



Abraham Baldwin

AGRICULTURAL COLLEGE

A State College of the University System of Georgia

TIFTON, GEORGIA

Course Syllabus

Course Name: Consumer Economics
Course Number: FACS 2220
Course Description: An introduction to the family as a producing and consuming unit, with an emphasis on the decision-making process, Emphasis is on the interrelationships among decisions and the links between economic and social issues. The issues of managing personal income in relation to individual needs and desires, investigating consumer information sources, and reviewing current financial and consumer credit problems which individuals or families face is addressed.
Pre-requisites/Co-requisites: N/A
Course Learning Outcomes: <ol style="list-style-type: none">1. Define basic elements and terminology consumers must know to be effective in and solve problems related to consumer economics.2. Describe the decision-making process needed to make rational consumer choices while considering individual and family values, and sociological and economic influences.3. Identify fraudulent practices used in advertising and other areas of consumer concern such as identity theft in order to increase individual and family awareness to such practices.4. Analyze public policy issues related to the family economic system, such as the economic security of the elderly and Social Security policy.5. Describe the advantages, disadvantages, and issues of concern when engaging in individual and family financial management practices such as using credit responsibly and spending and saving resources.6. Organize a management plan of personal income in relation to individual and family needs and desires.7. Utilize consumer resources such as the Internet and other printed material for investigation of latest consumer product information.8. Identify and describe economic/societal issues shaping the family system
College Policy on Course Attendance: Courses at Abraham Baldwin Agricultural College are provided for the intellectual growth and development of students. The interaction with instructors and other students is an important element of the learning process, and a high correlation exists between class attendance and course grades. Therefore to attain maximum success, students should attend all their classes, be on time, and attend all scheduled course activities. Absence from class, for whatever reason, does not excuse a student from full responsibility for class work or assignments missed. Students must accept this responsibility. Individual instructors will establish attendance policies for each class, will publish the policy in the course syllabus, and keep attendance records. The penalty for



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absences is at the discretion of the instructor and may include failure of the course. Whenever a student is absent, the student must assume responsibility for making arrangements for any assignments missed due to the absence. A student who stops attending class without officially withdrawing will still receive a grade for the course. A student penalized for excessive absences may appeal through the grade appeal process, as stated in ABAC's college catalog and student handbook.

Institutional Absence

A student who serves as an official representative of the college is defined as one who:

1. is authorized to use the college name in public relationships outside the institution;
2. regularly interacts with non-college individuals and groups over an extended period of time (at least one semester);
3. represents the college as a part of a group and not as an individual;
4. represents the college under the direct supervision of a college faculty or staff member; and
5. is authorized in writing, in advance, by the President of the college.

Such a student is in no way released from the obligations and responsibilities of all students, but will not be penalized with unexcused absences when absences result from regularly scheduled activities in which he/she represents the college.

Further, it is the responsibility of each student to contact instructors prior to the absence and to make arrangements to make up any work that will be missed, in a manner acceptable to the instructor. Advisors of activities will schedule off-campus activities in a manner that does not unduly disrupt the learning process for a student.

College Policy on Academic Dishonesty:

A. Academic Dishonesty

Academic irregularities include, but are not limited to, giving or receiving of unauthorized assistance in the preparation of any academic assignment; taking or attempting to take, stealing, or otherwise obtaining in an unauthorized manner any material pertaining to the education process; selling, giving, lending, or otherwise furnishing to any person any question and/or answers to any examination known to be scheduled at any subsequent date; fabricating, forging, or falsifying lab or clinical results; plagiarism in any form related to themes, essays, term papers, tests, and other assignments; breaching any confidentiality regarding patient information.

B. Disciplinary Procedures

1. If a student admits responsibility in a case of suspected academic dishonesty which does not involve a grade penalty significant enough to alter the student's final grade in the course, the faculty member may handle the case on an informal basis by talking with the student and securing a signed statement from the student admitting responsibility and acknowledging the penalty to be imposed, if any. In all cases of suspected academic dishonesty in which the student does not admit responsibility or in which the grade penalty would alter the student's final grade in the course, the faculty member will contact the Office of the Vice President for Academic Affairs. The Vice President for Academic Affairs will notify the student in writing of the report and will appoint a neutral person



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from among the faculty or staff to meet with the faculty member who reported the matter and the student(s) believed to have engaged in academic dishonesty. The purpose of the meeting, to be scheduled by the Office of the Vice President for Academic Affairs, will be to provide a facilitated discussion about what may have occurred. The faculty member who reported the matter, the student(s) believed to have engaged in academic dishonesty, and the facilitator are the only participants in the meeting. Audio nor video recordings of these proceedings will be permitted. Following the discussion, the facilitator will submit a form summarizing results of the proceedings to the Office of the Vice President for Academic Affairs.

