

Murray State University
COURSE SYLLABUS

Fall 2018

DEPARTMENT: ADOLESCENT, CAREER, AND SPECIAL EDUCATION

COURSE PREFIX: FCS COURSE NUMBER: 342 CREDIT HOURS: 3

I. TITLE: Consumer Decision Making

II. COURSE DESCRIPTION AND PREREQUISITE(S):

A decision making model is used to study consumer decision making throughout the life cycle. Goal setting, consumer redress, money management, financial planning, and buymanship are explored. Emphasis is placed on consumer responsibility in relation to environmental and energy concerns. Global interdependence issues are also included.

Prerequisite(s): none

III. COURSE OBJECTIVES:

Class activities will be centered on the attainment of the course objectives listed below. Following each objective, and enclosed in parentheses, are numbers which reference the Kentucky Teacher Performance Standards and Certification (KTPS), Interstate Teacher Assessment and Support Continuum standards (InTASC), and the National Association of State Administrators of Family and Consumer Science standards (NASAFACS) addressed by that objective. Upon successful completion of this class, the student will be able to

- A. apply decision-making techniques to consumer decisions (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- B. identify and internalize consumer responsibilities (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- C. analyze effective money management techniques (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- D. develop a monthly budget plan (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- E. evaluate the impact of advertising and information on consumer decisions (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- F. explain methods for consumer redress in the marketplace (KTPS/InTASC # 4, 5; NASAFACS #2, 3),
- G. explain legislation providing consumers protection (KTPS/InTASC # 4, 5; NASAFACS #2, 3), and
- H. write for the field of family and consumer science education (KTPS/InTASC #4, 5).

The COE Theme of Educator as Reflective Decision-Maker is addressed in this course by requiring students to read, reflect on readings, and responding to student and faculty questions.

The EPSB Theme of Diversity is integrated throughout the course as students study how differing family backgrounds, racial and ethnic diversity, gender roles, and various lifestyle options affect marriages and families throughout the life span.

Learned societies from each discipline should be referenced by the preservice/in-service teacher. Kentucky documents, including SB1 Initiatives (Kentucky Core Academic Standards and Assessment Literacy) will be resources for all teacher candidates.

IV. CONTENT OUTLINE:

- A. Economic Foundation for Consumer Decisions
- B. Making Rational Consumer Choices
- C. Advertising
- D. Fraud
- E. Consumer Protection
- F. Living with a Budget
- G. Consumer Expenditures
 - 1. Food
 - 2. Household Products
 - 3. Housing
 - 4. Transportation
 - 5. Credit
 - 6. Consumer Issues for the future
- H. Senate Bill 1 Initiatives

V. INSTRUCTIONAL ACTIVITIES:

- A. Readings
- B. Chapter Questions for Thought and Discussion
- C. Student Projects/activities
- D. Budget
- E. Final Exam

VI. FIELD, CLINICAL, AND/OR LABORATORY EXPERIENCES:

None

VII. TEXT(S) AND RESOURCES:

- A. Related journals and Internet sites
- B. Current periodicals
- C. Miller, L. & Stafford. (2009). *Economic issues for consumers*. 10th ed. Belmont, GA: Wadsworth/Thomson Learning.
- D. Consumer Resource Handbook. U.S. Government Printing Office.
- E. Selected Journals and Periodical: *Family Economics Review*, *Consumer Reports*, *Consumer Issues*.

VIII. EVALUATION AND GRADING PROCEDURES:

Grading Scale:

90% - 100% = A	Projects
80% -- 89% = B	Budget
70% -- 79% = C	Final Test
60% -- 69% = D	Chapter Assignments
Below 60% = E	

IX. ATTENDANCE POLICY:

Students are expected to adhere to the MSU attendance policy stated in the current MSU *Bulletin*.

X. ACADEMIC HONESTY POLICY:

Murray State University takes seriously its moral and educational obligation to maintain high standards of academic honesty and ethical behavior.

Instructors are expected to evaluate students' academic achievements accurately, as well as ascertain that work submitted by students is authentic and the result of their own efforts, and consistent with established academic standards. Students are obligated to respect and abide by the basic standards of personal and professional integrity.

Violations of Academic Honesty include:

Cheating - Intentionally using or attempting to use unauthorized information such as books, notes, study aids, or other electronic, online, or digital devices in any academic exercise; as well as unauthorized communication of information by any means to or from others during any academic exercise.

