic theory to common misconceptions, the consumption cycle and thematic domains; contrast with economic goals of individuals and families. (AAFCS 6.7s, 6.8s)
- examine the impact of rampant consumerism on the market, political, and societal influences on individuals and families (AAFCS 6.9s, 6.11s)
- analyze availability and use of resources; explore methods for extending or enhancing individual and family satisfaction. (AAFCS 6.4s, 6.5k, 6.11s, 6.12s)
- compare and contrast consumer legislation with consumer protection. (AAFCS 6.6s)
- apply consumer/economic concepts to individual and family economic well-being. (AAFCS 6.1s, 6.2s)
- evaluate consumer education resources; relate current events to consumer well-being. (AAFCS 6.5s, 6.6s)
- explore the concept of entrepreneurship. (AAFCS 3.4k)

**Family Life Educator Certification**

Course content in HMS 440/HDFS 4340 emphasizes the following Family Life Educator Content Areas identified by the National Council on Family Relations:
VI Family Resource Management: An understanding of the decisions individuals and families make about developing and allocating resources including time, money, material assets, energy, friends, neighbors, and space, to meet their goals.

Notes from HMSC 4340 should be retained to review for the CFLE exam.

Teacher Certification

Course content in HMSC 4340 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; career opportunities in consumer and resource management.

III. Course Assignments, Activities, Instructional Strategies, Use of Technology:

1. HMSC 4340 is an online course. Students are expected to have daily access to a computer to stay current with course assignments, quizzes, and course information. Students who have technical difficulties accessing the course homepage, assignments, or quizzes should call Student Assistance at 936-468-1919. Assistance is available Monday-Friday, 8:00 a.m. – 5:00 p.m.

2. Information notices for all assignments and discussion questions will be posted on the course home page. Home page includes tools for class assignments, discussion board questions, and grades which will be posted in D2L. All quizzes will be accessible online. Students may also contact the instructor and/or other students via mail tool.

3. Course content is delivered via D2L, which includes instructor content notes, assignments, and discussion board questions directly relevant to the course content. Students are responsible for reading assigned content, and completing all posted assignments and discussion questions by the due dates.

IV. Evaluation and Assessments (Grading):

The course is graded on a letter grade basis (A-F). There are tentatively 355 required points for the course. Final grade will be determined by a percentage of total required points for the course. A=89.50-100%; B=79.50-89.49%; C= 69.50-79.49%; D=59.50-69.49%; F=0-59.49%. If necessary, revised required course points will be posted before final examination time period.

Late assignments will be accepted no questions asked up to 24 hours after the due date of the assignment. If you need longer time is needed, please reach out to me via email so we can negotiate a due date that works for both of us.

Please be aware this is a fully online, half-term course. This means that this course doesn’t meet in a physical classroom, nor does it meet on designated dates at specific times.
The entirety of this course will be completed online. However, there are deadlines for assignments outlined on the course calendar. I strongly encourage you to log into the course every other day. To successfully complete an online course, a high degree of student involvement and effective time management skills are necessary. Even though we won’t have routine meetings, you must discipline yourself to a) devote the time you normally would spend in the classroom (five hours each week) to being logged in to this online class and digesting the material, and b) engage in individual learning time (referred to by some as “study time”). Most universities recommend that for every hour a student spends learning in the classroom, he/she spend two to three hours studying outside of class. Thus, as this is a three-hour course, you should expect to spend 15 to 20 hours a week reading, analyzing, synthesizing, studying, and completing assignments.

Self-care statement- As family science professionals, we recognize that reactions to trauma come in many forms. The content of this course may bring about unexpected and unsettling reactions. Responses to trauma are often strategies that survivors have developed to keep themselves safe, and therefore really reflect strength and resiliency. Recognizing how trauma impacts anyone is an important part of skill building for creating trauma-informed services and systems. Please do not hesitate to contact the instructor at any time during the course if you would like to discuss, privately, your reactions to the content we are reviewing and/or the discussions we are having.

Course points are earned through:

- **Student Introduction** = 10 points. Students must post introduction to class and discuss your needs and wants related to your economic position directly to the discussion board. No credit will be given for responses sent by email unless arrangements are made with the instructor.