2. The faculty member and student(s) may reach an agreement about the matter and, if dishonesty is involved, may determine the appropriate consequences. If no resolution is agreed upon, the matter will be forwarded to the Dean of Student Life and Housing, who will convene the Student Judiciary Committee to determine the outcome of the allegation.

3. Guidelines for disciplinary procedures as outlined in Section V of the Student Code of Conduct will be applicable in cases involving alleged academic dishonesty. A written copy of the recommendations by the Student Judiciary Committee shall be sent not only to the student but also to the faculty member who made the allegations of academic dishonesty against the student, to the Vice President for Academic Affairs, and to the President.

4. Prior to any finding of responsibility on the part of the student, the faculty member shall permit the student to complete all required academic work and shall evaluate and grade all work except the assignment(s) involved in the accusation of dishonesty. The faculty member may, however, take any action reasonably necessary to collect and preserve evidence of the alleged violation and to maintain or restore the integrity of exam or laboratory conditions.

5. A student may not withdraw from a course to avoid penalty of plagiarism or other forms of academic dishonesty.

C. Appeals Process

Students have the right to appeal a Student Judiciary Committee hearing recommendation in accordance with the following procedures:

1. Requests for appeals must be submitted in writing to the Office of the Vice President for Student Affairs within five business days of the date of the letter notifying the student of the original decision. Failure to appeal within the allotted time will render the original decision final and conclusive.

2. Written requests for appeals must be specific and detailed as to the



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nature and substance of the student's complaint and must clearly indicate what action is requested. The written request should specify the grounds for appeal. Judicial recommendations may be appealed on the following grounds:

- A violation of due process
- Prejudicial treatment by the original hearing body
- New evidence has become available which was not available at the time of the hearing.

3. Appeals shall be decided upon the record of the original proceedings, the written appeal submitted by the defendant, and any written briefs submitted by other participants. Cases will not be reheard on appeal.

4. If the student is dissatisfied with the decision of the Vice President for Student Affairs, the student may request in writing that the President consider the appeal, but such request must be made within five business days of the Vice President's decision or the Vice President's decision will be considered final and conclusive.

5. Within five business days of receiving the appeal, the President will either rule on the appeal or refer the appeal to a special Presidential Panel. The Presidential Panel will review all facts and circumstances connected with the case and within five business days make a report of its findings to the President. After consideration of the Panel's report, the President will within five business days make a decision which shall be final so far as the College is concerned.

6. Should the student be dissatisfied with the President's decision, written application may be made to the Board of Regents for a review of the decision. This application must be submitted within twenty days following the decision of the President. Additional information regarding procedures for appealing to the Board is available in the Office of the Vice President for Student Affairs. The decision of the Board shall be final and binding for all purposes.

If there is a student in this class who has specific needs because of learning disabilities or any other disability, please feel free to contact the instructor.

This is a partial syllabus. More detailed information relating to the class and Instructor will be made available to each student.



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Course Syllabus

FACS 2220

Consumer Economics

Fall 2010

Tuesday/Thursday 11:00-12:15 CRN 20059

Instructor: Dr. Darby Sewell
Dean of Human Sciences &
Associate Professor of Family and Consumer Sciences

Office: 205 Bowen Hall

Phone: 229-391-4810

Email: dsewell@abac.edu

Office Hours: By appointment

Required Textbook: Zelenak, M.J. & Reibolt, W. (2010). *Consumer Economics: The Consumer in Our Society* (15th ed.). Holcomb Hathaway Publishers. Scottsdale, AZ.

Materials and curriculum from the Family Economic and Financial Education (FEFE) program will be utilized throughout the course and will be provided by instructor.

