

HACE 3100 Introductory Consumer Economics

Fall 2009

T/TH: 8:00 – 9:15 a.m.

Miller Learning Center Room #171

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**You are responsible for your performance in this course.
Be sure you understand the expectations and
contents of the course syllabus.**

Required Materials

Consumer Economics: Issues and Behaviors. By Elizabeth B. Goldsmith. Published by Pearson/Prentice Hall. 2009 Version

Course Description

Models of consumer, family, and household decision making. Application of microeconomic theories applied to consumers in the home and marketplace. Economic models of family and household production, consumption, time allocation, and specialization.

Course Objectives

The student will gain understanding of the concepts, tools and applications of consumer economics. The course instructor assumes little or no prior knowledge of the subject matter and focuses on helping the student understand the process of consumer economics and the theories that drive it. The course will increase students' knowledge on several levels:

- Factual: students will be challenged to comprehend and remember the basic economic elements and terminology consumers must know to be effective in and solve problems related to consumer economics;
- Conceptual: students will strive to understand the interrelationships that exist among these basic elements, and to discover what factors enable these elements to function successfully together;
- Procedural: students will be asked to apply, analyze and evaluate consumer economic equations and formulas;
- Meta-cognitive: students will create from this knowledge, an awareness of their own place in consumer economics.

Course Policies and Procedures

Attendance. Students are expected to attend class, read all assigned readings, and participate in class discussions. Students who choose to miss class are placing their final grade in jeopardy. Missing class places students at a disadvantage for correctly completing assignments and exams.

Role will only be taken when necessary. All announcements, handouts, and course materials are the responsibility of the student. Class notes will be available on eLC. Please realize that class notes are likely to change as information may be added or removed after they are posted.

WP/WF Policy. Withdrawing **before** midpoint may result in a WP (if the student is passing the course) OR a WF (if the student is not passing the course). WFs count toward students GPA and count even if the student retakes the course. If a student withdraws **after** midpoint, only a WF can be assigned even if the student is passing the course. Starting Fall 2008 students can only have 4 career withdrawals at UGA. The withdrawal deadline for Fall 2009 is October 22, 2009.

Late Add. Late adds for this course will not be approved except on exceptional circumstances.

Electronic Devices. The use of electronic devices during class **is prohibited**. This includes, cell phones, iPhones, Smartphones, iPods etc. All such devices must be powered down and placed inside bags **BEFORE** class starts. Use of these devices during class lecture is disruptive and will not be tolerated. Students found using these types of devices during class will be asked to power them down and bring them to the podium. Students' use of class time is to be focused on the class lecture, class discussion and note taking.

Laptops will be allowed for note taking only. Students found using their laptops for anything other than taking HACE 3100 class notes will be asked to power down and bring their laptop to the podium. Class lecture will be placed on hold while this occurs. Please do not be responsible for slowing down the learning process of others in the class. The class schedule will be kept regardless of how much class time is wasted waiting for students to follow class policies.

Cell phones and other wireless capable devices should NOT be in pockets or attached to belts etc. during exams. Headphones cannot be worn during exams. A student found to be violating this policy is subject to receiving a score of zero on any quiz or exam and may be subject to further disciplinary action.

In the UNUSUAL circumstance that a student is expecting an emergency call during an exam they must leave their powered on cell phone at the front of the room with the instructor.

Assignments. No assignment should be submitted as hand written. Only mathematical problems may be hand written (and all steps must be shown). Please submit all papers and written answers (short and long) typed on 8 ½ x 11 inch paper, 1 inch margins, 12 point font. Students who fail to put their name (as it appears on their school record) and course number/section in the top right of their assignments risks not receiving credit for their work. Papers and short answers that are submitted hand written will NOT be considered for credit. Particular care should be taken in citing sources on all assignments and papers. Students that take credit for ideas that are not their own by not citing the proper author are committing a form of academic dishonesty and will be dealt with accordingly.

