I. TITLE: Consumer Decision Making

II. CATALOG DESCRIPTION: 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. Lecture, three hours. Prerequisites: Sophomore standing.

III. PURPOSE: To provide students with the knowledge necessary to improve decision making skills in relation to consumer choices in the marketplace.

IV. COURSE OBJECTIVES:
The students will be able to:
A. Apply decision-making techniques to consumer decisions.
B. Identify and internalize consumer responsibilities.
C. Analyze effective money management techniques.
D. Develop a monthly budget plan.
E. Evaluate the impact of advertising and information on consumer decisions.
F. Explain methods for consumer redress in the marketplace.
G. Explain legislation providing consumers protection.

V. 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
H. Credit
I. Consumer Issues for the future

VI. INSTRUCTIONAL ACTIVITIES:
A. Readings
B. Posting on discussion boards
C. Individual and group responses on internet discussion board
D. Student reports
E. Tests

VII. FIELD, CLINICAL, AND/OR LABORATORY EXPERIENCES:
None

VIII. RESOURCES:
A. Related journals and Internet sites
B. Current periodicals

IX. GRADING PROCEDURES:
Grading Scale:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Points</th>
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<tbody>
<tr>
<td>Intro assignment</td>
<td>1 @ 10  = 10</td>
</tr>
<tr>
<td>Written assignments</td>
<td>7 @ 20 = 140</td>
</tr>
<tr>
<td>Posting Q &amp; A on time</td>
<td>15 @ 10 = 150</td>
</tr>
<tr>
<td>Tests</td>
<td>3 @ 100 = 300</td>
</tr>
<tr>
<td>Final Test + Budget</td>
<td>1 @ 150 = 150</td>
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<tr>
<td>Total Points Possible</td>
<td>750</td>
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Completion of Assignments:
A. Readings: Students will read chapters as assigned throughout semester.
B. Posting responses: Students will post questions and answers as assigned in timely manner on discussion board.
C. Completing posted assignments: Complete assignments with chapters and dates as explained on assignment sheet.
D. Complete assigned tests: 4 tests will be given during semester. Arrange to take the tests during appropriate times:
   - test 1 – Ch 1,2,3,4 September 25, 26, 27
   - test 2 – Ch 5,7,9 October 18, 19, 20
   - test 3 – Ch 10,11,12 November 13, 14, 15
   - final test Ch 14, 15, 19 December 7,8,11,12
E. Complete and submit budget assignment as part of final exam points by December 8

X. ATTENDANCE POLICY:
Because this course is being offered on the web, there is no attendance policy. The attendance requirement is to make arrangements to take the assigned tests on time at an appropriate site.

XI. ACADEMIC HONESTY POLICY:
This course adheres to the academic honesty policy stated in the current MSU Undergraduate Bulletin. Dishonesty will result in an “E” for the course. Any plagiarism will result in a grade of zero and could result in failure of the course.
XII. TEXT AND REFERENCES:

XIII. PREREQUISITES:
Sophomore standing

XIV. STATEMENT OF AFFIRMATIVE ACTION AND EQUAL OPPORTUNITY:
Murray State University does not discriminate on the basis of race, color, national origin, sex, religion, marital status, age, or disability in employment, admission or the provision of services, educational programs and activities and provides, upon request, reasonable accommodation including auxiliary aids and services necessary to afford individuals with disabilities an equal opportunity to participate in all programs and activities. For information regarding nondiscrimination policies, contact the Office of Equal Opportunity, 270 809-3155.

XV. 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.

Note: The instructor reserves the right to change the format of this course as circumstances of the course demand.