Evaluation:

- 1. Exams:** Exams will cover text material, class lectures, guest speakers, and supplemental videos viewed in class. Exams will be primarily objective, discussion, and short answer.
- 2. Income & Expense Statement:** An income and expense statement summarizes and lists all monetary transactions during a specific period (usually a month or a year). This document provides a foundation for a spending plan. Students will complete an income and expense statement for a period of one month. Examples of income and expense statements will be provided in class.
- 3. Apply, Connect, and Discuss:** Assignments will be given to focus student attention on material in the text and facilitate assessment of student understanding using critical thinking skills. Assignments will include written responses to supplemental readings and chapter activities.
- 4. Participation:** Active participation is expected for all students. Participation will be expected and evaluated in multiple ways. These assignments will be given in class. These grades include quizzes over textbook reading material and class lecture, video evaluations, guest speaker evaluations, and in-class exercises. Attendance and class participation are important to achieving all possible points on these assignments.

Assignments submitted past the deadline will be subject to penalty and may not be accepted.

Course Attendance Policy: Class attendance is expected. To attain maximum success, students must attend all class meetings, be on time, and attend all scheduled course activities including, but not limited to, field trips, seminars, study sessions, individual conferences and lectures. This interaction with instructors and other students is an important element of the learning process, and a high correlation exists between class attendance and grades. A student must understand the importance of regular participation in classroom and laboratory activities. The absence of any student affects not only his or her performance but the performance of the class as a whole. Absence from class, for whatever reason, does not excuse a student from full responsibility for class work or assignments missed. Students must accept this responsibility.

The instructor will keep accurate attendance records. Excessive absences will result in grade penalties ultimately resulting in a lower grade for the entire course at the discretion of the instructor. After three unexcused absences, students will have 10 points deducted from their participation grade for every additional unexcused absence. The following documented excuses only will be accepted: medical illness or emergency, jury duty, family death, and/or approved ABAC functions. Legitimate written documentation must be



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provided. Whenever a student is absent, whether for official or personal reasons, the student must assume responsibility and provide notice to the instructor, preferably in advance, for making arrangements for finding out what will be covered in class. However, final approval for the ability to makeup work remains with the individual instructor. A student who stops attending class without officially withdrawing from the course will receive a grade of "F" for the course. A student penalized for excessive absences may appeal through the grade appeal process, as stated in ABAC's college catalog and student handbook.

Make-Up Policy:

Written Assignments: College students are required to have sound time management skills, and the instructor discourages late work. Assignments submitted past the deadline will be subject to penalty and may not be accepted. Assignments are due on the specified due dates regardless of your presence. If accepted, work that is submitted late will incur a penalty with 10% of the total possible grade being deducted per day late. Work is due at the beginning of class. Computer failure, printer failure, flash drive issues, and lack of empty computers at the computer lab are not valid excuses. Arriving late to class the day an assignment is due, will result in the loss of points on your assignment.

Exams: Scheduled exams should not be missed. Exceptions may be granted on an individual basis only if extreme circumstances render it necessary. The make-up exam might be in essay/short answer format. It is at the instructor's discretion whether to allow a student to make up an exam.

Participation Grades: Participation points are calculated into the final course grade. Therefore, excessive absences will adversely affect the student's course grade. Attendance and active class participation is important to achieving all points. Tardiness will result in the inability to participate in assignments given at the beginning of class and/or receive full credit for class participation. Students will need to discuss all absences and participation points with the instructor outside of class.

Tardiness: Class begins at the time listed on the schedule. I expect students to be in class and ready to begin at that time. Tardiness is distracting to me and other students. If any student is tardy, it is **his/her responsibility** to tell me **after** class that he/she has indeed attended class. If I am not told at the end of the class period, I will count the student as absent. Three points will be deducted from your participation grade for each tardy. You are tardy if you enter class late or leave early. If you are late, you will be unable to make up quizzes, tests, or points earned from guest speaker evaluations. Three tardies will equal one unexcused absence.

Refer to the current ABAC Catalog for all academic policies and procedures: www.abac.edu/catalog.

Course expectations and rules:

- Be on time. Class will begin on time. It is unprofessional to arrive late to class and get up in the middle of class unless it is an emergency. It is also disruptive to the instructor and other students.
- Be prepared. You are expected to attend class on a regular basis and participate in all activities and discussion
 - If a student is not prepared for class or misses an assignment deadline, the student's grade may be lowered and/or work may not be accepted
- Type assignments. All assignments must be typed unless otherwise indicated. Correct grammar and spelling are expected and are part of the total points given on any assignment. Please review and edit your papers before submitting them.
- Respect and welcome each other's opinion; wait your turn to provide input. It is important to be courteous and respectful to instructor, class members, and guests.
- Stay on topic. Avoid studying or reading other material, sleeping and not participating in group discussion or activities that are considered disruptive behavior according to the Board of Regents policy on disruptive behavior.
 - Students who engage in disruptive behavior can be asked to leave class.
- Be professional with all actions
- Respect all equipment and furniture in the facility.
- Turn Cell Phones off before class begins. If your cell phone rings in class or a student participates in text messaging during class, all students will take a pop quiz immediately and the grades will count.
- No eating during class.
- Drinks in spill proof containers are permissible.
- Use your breaks between classes to use your cell phone and eat your snacks.



