Stephen F. Austin State University
School of Human Sciences
HMSC 4340.502-Consumer Problems
Spring 2024

Instructor: Dr. Brittany Fish
Email: D2L
Office Hours: M 9-10 AM

Course Time: Online
Phone: 936.202.5252

Credit Hours: 3

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.

II. 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.

III. Intended Learning Outcomes, Goals and 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
a. **Program Learning Outcomes**

This course supports The School of Human Sciences through the program learning outcomes listed below:

- 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 their specific discipline) expected in the field of Human Sciences.
- The student will demonstrate competence in their 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.

b. **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 HMSC 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

**IV. Course Readings and Instructional Strategies**

**a. Required Textbook**


**Suggested**


**b. D2L**

This course is entirely online and will be coordinated through Brightspace by D2L. It is imperative that you check Brightspace by D2L multiple times throughout the week to stay informed with any course updates. Additionally, students should check their grade points in Brightspace by D2L and any discrepancies in points must be resolved within one week after the assignment grades have been posted. Otherwise, the posted grade points are considered final and will not be reviewed later.

If you ever experience technical difficulties, please use the contact information listed here: Brightspace by D2L technical support (936) 468-1919; General computer support (936) 468-4357. Please note the Brightspace by D2L technical support is not available on weekends.

**c. QClassroom**

This course uses the QClassroom data management system to collect critical assessments for students who are Perkins College of Education majors (undergraduate, graduate, and doctoral) or majors in other colleges seeking educator certification through the Perkins College of Education. Support emails will come from qclassroom@sfasu.edu.

**V. Course Assignments, Evaluation, and Assessments**

Correct use of spelling and grammar, along with the display of professional writing skills are necessary for all course assignments, discussion boards, and emails. Errors in spelling and/or grammar will result in a loss of points. **Turnitin** will be used by the instructor to monitor writing originality and plagiarism.
All assignments **must** be submitted through the online course in a Microsoft Word format, unless noted otherwise by the Professor. Additionally, all assignments, quizzes, and exams will have an 11:30 PM deadline on the specified date. You will not have access to complete an assignment, quiz, or exam after that time.

If you have a question regarding an assignment, please email the instructor in a timely fashion. It is your responsibility to make sure that questions arrive in a timely manner. Any emails sent **after 12:00 PM on Friday** may not be answered until the following Monday.

**a. Discussions**
Throughout the course the student will engage in online discussions to critically evaluate and analyze learned material. Each student will post one response to each discussion, in addition to commenting on a minimum of two other classmates’ posts. If a student fails to engage in the discussion by commenting on classmates’ responses, the student will not earn full credit for the discussion.

**b. Content Assignments**
There will be various assignments embedded in the modules that pertain to course content, investigating consumer issues, and develops the student’s understanding of the principles related to family resource management.

**c. Case Study Assignments**
Students will complete six assignments designed to assist them in developing a budget and financial goals for an assigned family. Students are expected that each assignment submitted will address all requirements. Be sure to read and pay attention to requirements per component. Each assignment must be developed in a word document using 12-inch font, Times New Roman or Arial writing style, doubled-spaced and use relevant APA standards.

**d. Content Exams**
Exams will be accessible on online. Students are expected not to use notes or text during exam. Exams are timed. A score of zero (0) will be given for students who exceed the time limit. If you exceed the time limit due to technical difficulties, you will need to consult the instructor about changing your exam grade.

**f. Evaluation & Assessments**
The course is graded on a letter grade bases (A-F). A final grade will be determined by the total of points a student earns out of the total points possible for the course. A letter grade is assigned based on the points scale below:

- A = 350 - 315
- B = 314 - 280
- C = 279 - 245
- D = 244 - 210
- F = 209 – 0
An ‘A’ student is one who displays the following demeanors:

- Consistently goes above and beyond what is required in the experience;
- Displays initiative by looking up information before asking questions;
- Contributes meaningfully to the class by acting enthusiastically while remaining open to criticism;
- Understands that there is always more to learn;
- Exhibits flexibility, maturity, common sense, and is proactive by taking care of problems or issues without being requested to do so.

Every student should not expect an ‘A’. It is the student who displays the above characteristics, as well as sound technical ability and theoretical knowledge, who receives the ‘excellent’ grade.