- **Weekly Chapter Assignments** = 120 total points (6x20pts). Dropbox Assignments and Discussion Posts related to course content including such topics as consumption values, budgeting, predatory lending practices, and state consumer protections. Students must post discussion response directly to the discussion board. No credit will be given for e-mail responses unless arrangements are made with the instructor. All assignments must be submitted in the Dropbox as Word.doc or doc-x files by the due date. Do not copy assignments in the comments box; this will result in 50% loss of total earned points for the assignment.

- **Budgeting Assignments** = 50 total points. Students will complete three assignments designed to assist them in learning how to budget. These assignments include evaluating personal needs and wants, assessing personal values related to money, and creating a sample salary-based budget. All assignments must be submitted in the Dropbox as Word.doc or doc-x files by the due date. Do not copy assignments in the comments box; this will result in 50% loss of total earned points for the assignment.

- **Module Exams** = 150 points total (3x50pts). Four module exams will be given; however, the lowest exam score will be dropped. Module exams will be accessible online and consist of multiple choice and T/F questions. Students are expected not to use study materials such as their book or notes to take exams. Exams are timed. A score of zero (0) will be given to students who exceed the time limit. If you exceeded the time limit due to
technical difficulties, you will need to email the instructor in order to discuss changing your exam grade.

- **Comprehensive Final Exam** = 75 total points. Comprehensive final exam will be accessible online. Exams are timed. A score of zero (0) will be given to students who exceed the time limit. If you exceeded the time limit due to technical difficulties, you will need to email the instructor in order to discuss changing your exam grade.
- Extra Credit (optional): Opportunities to earn extra-credit will be given during the

V. Tentative Course Outline/Calendar:

**All due dates are in Central Time.**

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<thead>
<tr>
<th>Date</th>
<th>Readings/Assignments</th>
<th>Points</th>
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<tbody>
<tr>
<td>Week 1</td>
<td>Getting Started Module</td>
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<tr>
<td>June 28-July 4</td>
<td>Module I: Chapters 1, 2, 3, and 4</td>
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<td><strong>Student Introduction Discussion</strong></td>
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<td>due Wednesday 6/30 at 11pm</td>
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<td><strong>Wealth, Nealth, and Ilth</strong></td>
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<td>Assignment due Sunday 7/4 at 11pm</td>
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<td><strong>Exam I (Chapters 1-4)</strong></td>
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<td>due Sunday 7/4 at 11pm</td>
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<td>Week 2</td>
<td>Module II: Chapters 5-7</td>
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<td>July 5-11</td>
<td><strong>Anatomy of a Scam Assignment</strong></td>
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<td>due Sunday 7/11 at 11pm</td>
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<td><strong>Budgeting: Needs and Wants</strong></td>
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<td>Assignment due Sunday 7/11 at 11pm</td>
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<td>Week 3</td>
<td>Module II: Chapters 8, 9, and 11</td>
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<td>July 12-18</td>
<td><strong>Spent: Time for Change Video</strong></td>
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<td>Assignment due Sunday 7/18 at 11pm</td>
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<td><strong>The Bean Game Dropbox Assignment</strong></td>
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<td>due Sunday 7/18 at 11pm</td>
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<td><strong>Exam II: Chapters 5-9, 11</strong></td>
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<td>Week 4</td>
<td>Module III: Chapters 10, 15, and 12</td>
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<td>July 19-25</td>
<td>The Bean Game Discussion</td>
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<td>due Wednesday 7/21 at 11pm</td>
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<td>Fair and Honest Marketplace Discussion</td>
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<td>due Sunday 7/25 at 11pm</td>
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<td>Salary Based Budget Assignment</td>
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<td>due Sunday 7/25 at 11pm</td>
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<td>Week 5</td>
<td>Module III: Chapters 13 and 14</td>
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<td>July 26-Aug 1</td>
<td>Understanding a Health Benefits Form</td>
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<td>Quiz due 8/1 at 11pm</td>
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<td>Exam III: Chapters 10, 15, 12, 13, and 14</td>
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<td>due Sunday 8/1 at 1pm</td>
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<td>Week 6</td>
<td>Module IV: Chapters 16-18</td>
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<td>Aug 2-6</td>
<td>The Lemon Law Assignment</td>
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<td>CLOSES Friday 8/6 at 11pm</td>
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<td>Exam IV: Chapters 16-18</td>
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<td>CLOSES Friday 8/6 at 11pm</td>
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<td>Final Exam (Comprehensive)</td>
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<td>CLOSES Friday 8/6 at 11pm</td>
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VI. Readings:

