

**University of North Alabama**  
**Fall 2011**

**HES 375**  
**Credit 3 hours**

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**Course Description: Management and Economic Problems of the Consumer** – Increased consumer competence through management of family resources, including standards and labeling in buying, advertising, credit, savings, investment, insurance, and taxes; emphasis on governmental protection and consumer values.

**Course Text:** Roger LeRoy Miller, and Alan D. Stafford, Economic Issues for Consumers, 10<sup>th</sup> Edition.

**Course Objectives:**

Each participant will:

1. Identify characteristics of our consumer-oriented society.
2. Discuss rights and responsibilities of today's consumers
3. Evaluate advertising and its role in consumer decision making and the economy.
4. Analyze false advertising and consumer fraud in the market place.
5. Review consumer protection agencies and consumer legislation.
6. Appraise consumer decision-making.
7. Examine money and its role in both families and one-person households.
8. Judge education as an investment in making oneself more productive.
9. Discuss budgets and democracy in home management.
10. Plan a budget for a family based on a case study.
11. Knowledge of financial and resource management techniques used to satisfy needs and wants of individuals and families throughout the life span.
12. Appraise food legislation and its role in wise spending of the family food dollar.
13. Analyze decisions to be made when purchasing nondurable goods, consumer services, and durable goods.
14. Analyze alternatives for providing shelter for the family.
15. Appraise the influx of appliances (household equipment) into homes.
16. Assess family transportation practices.
17. Summarize plans for providing family health care and services.
18. Identify protection plans for the family.
19. Identify options available in our banking system.
20. Analyze inflation and its impact on families in the United States and other countries in the world.
21. Judge wise and unwise use of consumer credit.
22. Compare plans for savings and investments.
23. Examine uses of expenditures and taxes for government services.
24. Assess American families use of leisure time.

25. Review retirement trends.
26. Develop skills used in the work of the family in the areas of resource management, blending work and family life and work outside the home.
27. Apply skills and practices required for careers in teaching, older adult services, and consumer services.
28. Apply principles and practices associated with managing business and personal finances.

PAT standards and assessment for Family and Consumer Sciences students aligning with the State Department's Course of Study.

**PAT Standards and Assessment:**

<b>Alabama Standard (290-3-3-.26)</b>	<b>FCS Standard</b>	<b>Assessment</b>
<u>Knowledge of:</u>		
<b>290-3-3-.26(1)(a)2.</b>	Financial and resource management techniques, laws and regulations, resources, services, and advocacy agencies used to satisfy needs and wants of individuals, families, and clients throughout the life span.	Exams and assignments
<u>The business practices associated with:</u>		
<b>290-3-3-.26 (1)(a)8.(xi)</b>	Financial and resource management.	Exams and assignments
<b>290-3-3-.26 (1)(a)8.(xii)</b>	Consumer services.	Exams and assignments
<u>Technology tools, technology information, and technological advancements in the areas of:</u>		
<b>290-3-3-.26 (1)(a)10.(ix)</b>	Financial and resource management.	Exams and assignments
<b>290-3-3-.26 (1)(a)10.(x)</b>	Consumer services.	Exams and assignments
<u>Professional associations and credentials in the areas of:</u>		
<b>290-3-3-.26 (1)(a)11.(ix)</b>	Financial and resource management.	Exams and assignments
<b>290-3-3-.26 (1)(a)11.(x)</b>	Consumer services.	Exams and assignments
<u>Ability to develop skills used in the work of the family in the areas of:</u>		
<b>290-3-3-.26 (1)(b)1.(vi)</b>	Financial and resource management.	Exams and assignments
<u>Ability to develop skills used to provide services to clients in the areas of:</u>		
<b>290-3-3-.26 (1)(b)2.(xi)</b>	Family resource management.	Exams and assignments
<b>290-3-3-.26 (1)(b)2.(xii)</b>	Consumer sciences.	Exams and assignments
<u>Apply skills and practices required for careers in:</u>		
<b>290-3-3-.26 (1)(b)6.(xi)</b>	Financial and resource management.	Exams and

		assignments
<b>290-3-3-.26 (1)(b)6.(xii)</b>	Consumer services.	Exams and assignments
Use technology tools, technology information, and technological advancements in the areas of:		
<b>290-3-3-.26 (1)(b)7.(ix)</b>	Financial and resource management.	Exams and assignments
<b>290-3-3-.26 (1)(b)7.(x)</b>	Consumer services.	Exams and assignments

1. The Consumer in Today's World
2. Making Rational Consumer Choices
3. A Flood of Advertising
4. The Many Faces of Fraud
5. Protection for the Consumer
6. The Consumer as a Wage Earner
7. Creating a Living Budget
8. Paying for Government
9. Choosing a Healthful Diet
10. Purchasing Household Products
- 11/ Satisfying Transportation Needs
12. Choosing a Place to Live
13. Banks Help Consumers Save and Spend
14. Using Credit Responsibly
15. Investing for Your Future
16. The Health Care Dilemma

17. Insuring Your Home and Your Automobile
18. Life Insurance and Social Security
19. Looking to the Future

**Course Requirements:**

1. The text must be read to succeed in this class.
2. Deadlines for tests, assignments, and on-line discussions must be met in order to receive credit.