Late work. Late work is not acceptable and will receive a score of zero. All assignments must be handed in at the beginning of class on the date they are due. If students know they will be absent the day an assignment is due it is their responsibility to turn it into the graduate assistant BEFORE the due date.

Last minute computer problems are only a problem if the student has waited until the last minute to complete the assignment. If a student experiences a last minute computer problem, it is the student's problem, not the instructors.

Extra Credit. Pop quizzes, (unannounced quizzes) will be given throughout the semester. The purpose of a pop quiz is to provide each student with opportunities for extra credit. The pop quizzes will consist of material taught in class, found in class notes, and in the course readings. The only way to prepare for a pop quiz is to attend every class and stay caught up on the readings. Extra credit opportunities will not be made available to students on an individual basis regarding their individual grade. All extra credit opportunities will be given prior to the final exam. No extra credit will be offered after the final exam.

DO NOT ASK FOR SPECIAL GRADING CONSIDERATION. Each student must be responsible for him/herself. If a student is on a scholarship, cannot drop this course, etc., then they MUST make the most of every assignment, pop quiz, and exam. Seek help when needed from the instructor or the graduate assistant.

Exams. The dates for exams are tentative only. Definite dates will be announced in class and posted to eLC prior to the exam date. It is the student's responsibility to be aware of any variations in the class schedule. All exams will be completed on Scantrons and will require your 810 number. The **final exam** will be comprehensive.

Missed Exams. No make up exams are offered in this class and no early exams will be given. Students must be present the day of the exam to take it and receive credit for taking it (this includes the final). There are 3 exams in this class and 1 final. Students are allowed to drop their lowest of the 3 exam scores. If a student misses an exam, that missed exam will count as their lowest exam score and will be dropped.

NO student may drop their final exam score. The final must be taken by each student and it will count toward their grade. The final exam will be given as per the UGA final exam schedule. If you cannot commit to the final exam schedule drop this course now. NO EXCEPTIONS are allowed unless the UGA guideline on exceptions applies (three exams scheduled for the same calendar day or two exams scheduled for the same day and time); documentation is required. Please see the UGA Curriculum Systems website for more information.

A make-up final **will NOT be given** except in documented emergencies, and then students must obtain prior consent from the instructor.

eLC. Each student is responsible for using eLC as it relates to this class. Students can link to the syllabus from eLC, check their grades, send email to the instructor and other class members, as well as receive mail from the instructor. The instructor will only communicate with students through eLC mail and postings. If a student needs to contact the instructor they must do so

through eLC mail. The instructor will check eLC mail at least once every weekday. The graduate assistant for this course should be contacted through her UGA mail only.

Two-Week Rule. If students have questions concerning their grades, they should contact the graduate assistant immediately. Students are responsible for checking eLC in a timely fashion to ensure that the grade recorded is the correct grade. Students have **14 days after grades are posted** to eLC to challenge or change the posted grade. If students turn in work that is not reflected in eLC or the grade is incorrect it is their responsibility to contact the graduate assistant within those 14 days. After that point, the posted grade will stand.

Changes in Course Content and Schedule. Changes in the course content or schedule may be made at any point in the semester and will be at the discretion of the instructor. Any changes will be announced in class and posted on eLC.

Academic Honesty. All academic work must meet the standards contained in “A Culture of Honesty.” Students are responsible for informing themselves about those standards before performing any academic work. The link to more detailed information about academic honesty can be found at: http://www.uga.edu/honesty/ahpd/culture_honesty.htm Academic dishonesty will not be tolerated. The policies and procedures outlined in the UGA Academic Honesty Policy will be followed.

Learning can take place when students discuss and work together. Please be advised that there is a difference between working together and cheating. Each student must always do their own work and turn in their own assignments, quizzes, exams etc. Students may discuss ideas about how to do things, but directly copying homework is prohibited and will be treated as a violation of the academic honesty policy. Please be aware that when students work together it is possible that class concepts may be misunderstood and learned incorrectly. It is the student’s responsibility to ensure they are learning class concepts correctly and that they can accurately demonstrate those concepts on assignments, quizzes, exams etc. For clarification on class concepts consult the Instructor. Students will be notified when assignments must be completed individually and without discussion with other students. Particular care should be taken in citing sources used on all assignments and papers.

