



UNIVERSITY OF GEORGIA
 DEPARTMENT OF FINANCIAL PLANNING, HOUSING, AND CONSUMER ECONOMICS
 FHCE 3100E
 CONSUMER DECISION MAKING
 SPRING 2022

INSTRUCTOR:		TEACHING ASSISTANT:
Effie Antonoudi Office: 127 Stuckey Building, 1109 Experiment Str, Griffin, 30223	OFFICE HOURS BY APPOINTMENT ONLY	Adriana Garcia
Phone: 770.229.3322		
E-mail: USE ELC ONLY	Do not use UGA email	E-mail: USE ELC EMAIL

PLEASE NOTE THIS IMPORTANT INFORMATION: When I (or anyone else) send you an email through eLC, you **CANNOT** reply directly to my email unless you are actually logged INTO eLC! Otherwise, you will receive an error message. If you are having your eLC email forwarded to gmail or ugamail you cannot reply back to an eLC email through gmail or other email servers. **You must be in ELC to respond to send and respond to an email that was sent through ELC!!!**

Welcome to FHCE 3100E.

This course is an introduction to the family as a producing and consuming unit, including the decision-making processes involved.

The basic ground rule for this course is RESPECT. As university students we should expect diversity in backgrounds, beliefs, and values related to course topics. It is asked that you always maintain respect for your instructor, your fellow students, guest lecturers, and opinions different from your own.

COURSE CATALOG DESCRIPTION: An examination of people as imperfect decision makers from sociological and psychological perspectives and how their decisions depart from perfection or rationality in systematic and predictable ways. By understanding these limitations, we also can identify strategies to make better and more effective decisions.

COURSE OBJECTIVES:

Students in this course develop the skills necessary to:

- 1) Understand the systematic biases that affect our judgement and decision making and the theories that help us make sense of these biases.
- 2) Identify the ways in which policies, choices, habits, and socialization can influence the quality of decisions and inform strategies for better decision making.
- 3) Be able to consider the impact economic, psychological, sociological, and marketing perspectives have on consumer decision making.
- 4) Be able to understand the challenges of consumer decision making and the reasons that consumers are not always rational decision makers.
- 5) Develop an appreciation for the influence of marketing strategies, advertising, culture, norms, social comparisons, and psychological influences have on consumer decision making.

TEXTBOOK:

Consumer Economics: Issues and Behaviors. 4th Edition. Goldsmith, E. B. Publishers: Routledge. Note: there are earlier versions out there and I do not recommend purchasing those earlier versions.

SKILLS (REQUIRED):

This course will use ELC for communication and course information. Detailed guidance and instructions for each assignment will be provided on ELC. If you do not currently have an ELC account you will need to acquire one.

COURSE REQUIREMENTS:

**Instructor reserves the right to alter the syllabus as necessary*

1. Exams and Discussion Posts for each exam:

- a. THREE (3) 60 point multiple-choice, T/F, exams over lecture notes, outside readings, recitations, and textbook material will be available on respective exam days.
 - i. **(3 X 60) = 180 points for regular exams**
- b. ONE (1) One-Hundred-point (100) COMPREHENSIVE FINAL EXAM WILL BE COMPLETED ON YOUR FINAL EXAM DATE. IT WILL BE COMPLETED BY EVERYONE INCLUDING GRADUATING SENIORS.
 - i. **1 X 100 = 100 final exam points**
- c. **NO EARLY OR MAKE UP EXAMINATIONS WILL BE ALLOWED WITHOUT EXTREME EXTENUATING CIRCUMSTANCES (See policy #2a).**

COURSE POLICIES—PLEASE READ THIS SECTION VERY CAREFULLY:

- a. **CLASS ATTENDANCE IS EXPECTED!** Even though this class is 100% online, and there is no physical attendance component, you are expected to attend to the requirements of this class. Please note that there is a digital trail of all your ELC activity (or inactivity). As such, we can check your level of activity in this class, how many times you log in, if you have gone through the materials and the average time you spend. You are purchasing your education so if you choose not to commit to this class and not put in the required work, that will be an example of unwise consumer decision making and it will be reported to the registrar's office in the form of your grade.

