

Consumer Economics and Resource Management

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Class Schedule: Thursdays 6:00-9:00pm
Location: BR-204

Course Description: An interdisciplinary approach to the study of the roles and responsibilities of consumer, marketer, and government in the marketplace. Emphasis on consumer behavior and management of human, economic, and environmental resources.

Prerequisite: Registration in the Foods and Nutrition or Nutrition and Families modules (Honors Specialization, Specialization, Major).

Approach: The purpose of this course is not only to provide students with skills to manage personal finances in a Canadian context, but to provide them with tools to develop a critical understanding of the strengths and weaknesses of the economic system. The practical information in the textbook will be supplemented by lectures, online activities, case study assignments, learner discussions and guest speakers.

Text: Madura, J. & Gill, H. (2012). *Personal Finance, 4th Canadian edition*. Toronto: Pearson. (e-book option is also available for purchase). Additional readings and references will be posted on OWL.

Office Hours: Immediately before or after class, or by appointment.

Student Evaluation:	Assignments	12%
	Group Presentation	18%
	Midterm Exam	30%
	Final Exam	40%

Assignments (12%)

Students will complete case study assignments designed to apply learning from the text chapters, lectures, readings and presentations.

Group Presentation (18%)

In groups of four, students are being challenged to both apply consumer resource theories and develop their own consumer resource skills by creating a comprehensive training tool based on a course topic. In addition to being marked by the professor, each team member will be required to submit a peer review mark of other learners.

Midterm/Final Exams (70%)

The mid-term exam will be ninety minutes long and the final exam will be two hours long. Each exam may include multiple choice, true/false, definitions and short written answers. All questions may be based on text book content, presentations, course hand-outs and in-class assignments. **Note: Do not conduct your holiday travel prior to December 21, 2018.**

Learning Outcomes

Upon successful completion of this course, students will be able to demonstrate the Brescia Competencies of Critical Thinking, Inquiry and Analysis, Problem Solving, Self-Awareness and Development, Social Awareness and Engagement. In addition, students will be able to:

1. Summarize basic banking products & services. (Communication, Inquiry and Analysis)
2. Compare and contrast fundamental investment concepts & practices. (Critical Thinking, Inquiry and Analysis)
3. Examine key insights on insurance, general risk, mortgages and wills. (Critical Thinking, Inquiry and Analysis)
4. Analyze and apply personal financial strategies. (Critical Thinking, Inquiry and Analysis, Problem Solving)
5. Create a comprehensive training tool explaining a specific course topic. (Communication, Critical Thinking, Inquiry and Analysis, Problem Solving, Self-Awareness and Development, Valuing)

SPECIFIC COURSE POLICIES:

Participation/Attendance: Everyone enrolled in the course is expected to participate in class discussions. Attendance at class is mandatory. Students who have not attended at least 75% of the lectures will not be able to write the final exam.

Penalty for late assignments: Assignments are due at class time on the date specified. There will be a deduction of 20% of the value of the assignment for late submission. NO assignment will be accepted one (1) week after due date, except in cases with proper documentation to show a confirmed personal illness or a death in the student's immediate family.

Special examination: NO special examination will be given for a student who has missed a scheduled examination, except in cases with proper documentation to show a confirmed personal illness or a death in the student's immediate family.

Note: Participation and attendance in this course are evaluated through in-class assignments. For this reason, missed in-class assignments will not be re-scheduled. However, a student with proper documentation of a confirmed personal illness or a death in the student's immediate family will be excused.

Up to 10% of marks on each assignment and examination can be deducted for lack of proper English communication skills, including errors in spelling or grammar.

Tentative Course Schedule

DATE	TOPIC
Week 1: Sept. 06	Course Introduction and Financial Planning Overview
Week 2: Sept. 13	Tools for Financial Planning
Week 3: Sept. 20	Banking Services and Money Management
Week 4: Sept. 27	Personal Investing & Managing Credit <i>Assignment #1 Due</i>
Week 5: Oct. 04	Personal Loans & Midterm review
Week 6: Oct 11	School Break – no class
Week 7: Oct. 18	Mid-term Exam
Week 8: Oct. 25	Purchasing and Financing a Home
Week 9: Nov. 01	The Materials Economy (Online Class) <i>Assignment #2 Due</i>
Week 10: Nov. 08	Auto, Homeowners, Health & Life Insurance
Week 11: Nov. 15	Identity Theft, Fraud and Securing Personal Information
Week 12: Nov 22	Retirement and Estate Planning <i>Group Presentation Due</i>
Week 13: Nov. 29	Consumer Protection and Ethical Practices <i>Assignment #3 Due</i>
Week 14: Dec. 06	Course wrap up & exam review
EXAM WEEK:	<i>Exam Date TBA: Do not book any holiday travel within this period.</i>