A grade of ‘B’ should not be perceived as failure. A grade of ‘B’ means you have done “good” or “above average” work. A grade of ‘C’ means “average”. Be extremely careful of the number of ‘C’ grades you earn, as graduate students are expected to perform at above average levels.

This syllabus presents a “best” plan for this course; however, plans can change when circumstances necessitate change. Any changes to this syllabus will be announced to the class in a timely manner. Further explanation of assignments, grades, course progress will be discussed during office hours on an individual basis.

VI. Extra Credit Policy
There is no extra credit in this course. It is expected that students complete the regular credit provided to them in the course at the expected performance levels.

VII. Deadlines Policy
In this course you are part of an active community of learners, and as such, meeting the due dates and deadlines is extremely important. You are expected to keep an eye on the Course Timeline and to complete work on time. You cannot wait until the end of the semester to complete assignments; you must complete them as the semester progresses.

All assignments are due on the dates indicated on the Course Timeline and will not be accepted late (think of failing to complete an activity as missing an entire week of class.) Improperly submitted assignments, or assignments that are emailed without prior instruction to do so, will fall under the category of late.

Your instructor will reserve the right to raise or lower a grade by as much as 5% in response to conspicuously high or low levels of participation in the module. If, due to
unforeseen circumstances, you feel you need a brief extension on any due date, please contact your instructor two (2) business days ahead of time to discuss alternate arrangements.

VIII. Make-up Policy
This online course allows flexibility in completing assignments by the required due dates. Therefore, make-up work is not allowed without a university-approved, documented excuse. It is expected that the student will complete an absence notification form through the Office of Community Standards, as well as provide appropriate documentation to the Instructor within seven (7) days of the missed assignment. NOTE: Alerts from the Office of Community Standards alone do not fulfill the requirements. Documentation must be provided.

IX. Class Rules
Following these rules will help maximize the course experience for you and your classmates and are nonnegotiable.

- Although this is an online course, it is your responsibility to engage with the class through timely discussions and manage course requirements. **Participation is extremely important to your success in this course.**
- Read the assigned material and submit all required work on the day it is due. **No late work is accepted.**
- Treat everyone in the class with respect and courtesy.
- All students are expected to demonstrate professional behavior and use language appropriate for the classroom learning experience.

X. General Student Polices
The following policies apply to all students enrolled in courses at Stephen F. Austin State University.

a. **Institutional Absences (HOP 04-110):** An Institutional Absence may be granted to a student who participates as a representative of the University in academic (including research), extra- or cocurricular, or athletic activities. Students will be excused for institutional purposes from otherwise required academic activity only when a valid Institutional Absence is approved by the appropriate administrative unit or official and the documentation of approval is provided to the faculty member at least five (5) days in advance.

Institutional absences will not be approved for keystone events, defined as: a special or unique assignment, test, project, experience, or other academic exercise identified by the Faculty member as critical for successful completion of standards of the class and unable to be missed. These events must be identified on the syllabus at the beginning of the semester and communicated to the students. Events added to the syllabus at a later date will not qualify for Keystone Event status. Keystone Events where the date/time is changed will no longer be considered a Keystone Event. Students should make themselves aware of any Keystone Events identified in the syllabus to ensure there are no conflicts.

For keystone events where the assignment dates vary, it is incumbent upon the students to work with their faculty member to not select a conflicting date.
More information on Institutional Absences, including how to apply, can be found at https://www.sfasu.edu/deanofstudents/student-resources/institutional-absences.

b. Withheld Grades Policy (HOP 02-206)
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 coursework 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 to compute the grade point average. For additional information, go to https://www.sfasu.edu/docs/hops/02-206.pdf.

c. Students with Disabilities
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, 468-3004 / 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, go to http://www.sfasu.edu/disabilityservices/

d. Code of Student Conduct and Academic Integrity (HOP 04-106)
outlines the prohibited conduct by any student enrolled in a course at SFA. It is the responsibility of all members of all faculty, staff, and students to adhere to and uphold this policy.

Articles IV, VI, and VII of the new Code of Student Conduct and Academic Integrity outline the violations and procedures concerning academic conduct, including cheating, plagiarism, collusion, and misrepresentation. Cheating includes, but is not limited to: (1) Copying from the test paper (or other assignment) of another student, (2) Possession and/or use during a test of materials that are not authorized by the person giving the test, (3) Using, obtaining, or attempting to obtain by any means the whole or any part of a non-administered test, test key, homework solution, or computer program, or using a test that has been administered in prior classes or semesters without permission of the Faculty member, (4) Substituting for another person, or permitting another person to substitute for one’s self, to take a test, (5) Falsifying research data, laboratory reports, and/or other records or academic work offered for credit, (6) Using any sort of unauthorized resources or technology in completion of educational activities.