2. **NO EARLY EXAMINATIONS OR MAKEUP EXAMINATIONS WILL BE GIVEN—EXCEPT UNDER EXTENUATING CIRCUMSTANCES—AND I WILL MAKE THE DETERMINATION IF THE CIRCUMSTANCES WARRANT A MAKE UP.**
 - a. You must notify me in advance that you are unable to complete an exam at the scheduled exam time.
 - b. If you are unable to complete the exam due to COVID or other illnesses: **DOCUMENTATION WILL BE REQUIRED AND YOU MUST CONFIRM YOUR COVID DIAGNOSIS THROUGH THE UNIVESITY DAWG CHECK!**
3. If you need to contact me, use my ELC address only. And this is important: If I send you an eLC email and you have had it forwarded to a gmail or UGA account. **YOU CANNOT REPLY TO THAT EMAIL THROUGH EITHER ONE OF THOSE ACCOUNTS!** You have to go into eLC directly to respond. The email accounts do not speak the same language so the message will not go through.
4. You will have access to your individual scores through ELC. If there is a discrepancy in your recorded score, bring this to my attention immediately for verification. This includes any and all participation/professionalism/applied learning points. If we complete a course activity and you do not see a score for your activity **within a week of my TA posting the grades (s/he will send an email saying the scores have been posted)—then YOU need to contact my teaching assistant and let him/her know your points have not been posted.**
 - a. After ONE week, the activity will be removed, and you will have no evidence of contributing to the activity. **DO NOT WAIT UNTIL THE END OF THE SEMESTER TO MENTION MISSING POINTS**
5. Academic dishonesty in any form will not be tolerated and will be handled according to university judicial procedure which = dismissal from and failing the class immediately.
 - i. Academic dishonesty includes but is not limited to:
 1. Having someone else take your exam for you.
 2. Citing someone else’s work as your own including the work of a fellow student. Working “together” does not mean you turn in the exact same answer and claim you both reached the exact same conclusion on a problem.
 3. Cheating on exams—through various means.

6. Please alert the instructor during the first two weeks if you have special documented instructional needs that need to be accommodated.

PRIVACY RIGHTS UNDER 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. Unless I hear from you at the beginning of the semester, I'll assume that it's ok to disclose your name to your classmates.

FHCE 3100E COURSE OUTLINE:

Module 1

	Chapter 1: Consumers in a Changing World
	Chapter 2: The Consumer Movement
	Chapter 3: Consumer Theories

FEBRUARY 11	EXAMINATION #1
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Module 2

	Chapter 6: Buying Process, Brands, and Product Development
	Chapter 7: Decision Making and the Influence of Advertising

MARCH 10	EXAMINATION #2
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Module 3

	Chapter 8: Food and Beverage Issues
	Chapter 9: Health and Wellness Issues

APRIL 11	EXAMINATION #3
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Module 4

	Chapter 12: Being a Better Consumer of Housing and Vehicles (Housing)
	Chapter 13: Saving, Banking, Debt and Credit Issues
	Chapter 14: Insurance and Investment Basics
	Chapter 5: Government Protection, Nongovernmental Pro-consumer Groups
MAY 4TH	READING DAY NO CLASSES

FINAL EXAM (Cumulative)	FRIDAY MAY 7TH (New material: Chapters 12, 13, 14, 5 & Chapters 1, 2 (old material))
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***** I reserve the right to edit this syllabus and the course schedule/content at my discretion.

COURSE PERFORMANCE ASSESSMENT:

180 points	Three (3) Examinations (60 points each).*
100 points	One (1) COMPREHENSIVE FINAL EXAM. *
280 points	TOTAL POINTS POSSIBLE FOR THE COURSE

*Please note that each exam includes a two-part Discussion Post. Detailed instructions on Discussion Posts can be found in the relevant section on ELC.

Final Grades will be based on the following scale

A	93.0% - 100%	C +	77.0% - 79.9%
A-	90.0% - 92.9%	C	73.0% - 76.9%
B+	87.0% - 89.9%	C-	70.0% - 72.9%
B	83.0% - 86.9%	D	60.0% - 69.9%
B-	80.0% - 82.9%	F	< 60.0%

Event/Deadline	Date
ADVISEMENT	PRIOR TO JANUARY 6
CLASS BEGINS	JANUARY 10 TH
DROP/ADD	JANUARY 10 – 14 TH
MLK HOLIDAY DAY	JANUARY 17 TH
MIDTERM OF SEMESTER	MARCH 3 rd
SPRING BREAK	3/7 - 3/11
WITHDRAWAL DEADLINE	MARCH 24 th
LAST CLASS PERIOD	MAY 3 rd
READING DAY-NO CLASSES	MAY 4 TH
FINAL EXAM	MAY 6 TH



Important UGA Policies:

Diversity: Diversity encompasses acceptance and respect. The term "diversity" encompasses differences of culture, background and experience among individuals and groups. Such differences include, but are not limited to, differences of race, ethnicity, national origin, color, gender, sexual orientation, gender identity, age, and abilities, as well as political and religious affiliation and socioeconomic status. The College of Family and Consumer Sciences at the University of Georgia embraces a commitment to diversity by modeling for the state and nation, a community of individuals and programs which seek to reduce prejudice, disparities, and discrimination and build a supportive environment for all. [More about diversity.](#)

Academic honesty: "I will be academically honest in all of my academic work and will not tolerate academic dishonesty of others." A Culture of Honesty, the University's policy and procedures for handling cases of suspected dishonesty, can be found at: <https://honesty.uga.edu/Academic-Honesty-Policy/>. All academic work must meet the standards outlined in "A Culture of Honesty" found at: <http://honesty.uga.edu/>.

Course Plans: The course syllabus is a general plan for the course; deviations announced to the class by the instructor may be necessary.

Accommodations due to disability: If you plan to request accommodations for a disability, please register with the Disability Resource Center (DRC). The DRC can be reached by visiting Clark Howell Hall, by calling 706-542-8719 (voice) or 706-542-8778 (TTY), or by visiting <http://drc.uga.edu>.