2018-19 BRESCIA UNIVERSITY COLLEGE ACADEMIC POLICIES AND REGULATIONS

1. POLICY REGARDING MAKEUP EXAMS AND EXTENSIONS OF DEADLINES

When a student requests academic accommodation (e.g., extension of a deadline, a makeup exam) for work representing 10% or more of the student's overall grade in the course, it is the responsibility of the student to provide acceptable documentation to support a medical or compassionate claim. All such requests for academic accommodation **must** be made through an Academic Advisor and include supporting documentation.

Academic accommodation for illness will be granted only if the documentation indicates that the onset, duration and severity of the illness are such that the student could not reasonably be expected to complete her academic responsibilities. Minor ailments typically treated by over-the-counter medications will not normally be accommodated.

Students must submit their documentation along with a request for relief specifying the nature of the accommodation being requested no later than two business days after the date specified for resuming responsibilities. In cases where there might be an extended absence or serious issue, students should submit their documentation promptly and consult their Academic Advisor for advice during their recovery period. Whenever possible, students who require academic accommodation should provide notification and documentation in advance of due dates, examinations, etc. Appropriate academic accommodation will be determined by the Dean's Office/Academic Advisor in consultation with the student's instructor(s). Academic accommodation may include extension of deadlines, waiver of attendance requirements for classes/labs/tutorials, arranging Special Exams or Incompletes, re-weighting course requirements, or granting late withdrawals without academic penalty.

Please note that personal commitments (e.g., vacation flight bookings, work schedule) which conflict with a scheduled test, exam or course requirement are **not** grounds for academic accommodation.

A UWO Student Medical Certificate (SMC) is **required** if a student is seeking academic accommodation on medical grounds. This documentation should be obtained at the time of the initial consultation with the physician/nurse practitioner or walk-in clinic. A SMC can be downloaded from: http://www.uwo.ca/univsec/pdf/academic_policies/appeals/medicalform.pdf . The student must request documentation sufficient to demonstrate that her ability to meet academic responsibilities was seriously affected. Please note that under University Senate regulations documentation stating simply that the student "was seen for a medical reason" or "was ill" is **not** adequate to support a request for academic accommodation.

The full policy on requesting accommodation due to illness can be viewed at: http://www.westerncalendar.uwo.ca/PolicyPages.cfm?Command=showCategory&PolicyCategoryID=1&SelectedCalendar=Live&ArchiveID=#Page_12

2. ACADEMIC CONCERNS

If you feel that you have a medical or personal challenge that is interfering with your work, contact your instructor and Academic Advisor as soon as possible. Problems may then be documented and possible arrangements to assist you can be discussed at the time of occurrence rather than on a retroactive basis. Retroactive requests for academic accommodation on medical or compassionate grounds are not normally considered.

If you think that you are too far behind to catch up or that your work load is not manageable, you should consult your Academic Advisor. If you consider reducing your workload by dropping one or more courses, this must be done by the appropriate deadlines (refer to the Registrar's website, <http://brescia.uwo.ca/academics/registrar-services/> or the list of official sessional dates in the Academic Calendar, see the Sessional Dates tab at <http://www.westerncalendar.uwo.ca/index.cfm?SelectedCalendar=Live&ArchiveID=>). You should consult with the course instructor and the Academic Advisor who can help you consider alternatives to dropping one or more courses. *Note that dropping a course may affect OSAP eligibility and/or Entrance Scholarship eligibility.*

3. ABSENCES

Short Absences: If you miss a class due to a minor illness or other problems, check your course outline for information regarding attendance requirements and make sure you are not missing a test or assignment.

Cover any readings and arrange to borrow notes from a classmate. Contact the course instructor if you have any questions.

Extended Absences: If you have an extended absence, you should contact the course instructor and an Academic Advisor. Your course instructor and Academic Advisor can discuss ways for you to catch up on missed work and arrange academic accommodations, if appropriate and warranted.

It is important to note that the Academic Dean may refuse permission to write the final examination in a course if the student has failed to maintain satisfactory academic standing throughout the year or for too frequent absence from the class or laboratory

(http://www.westerncalendar.uwo.ca/PolicyPages.cfm?Command=showCategory&PolicyCategoryID=5&SelectedCalendar=Live&ArchiveID=#SubHeading_68).