Fabrication and Falsification - Intentional alteration or invention of any information or citation in an academic exercise. Falsification involves changing information whereas fabrication involves inventing or counterfeiting information.

Multiple Submission - The submission of substantial portions of the same academic work, including oral reports, for credit more than once without authorization from the instructor.

Plagiarism - Intentionally or knowingly representing the words, ideas, creative work, or data of someone else as one's own in any academic exercise, without due and proper acknowledgement.

Instructors should outline their expectations that may go beyond the scope of this policy at the beginning of each course and identify such expectations and restrictions in the course syllabus. When an instructor receives evidence, either directly or indirectly, of academic dishonesty, he or she should investigate the instance. The faculty member should then take appropriate disciplinary action.

Disciplinary action may include, but is not limited to the following:

- 1) Requiring the student(s) to repeat the exercise or do additional related exercise(s).
- 2) Lowering the grade or failing the student(s) on the particular exercise(s) involved.

3) Lowering the grade or failing the student(s) in the course.

If the disciplinary action results in the awarding of a grade of E in the course, the student(s) may not drop the course.

Faculty reserve the right to invalidate any exercise or other evaluative measures if substantial evidence exists that the integrity of the exercise has been compromised. Faculty also reserve the right to document in the course syllabi further academic honesty policy elements related to the individual disciplines.

A student may appeal the decision of the faculty member with the department chair in writing within five working days. Note: If, at any point in this process, the student alleges that actions have taken place that may be in violation of the Murray State University Non-Discrimination Statement, this process must be suspended and the matter be directed to the Office of Institutional Diversity, Equity and Access. Any appeal will be forwarded to the appropriate university committee as determined by the Provost.

XI. NON-DISCRIMINATION POLICY AND STUDENTS WITH DISABILITIES:

Policy Statement

Murray State University endorses the intent of all federal and state laws created to prohibit discrimination. Murray State University does not discriminate on the basis of race, color, national origin, gender, sexual orientation, religion, age, veteran status, or disability in employment or application for employment, admissions, or other provision of services and provides, upon request, reasonable accommodation including auxiliary aids and services necessary to afford individuals with disabilities equal access to participate in all programs and activities.

In particular and without limiting the preceding and pursuant to consistent with the requirements of Title VI of the Civil Rights Act of 1964 and its regulations 34 CFR 100 et seq.; Section 504 of the Rehabilitation Act of 1973 and its regulations 34 CFR 104; Title IX of the Education Amendments of 1972, 20 USC 1681 et seq., and its regulations 34 CFR 106 et seq; and the Age Discrimination Act of 1975 and its regulations 34 CFR 110, Murray State University does not discriminate on the basis of race, color, national origin, sex, handicap, or age in its educational programs and activities. This non-discrimination in education programs and activities extends to employment and admissions and to recruitment, financial aid, academic programs, students services, athletics, and housing. Murray State is required by Title IX and 34 CFR part 106 not to discriminate on the basis of sex and the prohibition against sex discrimination specifically includes a prohibition of sexual harassment and sexual violence. Examples of prohibited sexual harassment and sexual violence can be found in the “Policy Prohibiting Sexual Harassment” which can be accessed via the link referenced in Appendix 1.

For more information concerning the application of these provisions may be referenced to: 1) the Executive Director of Institutional Diversity, Equity, and Access/ Murray State University Title IX Coordinator, Murray State University, 103 Wells Hall, Murray, KY 42071. Telephone: (270) 809-3155 (voice) Fax: (270) 809-6887; TDD: (270) 809-3361; Email: msu.titleix@murraystate.edu

Students with Disabilities

Students requiring special assistance due to a disability should visit the Office of Student Disability Services immediately for assistance with accommodations. For more information, students should contact the Office of Student Disability Services, 423 Wells Hall, Murray, KY 42071. 270-809-2018 (voice), 270-809-5889 (TDD).

XII. FLAG SYSTEM/CONTINUOUS ASSESSMENT:

Student progress is continuously assessed throughout the teacher preparation program. Appropriate professional characteristics and dispositions, in addition to academic achievement, are assessed. Positive and negative flags are submitted by faculty to Teacher Education Services and then presented to admissions committees. Negative flags are carefully reviewed to make a determination as to whether a student should be denied admission OR if a professional development plan will be designed for the student's progress towards program completion. **NEGATIVE FLAGS MAY BE GROUNDS FOR DENIAL OF ADMISSION TO TEACHER EDUCATION AND/OR STUDENT TEACHING.**