**Grading Procedure:**

A = 90% of points – 100% of points  
B = 80% of points – 100% of points  
C = 70% of points – 79% of points  
D = 65% of points – 69% of points  
F = 64% of points and below

**Points will be assigned for the for the following:**

Exams (5 @ 100 points each)	500
Budget project	25
Internet projects and other Assignments @ 20 pts.	
On-line discussion	25

**Make-up work or make-up exams may be given at the discretion of the Instructor. One letter grade may be deducted from make-up exams and other work turned in late.**

**In order to succeed in this on-line class, you should be self motivated and self disciplined. I will have a schedule available so that you can anticipate deadline and test dates and plan accordingly.**

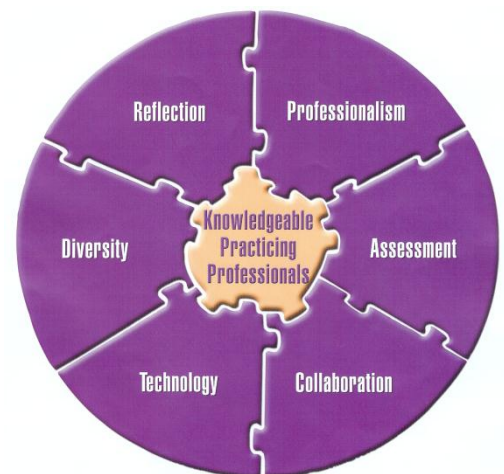
**Equal Opportunity Statement:**

In accordance with the Americans with Disabilities Act (ADA), the University offers accommodations to students with documented learning, physical and/or psychological disabilities. It is the responsibility of the student to contact Developmental Services prior to the beginning of the semester to initiate the accommodation process and to notify instructors within the first three class meetings to develop an accommodation plan. Course requirements will not be waived but, if possible, reasonable accommodations will be made to allow each student to meet course requirements. Students needing assistance should contact Developmental Services.

**UNIVERSITY OF NORTH ALABAMA  
COLLEGE OF EDUCATION**

**CONCEPTUAL FRAMEWORK**

*“Engaging Learners,  
Inspiring Leaders,  
Transforming Lives”*



The Conceptual Framework establishes a shared vision in preparing educators to work effectively in P–12 schools and provides direction for programs, courses, teaching, candidate performance, scholarship, service and accountability. The Conceptual Framework is continuously evaluated in an outcome based system, and is knowledge-based, articulated, shared and consistent with the University of North Alabama’s institutional mission –

*“Changing lives. Creating futures.”*

The Conceptual Framework is designed to reflect current research-based knowledge and effective practices through professionalism, assessment, collaboration, technology, diversity and reflection. The UNA College of Education prepares

*“Knowledgeable Practicing Professionals” who:*

1. Have content and pedagogical knowledge to demonstrate professionalism through a set of beliefs, actions, dispositions and ethical standards that form the core of their practice;
2. Have the knowledge and ability to use assessment strategies to guide teaching and learning, especially impact on student learning, and to strengthen instruction and increase professional growth;
3. Form communities of learners with other teachers, parents, and members of the community, through collaboration, teamwork, and research-based approaches;
4. Use technology to support assessment, planning and instruction for promoting student learning;
5. Value and plan for diversity in curriculum development, instructional strategies and in the promotion of social consciousness;
6. Know and use self-awareness and reflection as decision-making tools for assuring student learning, professional performance and personal growth.

Graduates of the University of North Alabama’s College of Education are knowledgeable practicing professionals who are prepared as outstanding educators and leaders through achievement of the highest standards of knowledge and practice to assist all students

## **PROFESSIONAL DISPOSITIONS**

1. The candidate demonstrates commitment to professionalism.

2. The candidate demonstrates commitment to ethical standards
3. The candidate demonstrates a commitment to reflection/self-assessment to improve performance and enhance professional development.
4. The candidate demonstrates a commitment to using research in the field and assessment practices for the purpose of professional development and the improvement of instruction.
5. The candidate demonstrates a commitment to using current technology for instruction and learning.
6. The candidate demonstrates respect for cultural and individual differences by providing equitable learning opportunities for all, and has high expectations for all learners.
7. The candidate demonstrates commitment to collaboration with parents, community members, and other professionals to improve the overall learning of students.

**PLEASE PRINT A COPY OF THIS PAGE, SIGN IT AND RETURN IT TO MRS.  
WILSON  
BY AUGUST 31<sup>ST</sup>.**

**I have read the syllabus for HES 375 – Management and Economic Problems  
of the Consumer. I understand the requirements in this syllabus.**

**Name: \_\_\_\_\_ Date: \_\_\_\_\_**