4. SCHOLASTIC OFFENCES

Scholastic offences are taken seriously and students are directed to read the appropriate policy, specifically, the definition of what constitutes a Scholastic Offence, at:

http://www.westerncalendar.uwo.ca/PolicyPages.cfm?Command=showCategory&PolicyCategoryID=1&SelectedCalendar=Live&ArchiveID=#Page_20 .

Students are responsible for understanding the nature of and avoiding the occurrence of plagiarism and other academic offences. Note that such offences include plagiarism, cheating on an examination, submitting false or fraudulent assignments or credentials, impersonating a candidate, or submitting for credit in any course without the knowledge and approval of the instructor to whom it is submitted, any academic work for which credit has previously been obtained or is being sought in another course in the University or elsewhere. Students are advised to consult the section on Scholastic Discipline for Undergraduate Students in the Academic Calendar.

If you are in doubt about whether what you are doing is inappropriate or not, consult your instructor, the Academic Dean's Office, or the Registrar. A claim that "you didn't know it was wrong" is not accepted as an excuse.

The penalties for a student guilty of a scholastic offence (including plagiarism) include refusal of a passing grade in the assignment, refusal of a passing grade in the course, suspension from the University, and expulsion from the University.

Plagiarism:

Students must write their essays and assignments in their own words. Whenever students take an idea or a passage from another author, they must acknowledge their debt both by using quotation marks where appropriate and by proper referencing such as footnotes or citations. Plagiarism is a major academic offence.

All required papers may be subject to submission for textual similarity review to the commercial plagiarism detection software under license to the University for the detection of plagiarism. All papers submitted for such checking will be included as source documents in the reference database for the purpose of detecting plagiarism of papers subsequently submitted to the system. Use of the service is subject to the licensing agreement, currently between The University of Western Ontario and Turnitin.com (<http://www.turnitin.com>).

Computer-marked Tests/exams:

Computer-marked multiple-choice tests and/or exams may be subject to submission for similarity review by software that will check for unusual coincidences in answer patterns that may indicate cheating. Software currently in use to score computer-marked multiple-choice tests and exams performs a similarity review as part of standard exam analysis.

5. PROCEDURES FOR APPEALING ACADEMIC EVALUATIONS

All appeals of a grade must be directed first to the course instructor. If the student is not satisfied with the decision of the course instructor, a written appeal is to be sent to the School Chair. If the response of the Chair is considered unsatisfactory to the student, she may then submit a written appeal to the Office of the Dean. If the student is not satisfied with the decision of the Dean, she may appeal to the Senate Review Board Academic (SRBA), if there are sufficient grounds for the appeal. For information on academic appeals you can consult your Academic Advisor or see the Student Academic Appeals – Undergraduate in the Academic Calendar

http://www.westerncalendar.uwo.ca/PolicyPages.cfm?Command=showCategory&PolicyCategoryID=1&SelectedCalendar=Live&ArchiveID=#Page_14.

Note that final course marks are not official until the Academic Dean has reviewed and signed the final grade report for the course. If course marks deviate from acceptable and appropriate standards, the Academic Dean may require grades to be adjusted to align them with accepted grading practices.

6. PREREQUISITES

Unless you have either the prerequisites for a course or written special permission from the Dean to enroll in it, you will be removed from the course and it will be deleted from your record. This decision may not be appealed. You will receive no adjustment to your fees in the event that you are dropped from a course for failing to have the necessary prerequisite(s).

7. SUPPORT

Support Services

The Brescia University College Registrar's website, with a link to Academic Advisors, is at <http://brescia.uwo.ca/academics/registrar-services/>. The website for the Student Development Centre at Western is <http://www.sdc.uwo.ca/>.

Mental Health and Wellness

Students may experience a range of issues that can cause barriers to your learning, such as increased anxiety, feeling overwhelmed, feeling down or lost, difficulty concentrating and/or lack of motivation. Services are available to assist you with addressing these and other concerns you may be experiencing. You can learn more about mental health and wellness at Brescia at <http://brescia.uwo.ca/life/mental-health-wellness/>. Students who are in emotional/mental distress should refer to Health and Wellness at Western, http://uwo.ca/health/mental_wellbeing/index.html, for information about how to obtain help for yourself or others.

Sexual Violence

All members of the Brescia University College community have a right to work and study in an environment that is free from any form of sexual violence. Brescia University College recognizes that the prevention of, and response to, Sexual Violence is of particular importance in the university environment. Sexual Violence is strictly prohibited and unacceptable and will not be tolerated. Brescia is committed to preventing Sexual Violence and creating a safe space for anyone in the Brescia community who has experienced Sexual Violence.

If you or someone you know has experienced any form of Sexual Violence, you may access resources at <http://brescia.uwo.ca/life/sexual-violence/>.