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Course Grading:

3 Exams (3 @ 100 points)	300
Income & Expense Statement	25
Apply, Connect, Discuss	50
Participation	50
Total Points	425

Grade	Points
A	382.5-425 (90-100%)
B	340-382 (80-89%)
C	297.5-339 (70-79%)
D	255-297 (60-69%)
F	254 & BELOW (59% & Below)

Course Calendar FACS 2220 Consumer Economics Tentative Plan

Instructor reserves the right to change the course plan. Students will be notified of any changes.

Day	Date	Activity/Assignment
Tuesday	August 17	Classes Begin Chapter 1 The Consumer in Free Society <i>Drop/Add Ends</i> 4:30 P.M. on August 18
Thursday	August 19	Chapter 1 The Consumer in Free Society
Tuesday	August 24	Chapter 2 Complexity of Consumer Demand & Supply 4 Scantrons & Signed syllabus forms are due
Thursday	August 26	Chapter 2 Complexity of Consumer Demand & Supply Needs vs. Wants (FEFE)
Tuesday	August 31	Chapter 3 Consumers: Leading & Following
Thursday	September 2	Chapter 4 Consumer Freedoms & Restrictions
Tuesday	September 7	Exam Review
Thursday	September 9	Exam 1



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Tuesday	September 14	Chapter 5 Fraud
Thursday	September 16	Chapter 6 Consumer Services
Tuesday	September 21	Chapter 7 Customs & Consumption
Thursday	September 23	Chapter 8 Advertising, Marketing & Pricing Impact of advertising on purchasing decisions (FEFE)
Tuesday	September 28	Chapter 8 Advertising, Marketing & Pricing -
Thursday	September 30	Chapter 9 Energy & the Environment <i>Discuss Income & Expense Statement Assignment</i>
Tuesday	October 5	Chapter 9 Energy & the Environment
Thursday	October 7	Exam Review
Tuesday	October 12	Exam 2
Thursday	October 14	Chapter 10 Budgeting & Spending Spending Personalities, Spending Habits & Money Tracker, UGA FEFE Spending Plans
Tuesday	October 19	<i>Fall Break!!!</i>
Thursday	October 21	Chapter 10 Budgeting & Spending
Tuesday	October 26	Chapter 10 Budgeting & Spending Paying for Government: Taxes -
Thursday	October 28	Chapter 11 Consumer Credit, Debt, & Bankruptcy FEFE Credit Understanding Credit Reports
Tuesday	November 2	Chapter 11 Identity Theft FEFE Consumer Protection



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Thursday	November 4	Chapter 11 <i>What Young Adults Need to Know: Credit Tips & Traps & Predatory Lending</i> Tabloid Paper, Rutgers University Income & Expense Statement Due
Tuesday	November 9	Chapter 12 Home Ownership
Thursday	November 11	Chapter 12 Home Ownership
Tuesday	November 16	Chapter 13 Saving & Investing FEFE Savings Managing Your Cash <i>Money: What Young Adults Need to Know: You're Your Money Really Grow on Trees?</i> Tabloid Paper, Rutgers University
Thursday	November 18	Chapter 13 Saving & Investing
Tuesday	November 23	Chapter 15 Savvy Buying Focus on Decision-Making (FEFE)
Thursday	November 25	Thanksgiving Holiday!!!
Tuesday	November 30	Chapter 15 Savvy Buying
Thursday	December 2	Chapter 18/Chapter 19 Federal & State Efforts to Assist Consumers Completing Unit <i>Last Class Meeting</i>
Final Exam Tuesday, December 7 10:15-12:15		

Revised August 6, 2010



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Name: _____

Class: _____ Home Phone: _____ Cell Phone: _____

Alternate Email Address: _____

I have read and understand the classroom rules and policies. I agree to follow the policies.

Name

Date