**Required:**


**Suggested:**


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: These policies are found at https://www.sfasu.edu/policies

Class Attendance and Excused Absence: Policy 6.7

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. Whether absences are excused or unexcused, a student is still responsible for all course content and assignments. Students with accepted excuses may be permitted to make up work for up to three weeks of absences during a semester or one week of a summer term, depending on the nature of the missed work. Make-up work must be completed as soon as possible after returning from an absence.

Academic Accommodation for Students with Disabilities:  Policy 6.1 and 6.6

To obtain disability related accommodations, alternate formats and/or auxiliary aids, students with disabilities must contact the Office of Disability Services (ODS), Human Services Building, and Room 325, 936-468-3004 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, go to http://www.sfasu.edu/disabiltiyservices/.

**Student Academic Dishonesty: Policy 4.1**

Abiding by university policy on academic integrity is a responsibility of all university faculty and students.

**Definition of Academic Dishonesty**

Academic dishonesty includes both cheating and plagiarism. Cheating includes, but is not limited to:
- using or attempting to use unauthorized materials on any class assignment or exam;
- falsifying or inventing of any information, including citations, on an assignment; and/or;
- 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 one’s own. Examples of plagiarism include, but are not limited to:
- submitting an assignment as one's own work when it is at least partly the work of another person;
- submitting a work that has been purchased or otherwise obtained from the Internet or another source; and/or,
- incorporating the words or ideas of an author into one's paper or presentation without giving the author credit.

**Penalties for Academic Dishonesty**

Penalties may include, but are not limited to reprimand, no credit for the assignment or exam, re-submission of the work, make-up exam, failure of the course, or expulsion from the university.

**Student Appeals**

A student who wishes to appeal decisions related to academic dishonesty should follow procedures outlined in Academic Appeals by Students (6.3).

**Withheld Grades: Policy 5.5**

At the discretion of the instructor of record and with the approval of the academic unit head, 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, except as allowed through policy [i.e., Active Military Service (6.14)]. If students register for the same course in future semesters, the WH will automatically become an F and will be counted as a repeated course for the purpose of computing the grade point average.
If a student has been found guilty of academic dishonesty, a grade of “WP” or “WH” may be changed to a “WF” at the discretion of the faculty member. In the case of a grade change to a “WF”, the course will not count towards the six course drop limit since the student is incurring an academic penalty.

**Student Code of Conduct: Policy 10.4**

Classroom behavior should not interfere with the instructor’s ability to conduct the class or the ability of other students to learn from the instructional program. Unacceptable or disruptive behavior will not be tolerated. Students who disrupt the learning environment may be asked to leave class and may be subject to judicial, academic or other penalties. This policy applies to all instructional forums, including electronic, classroom, labs, discussion groups, field trips, etc. The instructor shall have full discretion over what behavior is appropriate/inappropriate in the classroom. Students who do not attend class regularly or who perform poorly on class projects/exams may be referred to the Early Alert Program at SFA. Information regarding the iCare program is found at [https://www.sfasu.edu/judicial/earlyalert.asp](https://www.sfasu.edu/judicial/earlyalert.asp) or call the office at 936-468-2703.

SFASU values students’ mental health and the role it plays in academic and overall student success. SFA provides a variety of resources to support students’ mental health and wellness. Many of these resources are free, and all of them are confidential.

**On-campus Resources:**
SFASU Counseling Services
[www.sfasu.edu/counselingservices](http://www.sfasu.edu/counselingservices)
3rd Floor Rusk Building
936-468-2401

SFASU Human Services Counseling Clinic
[www.sfasu.edu/humanservices/139.asp](http://www.sfasu.edu/humanservices/139.asp)
Human Services Room 202
936-468-1041

**Crisis Resources:**
Burke 24-hour crisis line 1(800) 392-8343
Suicide Prevention Lifeline 1(800) 273-TALK (8255)
Crisis Text Line: Text HELLO to 741-741