Mental Health and Wellness Resources: If you or someone you know needs assistance, you are encouraged to contact Student Care and Outreach in the Division of Student Affairs at 706-542-7774 or visit <https://sco.uga.edu>. They will help you navigate any difficult circumstances you may be facing by connecting you with the appropriate resources or services. UGA has several resources for a student seeking mental health services (<https://www.uhs.uga.edu/bewelluga/bewelluga>) or crisis support (<https://www.uhs.uga.edu/info/emergencies>). If you need help managing stress anxiety, relationships, etc., please visit BeWellUGA (<https://www.uhs.uga.edu/bewelluga/bewelluga>) for a list of FREE workshops, classes, mentoring, and health coaching led by licensed clinicians and health educators in the University Health Center. Additional resources can be accessed through the UGA App.

FERPA Notice: The Federal Family Educational Rights and Privacy Act (FERPA) grants students certain information privacy rights. FERPA allows disclosure of directory information (name, address, telephone, email, date of birth, place of birth, major, activities, degrees, awards, prior schools), unless a <https://reg.uga.edu/resources/documents/imported/FERPARequestForRestriction.pdf> is submitted to the Registrar's Office.

Resources for Student-Parents: If you or someone you know is in a phase of life that involves parenting (or the expectation of parenting), there are resources available to assist you. Student Care and Outreach within the Office of the Dean of Students is available to provide you with important information and resources; you can contact them at 706-542-7774.

For additional information on course syllabi:

<https://curriculumsystems.uga.edu/curriculum/courses/syllabus/>

Copy and paste or download in a Word document.

COVID-19 Information

Face coverings: Following guidance from the University System of Georgia, face coverings are recommended for all individuals while inside campus facilities.

How can I obtain the COVID-19 vaccine? University Health Center is scheduling appointments for students through the UHC Patient Portal

(https://patientportal.uhs.uga.edu/login_dualauthentication.aspx). Learn more here – <https://www.uhs.uga.edu/healthtopics/covid-vaccine>.

The Georgia Department of Health, pharmacy chains and local providers also offer the COVID19 vaccine at no cost to you. To find a COVID-19 vaccination location near you, please go to: <https://georgia.gov/covid-vaccine>.

What do I do if I have COVID-19 symptoms? Students showing COVID-19 symptoms should self-isolate and schedule an appointment with the University Health Center by calling 706-542-1162 (Monday-Friday, 8 a.m.-5p.m.). Please DO NOT walk-in. For emergencies and after-hours care, see, <https://www.uhs.uga.edu/info/emergencies>.

What do I do if I test positive for COVID-19? If you test positive for COVID-19 at any time, you are required to report it through the [DawgCheck Test Reporting Survey](#). We encourage you to stay at home if you become ill or until you have excluded COVID-19 as the cause of your symptoms. UGA adheres to current Georgia Department of Public Health (DPH) quarantine and isolation [guidance](#) and requires that it be followed. Follow the instructions provided to you when you report your positive test result in DawgCheck.

Guidelines for COVID-19 Quarantine Period (As of 8/1/21; follow DawgCheck or see DPH website for most up-to-date recommendations): Students who are fully vaccinated do not need to quarantine upon exposure unless they have symptoms of COVID-19 themselves. All others should follow the Georgia Department of Public Health (DPH) recommendations:

Students who are not fully vaccinated and have been directly exposed to COVID-19 but are not showing symptoms should self-quarantine for 10 days. Those quarantining for 10 days must have been symptom-free throughout the monitoring period and continue self-monitoring for COVID-19 symptoms for a total of 14 days. You should report the need to quarantine on DawgCheck (<https://dawgcheck.uga.edu>), and communicate directly with your faculty to coordinate your coursework while in quarantine. If you need additional help, reach out to Student Care and Outreach (sco@uga.edu) for assistance.

Students, faculty and staff who have been in close contact with someone who has COVID-19 are no longer required to quarantine if they have been fully vaccinated against the disease and show no symptoms.

Well-being, Mental Health, and Student Support

If you or someone you know needs assistance, you are encouraged to contact Student Care & Outreach in the Division of Student Affairs at 706-542-7774 or visit <https://sco.uga.edu/>. They will help you navigate any difficult circumstances you may be facing by connecting you with the appropriate resources or services.

UGA has several resources to support your well-being and mental health: <https://wellbeing.uga.edu/>

Counseling and Psychiatric Services (CAPS) is your go-to, on-campus resource for emotional, social and behavioral-health support: <https://caps.uga.edu/>, TAO Online Support (<https://caps.uga.edu/tao/>), 24/7 support at 706-542-2273. For crisis support: <https://healthcenter.uga.edu/emergencies/>.

The University Health Center offers FREE workshops, classes, mentoring and health coaching led by licensed clinicians or health educators: <https://healthcenter.uga.edu/bewelluga/>

Monitoring conditions: Note that the guidance referenced in this syllabus is subject to change based on recommendations from the Georgia Department of Public Health, the University System of Georgia, or the Governor's Office or. For the latest on UGA policy, you can visit coronavirus.uga.edu.