Plagiarism is the appropriation of material that is attributable in whole or in part to another source or the use of one’s own previous work in another context without citing that it was used previously, without any indication of the original
source, including words, ideas, illustrations, structure, computer code, and other
expression or media, and presenting that material as one’s own academic work
being offered for credit or in conjunction with a program course or degree
requirements.

Collusion is the unauthorized collaboration with another person in preparing
academic assignments offered for credit or collaboration with another person to
commit a violation of any provision of the rules on academic dishonesty,
including disclosing and/or distributing the contents of an exam.

Misrepresentation is providing false grades or résumés; providing false or
misleading information in an effort to receive a postponement or an extension on
a test, quiz, or other assignment for the purpose of obtaining an academic or
financial benefit for oneself or another individual or to injure another student
academically or financially. For additional information, go to
https://www.sfasu.edu/docs/hops/04-106.pdf.

e. **Course Evaluations**
Near the conclusion of the semester, you will have the opportunity to evaluate the
course. 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 faculty is committed
to excellence in teaching and continued improvement. Therefore, your response
is critical!

f. **Other Important Course-Related Policies**
Other SFA policy information is found in the [Handbook of Operating Procedures
(HOP)](https://www.sfasu.edu/docs/hops/04-106.pdf).

XI. **Other Relevant Course Information**

**FLE 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
(https://www.ncfr.org/cfle-certification/cfle-approved-programs). This means that if you
take all the courses offered through our program that are found on the CFLE-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 the 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 one of the faculty members.

**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 your 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.
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<thead>
<tr>
<th>Weeks</th>
<th>Modules &amp; Assignments</th>
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<tbody>
<tr>
<td>January 18 – January 28</td>
<td>Getting Started Module</td>
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<td>- Introduction discussion</td>
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<td>January 29 - February 18</td>
<td>Unit 1 Module</td>
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<td>- Read Chapters 1, 2, and 3</td>
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<td>- Arrangement &amp; Economy of the Kitchen assignment</td>
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<td>- Introduction to Case Study assignment</td>
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<td>- Chapters 2 and 3 Case Study tasks</td>
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<td>- Optional: Unit 1 Check your Understanding</td>
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<td>February 19 – March 3</td>
<td>Unit 2 Module</td>
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<td>- Reach Chapters 4 and 5</td>
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<td>- Unit 2 Discussion</td>
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<td>- Maslow and CREM assignment</td>
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<td>- Chapter 4 and 5 Case Study tasks</td>
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<td>- Optional: Unit 2 Check your Understanding</td>
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<td>March 4 – March 8</td>
<td>Exam 1</td>
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<td>- Chapters 1 - 5</td>
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<tr>
<td>March 11 – March 15</td>
<td>Spring Break</td>
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<tr>
<td>March 18 – April 7</td>
<td>Unit 3 Module</td>
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<td>- Read Chapters 6, 7, and 8</td>
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<td>- Unit 3 Discussion</td>
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<td>- Cognitive Bias assignment</td>
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<td>- Chapter 6, 7, and 8 Case Study tasks</td>
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<td>- Optional: Unit 3 Check your Understanding</td>
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<td>April 8 – April 21</td>
<td>Unit 4 Module</td>
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<td>- Read Chapters 9, 10, and 11</td>
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<td>- Unit 4 Discussion</td>
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<td>- Long Term Goals assignment</td>
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<td>- Chapter 9, 10, and 11 Case Study tasks</td>
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<td>- Optional: Unit 4 Check your Understanding</td>
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<td>April 22 – May 5</td>
<td>Unit 5 Module</td>
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<td>- Read Chapters 12, 13, and 14</td>
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<td>- Understanding Health Benefits Quiz</td>
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<td>- Chapter 12, 13, and 14 Case Study tasks</td>
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<td>- Optional: Unit 5 Check Your Understanding</td>
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<tr>
<td>May 6 – May 8</td>
<td>Final Exam</td>
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<td>- Chapters 6 - 14</td>
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