School of Human Sciences
HMSC 4340 Consumer Problems
Fall 2023

Instructor: Carla Coffee
Office Phone: (936) 468-4502
Email: through D2L

Office: 614 East Starr
Credits: 3

Office Hours (via Zoom): Monday and Tuesday 4-5pm (information located at the end of the syllabus)

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 2400 minutes over the academic term 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.

Perkins College of Education Diversity Statement: The James I. Perkins College of Education is committed to proactively recruiting and retaining a diverse faculty, staff, and student population. Through open dialogue, mutual respect, and shared responsibility, faculty, staff, and students will demonstrate an understanding and sensitivity to ethnicity, race, gender, exceptionalities, culture, language/dialect, age, social class, family structure, sexual orientation, religion, and spiritual values in order to enhance the quality of life in a diverse, global community.

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, social justice and continued professional and intellectual development in an interconnected global society.

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

- Academic excellence through critical, reflective and creative thinking
- Line-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 her/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 students will explain the impact adults have on the social/emotional development of children and adolescents

Student Learning Outcomes

Upon completion of this course, students should be able to: (INTASC #4), (ISTE #1 a-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. (AAFCS6.9s, 6.11s)
• Analyze availability and use of resources; explore methods for extending or enhancing individual and family satisfaction. (AAFCS6.4s, 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)

CFLE approved program statement:

SFASUs undergraduate degree in human sciences with a concentration in human development and family studies is a Certified Family Life Educator program. This means that if you take all courses offered through our program that are found on the CLE-Approved Program Checklist, you can apply for your CFLE certification without taking the exam. However, it is important to note that it is the responsibility of the student to ensure that you have taken all necessary coursework. If you transfer hours toward your major at SFA or if you substitute any major coursework, you may not be eligible for the CFLE without testing. If you have questions, please review the CFLE Credential page of NCFR.org or talk with on the faculty members.

Family Life Educator Certification

Course content in HMS 440/HDFS4340 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, space, to meet their goals.

Notes from HMSD 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 and Consumer Sciences:

Family and Consumer Sciences Standard VI: Consumer and Recourse 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 assignment, 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, 8:00am-5:00pm

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

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 & Assessments (Grading):

The course is graded on a letter grade basis (A-F). There are tentatively 455 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=79.5-89.49%; C=69.5-79.49%; D=59.5-69.49%; F=0-59.49%. If necessary, revised required course point swill b posted before final examination time period.

Late assignments will not be accepted after the due date. If longer time is needed, please reach out to me via D2L email so we can negotiate a due date that words for both of us.

Please be aware this is a fully online, semester 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 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 will not have the classroom (five hours each week) to being logged in to this online class, digesting the material, and 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 spent 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 email responses unless arrangements are made with the instructor. All assignments must be submitted in the Dropbox as Word 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 points. Students will complete three assignments designed to assist them in learning how to budget. These assignments include evaluating personal needs wants, assessing person values related to money, creating a sample salary-based budget. All assignments must be submitted in the Dropbox as Word 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** = 200 points total (4x50pts). 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 material such as their book or notes to take exams. Exams are timed. A score of zero (0) will be given to students who exceed that 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 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 exceed 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 semester.

- **Field Trip (OPTIONAL):** Destination: Career Exploration=10% grade replacement on one weekly chapter assignment. Students can choose to attend an organized excursion to Community Healthcore in Longview (www.communityhealthcore.com). Community Healthcore is a place for recovery, resilience, and empowering individuals to reach their dreams. They provide mental, emotional, and behavioral health services to Northeast Texas residents. Dates/times of the field trip will be announced toward the beginning of the semester – watch for it in D2L. You will be responsible for your own transportation. Students who attend the excursion will be allowed to replace one grade, chosen by the professor, in select HDFS classes. Only one grade in one class may be
replaced and the student must notify the HDFS faculty which class they will be replacing a grade in via a survey that will be sent to all trip attendees following the trip. Students must attend and professionally represent SFA for the full duration of the field trip to be eligible for the grade replacement. ONLY official field trip attendance will permit a grade replacement. No other alternative assignments or individually arranged trips or events will count.

V. Tentative Course Outline

**Tentative Course Outline**

**NOTE:** All due dates are in Central Time

**All due dates are in Central Time**

Course outline is tentative because it is the best plan of action for the course. At the discretion of the instructor, assignments, due dates, and readings may change.

