School of Human Sciences
HMSC 4340.501 Consumer Problems
Summer 2024

Instructor: Jennifer Cantu, Ph.D., CFLE
Course Time and Location: Online
Office: 107 Human Sciences (HMS) North
Office Phone: (936) 468-2060
Email: Only through D2L Mail
Student Hours: Tuesdays 12:30-2:30pm

Course Time and Location: Online
Credits: 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.

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.

II. Intended Learning Outcomes/Goals/Objectives:

PCOE Mission

The mission of the Perkins College of Education is to prepare competent, successful, caring and enthusiastic professionals dedicated to responsible service, leadership, and continued professional and intellectual development in an interconnected global society.

To accomplish this mission, the goals of the Perkins College of Education are to:

- Provide transformational experiences for our students.
- Promote meaningful and sustained enrollment growth.
- Attract and support high quality faculty and staff.
- Improve and maintain an optimal college culture.
- Provide academic and co-curricular innovations.
- Increase connections with stakeholders.
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 350 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. The exceptions to this rule are Exam 2 and the Chapter 12, 13 and 14 Case Study Assignment. Those are due on the last day of class and no grace period will be given.

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.

**Artificial Intelligence (AI) Statement**: The creation of artificial intelligence tools for widespread use is an exciting innovation. These tools have both appropriate and inappropriate uses in classwork. The use of artificial intelligence tools to generate content for assignments in this class is strictly prohibited. This includes using AI to generate ideas, outline an approach, answer questions, solve problems, or create original language. All work in this course must be your own or created in group work, where allowed.

You may use AI to help you with spelling, grammar, and formatting. Examples include Microsoft Word Spelling and Grammar, Grammarly, or Cite This For Me.

**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:

- **Content Discussions** = 40 total points (4x10pts). Discussions will be related to course content including decision-making, marketing processes, and family values. Students must post directly to the discussion board. No credit will be given for responses sent by email unless arrangements are made with the instructor.
- **Content Assignments** = 80 total points (4x20pts). Dropbox Assignments and one Quiz related to course content including such topics as biases in marketing, understanding health insurance, and goal planning. 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.
- **Case Study Assignments** = 110 total points. Students will complete six assignments designed to assist them in developing a budget and financial goals for an assigned family. 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.
- **Content Exams** = 100 total points. Exams 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): There will be a variety of scheduled extra credit opportunities in this class including two assignments as well as quizzes to help you prepare for the
content exams. These assignments are optional and worth bonus points designed to help improve your grade.

V. Tentative Course Outline/Calendar:

All due dates are in Central Time.

**Denotes Bonus Points

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<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>July 8-14</td>
<td>Unit 1: Chapters 1, 2 and 3</td>
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<td><strong>Student Introduction Discussion</strong></td>
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<td>due Sunday 7/14 at 11:59pm</td>
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<td><strong>Arrangement and Economy of the Kitchen Assignment</strong></td>
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<td><strong>Introduction to Case Study Assignment</strong></td>
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<td><strong>Chapter 2 and 3 Case Study Tasks</strong></td>
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<td>due Sunday 7/14 at 11:59pm</td>
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<td>Week 2</td>
<td>Unit 2: Chapters 4 and 5</td>
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<td>July 15-21</td>
<td><strong>Maslow and CREM Assignment</strong></td>
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<td><strong>Brand Loyalty Discussion</strong></td>
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<td><strong>Chapter 4 and 5 Case Study Tasks</strong></td>
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<td><strong>OPTIONAL NCFR Focus on Family Resource Management CLOSES Sunday 7/21 at 11:59pm</strong></td>
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<td>Week 3</td>
<td>Unit 3: Chapters 6, 7 and 8</td>
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<td>July 22-28</td>
<td><strong>Social Capitol and Parenting Discussion</strong></td>
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<td><strong>Cognitive Bias Assignment</strong></td>
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<td>due Sunday 7/28 at 11:59pm</td>
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<td><strong>OPTIONAL Unit 1 and 2 Check Your Understanding CLOSES 6/18 at 11:59pm</strong></td>
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<td><strong>Chapter 6, 7, and 8 Case Study Tasks</strong></td>
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<td><strong>Exam 1 (Chapters 1-5)</strong></td>
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<td>due Sunday 7/28 at 11:59pm</td>
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<td>Week 4</td>
<td>Unit 4: Chapters 9, 10 and 11</td>
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<td>July 29-Aug 4</td>
<td><strong>Long-Term Goals Assignment</strong></td>
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<td><strong>Family and Groupthink Discussion</strong></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 (the teaching itself and the content/assignments) 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 (full-time and part-time) annual evaluation process, 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 summarized data 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

VI. Student Ethics and Other Policy Information:

**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.

**Student Code of Academic Integrity**

- **The 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.

**Withheld Grades Semester Grades Policy (HOP policy 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.
- **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 promptly may delay your accommodations. For additional information, go to [http://www.sfasu.edu/disabilityservices/](http://www.sfasu.edu/disabilityservices/).

- **Student Wellness and Well-Being**
  SFA values students’ overall well-being, mental health and the role it plays in academic and overall student success. Students may experience stressors that can impact both their academic experience and their personal well-being. These may include academic pressure and challenges associated with relationships, emotional well-being, alcohol and other drugs, identities, finances, etc.

  If you are experiencing concerns, seeking help, 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.

***Other SFA policy information is found in the [Handbook of Operating Procedures (HOP)](http://www.sfasu.edu/disabilityservices/).***

**IX: Resources**

SFA 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:**
  - **The Dean of Students Office** (Rusk Building, 3rd floor lobby)
    - [www.sfasu.edu/deanofstudents](http://www.sfasu.edu/deanofstudents)
    - 936.468.7249
    - dos@sfasu.edu
  - **SFASU Counseling Services** • [www.sfasu.edu/counselingservices](http://www.sfasu.edu/counselingservices)
    - Health and Wellness Hub (corner of E. College and Raguet) • 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
The Health and Wellness Hub "The Hub"
Location: corner of E. College and Raguet St.
- To support the health and well-being of every Lumberjack, the Health and Wellness Hub offers comprehensive services that treat the whole person – mind, body and spirit. Services include:
  - Health Services
  - Counseling Services
  - Student Outreach and Support
  - Food Pantry
  - Wellness Coaching
  - Alcohol and Other Drug Education

www.sfasu.edu/thehub
936.468.4008
thehub@sfasu.edu

- Crisis Resources:
  - Burke 24-hour crisis line 1(800) 392-8343
  - National Suicide Crisis Prevention: 9-8-8
  - Suicide Prevention Lifeline 1(800) 273-TALK (8255)
  - Crisis Text Line: Text HELLO to 741-741

X. Other Relevant Course Information:

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 (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. You will not be eligible for the CFLE certificate without testing if:

  i. If you transfer hours toward your major at SFA or if you substitute any major coursework. 
  ii. If you are not an HDFS concentration student. For example, students getting a BIS degree or minoring in HDFS are not eligible for the certification without testing.

If you have questions, please review the CFLE Credential page of NCFR.org or talk with one of the HDFS 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.