Forms of academic dishonesty include, but are not limited to, having someone else take a student’s exam for them, cheating on exams, through any means, and cheating on assignments and extra credit opportunities. Students will be **required** to present a photo ID when submitting exams/quizzes. Students who forget to bring their IDs risk not having their exam/quiz graded.

FERPA. According to the federal Family Educational Rights and Privacy Act (FERPA), a student has the right to consent to disclosures of personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without the student’s consent. FERPA allows disclosure of directory information without a student’s consent unless the student has advised the registrar in writing that he or she wishes to restrict access to this information. If you have requested that your directory information not be disclosed, please let me know, so I will not disclose your information to other persons. For example, not calling your name when giving back exams or calling the roll, not allowing students to pick up

tests in a pile where your name could be seen, giving other students your phone number or email address, etc. If you do not inform me of your request to the registrar not to have your information disclosed, then I will assume that you have not made the request.

Directory information includes the student's name, address, telephone listing, e-mail address, date and place of birth, major field of study, participation in officially recognized activities and sports, dates of attendance, degrees and awards received and the most recent previous educational agency or institution attended by the student, as well as the weight and height of members of athletic teams.

Student Responsibilities.

- Students are expected to have read the relevant material prior to coming to class.
- Students are expected to respect their fellow students, the instructor, and the graduate assistant.
- Students are expected to arrive on time for class, to stay until the class is dismissed, and to pay attention during class. Paying attention means that students are NOT: talking to their neighbor during lectures/discussion, sleeping, reading the newspaper, using mobile devices or leaving mobile devices on for potential disruption of class (recall these are prohibited anyway), and using laptops for purposes other than following along with class notes. Students who participate in these activities during class will be dealt with accordingly.
- Students are responsible for any missed material and obtaining any information, notes, handouts, etc., that are missed due to an absence from class.
- It is the student's responsibility to ask questions when they are uncertain about assignments or course materials. If one student does not understand a concept it is likely that others in the class are confused as well.
- Students are responsible for earning their grade (with the instructor making every effort to help students learn the material). Grades are not given they are earned.
- If students have questions concerning their progress in this class, they should see the instructor **NO LATER** than the withdrawal deadline. It is the student's responsibility to do everything it takes to earn the grade in this course that is required for graduation. That means: coming to class *every* day, completing *every* assignment, taking advantage of *every* extra credit opportunity, and preparing for and taking *every* exam. **NO EXCUSES.**
The instructor can do nothing for a student's grade once the semester ends.
- Please notify the instructor during the first two days of class if you have special documented instructional needs that need accommodating.

Grades. Evaluation for the course will be based on three announced tests, a comprehensive final, and assignments. Grades will be earned on a point system. If a student has earned any extra credit, the extra credit points will be added to the total points the student has earned.

Grading Scale:

A	93%+	C+	77% to <80%
A-	90% to <93%	C	73% to <77%
B+	87% to <90%	C-	70% to <73%
B	83% to <87%	D	60% to <70%
B-	80% to <83%	F	<60%

Each grade and the final letter grade which *you earn* will be *final*. **Grades will not be curved.**

Grading Structure:

<u>Activity</u>	<u>Points</u>
Assignments	100
Exam 1	100
Exam 2	100
Exam 3	100
<u>Final Exam (comprehensive)</u>	<u>200</u>
Total Points	500 *Remember, the lowest of the first 3 exam scores will be dropped, thus the total points are 500 and not 600.

The final examination will be given on Friday December 11 from 8:00a.m. – 11:00a.m.

*Do not ask the instructor or graduate assistant to estimate your grade. You can do this on your own. Simply add up the points you have been awarded (keep track on your own and through eLC) and divide them by the total points thus far for the semester. For example, if you have earned 455 of the total 500 points then $455/500 = 0.91$ this is 91%, an A- for this course.