<table>
<thead>
<tr>
<th>Module</th>
<th>Date</th>
<th>Readings</th>
<th>Assignments Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting Started and Student</td>
<td>August 28-September 3</td>
<td>Module Content &amp; Suggested Readings</td>
<td>Student Introduction Discussion Due September 3 by 11:30pm</td>
</tr>
<tr>
<td>Introductions</td>
<td>3</td>
<td>Read chapters 1, 2, 3, and 4 and Module Content &amp; Suggested Readings</td>
<td>Wealth, Nealth, and Ilth Due September 17 by 11:30pm</td>
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<tr>
<td>Module 1</td>
<td>September 4-17</td>
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<tr>
<td>Exam 1</td>
<td>September 18-24</td>
<td>Covers chapters 1, 2, 3, and 4</td>
<td>Exam 1 Due September 24 by 11:30pm</td>
</tr>
<tr>
<td>Module 2</td>
<td>September 25-October 8</td>
<td>Read chapters 5, 6, 7, 8, 9, and 11 and Module Content &amp; Suggested Readings</td>
<td>Anatomy of a Scam Assignment Due October 8 by 11:30pm</td>
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<tr>
<td>Spent: Time for Change Assignment</td>
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<td>Salary Based Budget</td>
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<td>Understanding a Health Benefits Form Quiz</td>
<td>Due October 29 by 11:30pm</td>
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<tr>
<td>Exam 2</td>
<td>October 9-15</td>
<td>Covers chapters 5, 6, 7, 8, 9, and 11</td>
<td>Exam 2 Due October 15 by 11:30pm</td>
</tr>
<tr>
<td>Module 3</td>
<td>October 16-29</td>
<td>Read chapters 10, 12, 13, 14, and 15 and Module Content &amp; Suggested Readings</td>
<td>The Bean Game Discussion Due November 5 by 11:30pm</td>
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<tr>
<td>Fair and Honest Marketplace</td>
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<tr>
<td>Understanding a Health Benefits Form Quiz</td>
<td>Due November 5 by 11:30pm</td>
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<tr>
<td>Exam 3</td>
<td>October 30-November 5</td>
<td>Covers chapters 10, 12, 13, 14, and 15</td>
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</tbody>
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Module 4
November 6-19
Read chapters 16, 17, 18, and 19
And Module Content & Suggested Readings
The Lemon Law Assignment
Due November 19 by 11:30pm

Exam 4
November 27-December 3
Covers chapters 16, 17, 18, and 19
Exam 4
Due December 3 by 11:30pm

Final Exam
December 11-13
Comprehensive
Final Exam
Due December 13 by 11:30pm

Thanksgiving Break November 20-24

VI. Course Reading

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: Found at http://www.sfasu.edu/policies/

James I. Perkins College of Education Diversity Statement is found at the following link:
https://www.sfasu.edu/coe/about/deans-office-statements

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 (including the first 12 day attendance report) 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/disabilityservices/](http://www.sfasu.edu/disabilityservices/)

**Student Academic Dishonesty: Policy 4.1**

Abiding by university policy on academic integrity is a responsibility of all university faculty and students. Faculty members must promote the components of academic integrity in their instruction, and course syllabi are required to provide information about penalties for cheating and plagiarism, as well as the appeal process.

**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;
- 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;
- 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, resubmission 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 by the deadline set by the instructor of record, not to exceed 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., Military Service Activation (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**

https://www.sfasu.edu/policies/student-code-of-conduct-10.4.pdf

Disruptive Behavior--Interference or disruption of students, faculty, administration, staff, the educational mission, or routine operations of the university is prohibited. Such activity includes, but is not limited to, behavior in a classroom or instructional program that interferes with the instructor or presenter’s ability to conduct the class or program, or the ability of others to profit from the class or program. To remain in the vicinity of activity that is disrupting normal university functions when requested to leave by a university official is prohibited. 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.

**X. Other Relevant Course Information:**

**COVID-19 Statement:** As of August 1, 2021, campus has returned to normal operations; however, SFA strongly encourages all students, faculty, and staff to get vaccinated, wear a mask in public indoor settings, and maintain physical distance when possible (CDC recommends at least 6 feet or two arm lengths away). For more information you can visit https://www.sfasu.edu/covid19

**On-campus Resources:**
SFASU Counseling Services; 936-468-2401
SFASU Human Services Counseling Clinic; 936-468-4041

**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

**Background Check Statement:**
For careers working with children and families, you are almost always required to pass a criminal background check in order to be employed. In our degree, you are required to participate in service learning and a practicum that will likely require you to pass a criminal background check. It is the student’s responsibility to pass any required background checks. If you cannot pass a background check for a school related activity that is required for the course. You will not receive any credit for that assignment. In the case of a practicum you will not be able to pass the course without securing a practicum related to the field of human development and family studies. If you cannot pass a criminal background check (and don’t anticipate you record to be cleared/expunged in the foreseeable future), you should seriously consider if enrollment in this degree program will lead to your career goals.
**Zoom Office Hours**

I conduct my office hours via Zoom. What that means is that when you follow the link below and log on to the office hours, you will be put into a "waiting room." You'll see a message that I will let you in shortly. If there is no student there already, I will immediately let you in. If you have to wait for a few minutes, that means I'm with someone. Don't worry, I WILL get to you in the order that you entered the waiting room. Even if it is past the time for my office hours to end, I'll get to everyone who logs on! So if you have to wait, please be patient and know that I haven't forgotten you are there.

Carla Coffee is inviting you to a scheduled Zoom meeting.

Carla Coffee is inviting you to a scheduled Zoom meeting.

**Topic:** Coffee office hours  
**Time:** Aug 28, 2023 04:00 PM Central Time (US and Canada)  
Every week on Mon, Tue, until Dec 5, 2023, 30 occurrence(s)  
Aug 28, 2023 04:00 PM  
Aug 29, 2023 04:00 PM  
Sep 4, 2023 04:00 PM  
Sep 5, 2023 04:00 PM  
Sep 11, 2023 04:00 PM  
Sep 12, 2023 04:00 PM  
Sep 18, 2023 04:00 PM  
Sep 19, 2023 04:00 PM  
Sep 25, 2023 04:00 PM  
Sep 26, 2023 04:00 PM  
Oct 2, 2023 04:00 PM  
Oct 3, 2023 04:00 PM  
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Oct 10, 2023 04:00 PM  
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Nov 13, 2023 04:00 PM  
Nov 14, 2023 04:00 PM  
Nov 20, 2023 04:00 PM  
Nov 21, 2023 04:00 PM  
Nov 27, 2023 04:00 PM  
Nov 28, 2023 04:00 PM  
Dec 4, 2023 04:00 PM  
Dec 5, 2023 04:00 PM

Please download and import the following iCalendar (.ics) files to your calendar system.

Weekly:
https://sfasu.zoom.us/meeting/tjMscOuqjotHdfUzGZ_WZbJmjh_Txano3E/ics?icsToken=98tyKuCvrzwoGNgYUt6ERowEBY_Ca-rxiH5agdbqSr_1BpsVTn0HO9hOo1LCoN
Join Zoom Meeting
https://sfasu.zoom.us/j/97172281773?pwd=TGlISnJYMjNZNDhRNjFVYk1wbndGZz09

Meeting ID: 971 7228 1773
Passcode: 853185

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One tap mobile
+13462487799,,97172281773#,,,,*853185# US (Houston)
+16694449171,,97172281773#,,,,*853185# US

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Dial by your location
• +1 346 248 7799 US (Houston)
• +1 669 444 9171 US
• +1 669 900 6833 US (San Jose)
• +1 719 359 4580 US
• +1 253 205 0468 US
• +1 253 215 8782 US (Tacoma)
• +1 408 638 0968 US (San Jose)
• +1 386 347 5053 US
• +1 507 473 4847 US
• +1 564 217 2000 US
• +1 646 876 9923 US (New York)
• +1 646 931 3860 US
• +1 689 278 1000 US
• +1 301 715 8592 US (Washington DC)
• +1 305 224 1968 US
• +1 309 205 3325 US
• +1 312 626 6799 US (Chicago)
• +1 360 209 5623 US

Meeting ID: 971 7228 1773
Passcode: 853185

Find your local number: https://sfasu.zoom.us/u/abNXY9p2hO

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Join by SIP
• 97172281773@zoomcrc.com

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Join by H.323
• 162.255.37.11 (US West)
• 162.255.36.11 (US East)
- 115.114.131.7 (India Mumbai)
- 115.114.115.7 (India Hyderabad)
- 213.19.144.110 (Amsterdam Netherlands)
- 213.244.140.110 (Germany)
- 103.122.166.55 (Australia Sydney)
- 103.122.167.55 (Australia Melbourne)
- 149.137.40.110 (Singapore)
- 64.211.144.160 (Brazil)
- 149.137.68.253 (Mexico)
- 69.174.57.160 (Canada Toronto)
- 65.39.152.160 (Canada Vancouver)
- 207.226.132.110 (Japan Tokyo)
- 149.137.24.110 (Japan Osaka)

Meeting ID: 971 7228 1773
Passcode: 853185