ECON 3400-E01  CONSUMER ECONOMICS

Summer 2020, 3 Credit Hours, June 1st – June 25th

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INSTRUCTOR INFORMATION

NAME:
Kim Holder

OFFICE LOCATION:
Miller Hall 2203

OFFICE HOURS:
Use the email below to schedule an online or face-to-face appointment.

CONTACT INFORMATION:
Phone: 678-839-5423
Email: kholder@westga.edu

Communication Preference: The quickest way to ask for help is via email or by scheduling a virtual appointment. General class questions and overall discussions are answered quickly by using the alternative communication tools available for this course: (https://www.remind.com/join/econ3400).

COURSE INFORMATION

DESCRIPTION
This interdisciplinary course is designed to introduce the basics of good financial decision-making by improving student’s financial literacy, encouraging the growth of smart money management skills, and developing an understanding of their role in the economy. The overall objective of this course is to learn the basic and useful economic information that is needed for effective personal spending, saving, and budgeting in your role as a consumer.

PREREQUISITES
There are no prerequisites for this course.

DELIVERY METHODS
This course is delivered via 100% online instruction and will utilize CourseDen (D2L), UWG’s learning management system. A class calendar is included within the syllabus and distributed on CourseDen. It is the student’s responsibility to stay up to date with the progress of this course in a timely manner using the university’s online tools.
Learning Goals
Upon completion, students will:

1. Be able to describe basic consumer economics and personal finance concepts such as costs, wealth, interest rates and the time value of money.

2. Demonstrate a basic knowledge of consumer economics and personal finance concepts and the impact that financial knowledge has on future outcomes.

3. Be able to analyze the effectiveness and long-term outcomes of sound financial decision making at various stages of life.

Textbooks and Materials
There are no required textbooks or materials for this course. Online reading excerpts will be placed online in CourseDen from a variety of sources.

Course Policies

Attendance/Late Policy
This is a fully online class where students will work independently with scheduled deadlines. Students who miss these deadlines will forfeit those points. All deadlines are scheduled in advance and students will be made aware of them on CourseDen and via the communication tools used for this course. It is the responsibility of the student to make adjustments to their own personal and professional schedules to fit the requirements of the course and to arrive on time to class. All University of West Georgia students taking online classes that visit the Carrollton campus must have their vehicle registered and display a current University of West Georgia hangtag and follow the UWG parking code.

Online class days are delivered as asynchronous instruction which means that you can access the material you need without time/place constraints (attending a regular class). This allows you the flexibility you need but there are still firm deadlines and a set “pace” to the course. To be successful in the course, you will need to be comfortable interacting and collaborating with your classmates in an online setting. If this does not suit your learning style or fit your academic needs, check the UWG Class Bulletin for alternative ECON 3400 sections.

What’s the secret to success in this course? “Attend” all classes! This means checking in on CourseDen and complete your assigned work each and every day, without exception.
CLASS CANCELLATION
In the event that class is cancelled, any relevant assignments or course announcements will be posted on CourseDen. Please review UWG’s Emergency Closing Policy for inclement weather located here: https://www.westga.edu/alert. If severe weather occurs, particularly those affecting your ability to complete assignments (ex: power outages), I will adjust deadlines accordingly. I will also utilize Remind 101 this semester, for class announcements. Please register here (https://www.remind.com/join/econ3400).

COURSEDEN/ACCESS TO TECHNOLOGY
This course is delivered 100% online. You must have reliable access to technology to be successful in this course. You can complete course assignments that utilize technology by using the student computer labs on campus or on your own equipment. Keep in mind that technology problems often seem to occur at the worst possible times. I encourage every student to have a back-up plan and complete their work well in advance of deadlines in case their technology fails.

Unreliable internet access or inability to login to CourseDen will result in missed deadlines and forfeited points. This course does not require the purchase or use of a clicker. However, from time to time we might answer questions interactively using freely available software/apps.

We will use CourseDen extensively for this course. Please make sure you are comfortable with UWG’s course management system and seek help before assignment or quiz deadlines. Make certain you are aware of the USG D2L/CourseDen maintenance schedule and plan in advance!

CourseDen Direct Link: http://westga.view.usg.edu
D2L Online Help: http://D2Lhelp.view.usg.edu

CELLPHONE/COMMUNICATION TOOLS
I encourage the use of technology in our virtual classroom as a tool to enhance learning. Tweeting using the class hashtag (#ECON3400) or interacting using the class Facebook group are all great ways to interact with your classmates. I highly recommend using technology as a way to build your own personal learning network and extra credit opportunities are often designed to provide you with a positive incentive to put forth effort in this area.

WITHDRAWAL POLICY
It is the student’s responsibility to withdraw from the class by contacting the registrar’s office directly. Students should be familiar with the UWG Office of the Registrar guidelines in order to protect your GPA and conform to institutional requirements for attendance. Access the official Academic Calendar here: https://www.westga.edu/academics/academic-calendar.php.

UWG instituted a limited withdrawal policy effective Fall Semester 2013, information is available here: https://www.westga.edu/student-services/registrar/drop-add-and-withdrawal.php.
**ACADEMIC DISHONESTY**
Cheating on any test will result in a zero on the test, an F in the course and will be reported to Student Services for appropriate disciplinary action by the University. Cheating on any other graded work will result in a zero on the submitted work, the lowering of the student’s final grade in the course by one letter grade, and will be reported to Student Services for appropriate disciplinary action by the University. **Examples of cheating include turning in work that is not your own or having another student complete an online quiz for you with or without compensation.** Students not familiar with what constitutes academic dishonesty should refer to the University’s Student Handbook and the Undergraduate Catalog’s Student Code of Conduct: https://www.westga.edu/administration/vpsa/assets/docs/2019-2020-student-handbook.pdf

**ASSIGNMENTS**

**EXAMS AND ASSIGNMENT INFORMATION**
The exam, quizzes/discussions and assignment are based on the assigned readings, lecture notes, handouts, and other course content. There are NO make-up tests, except for university approved excuses, such as UWG Health Center verified severe/contagious illnesses, death in the family, hospitalization, jury duty, or university sanctioned events where you are a required participant. You must provide appropriate documentation and make alternative arrangements well in advance of any required coursework.

All deadlines are announced in advance on CourseDen. All testing will be completed using CourseDen and missed deadlines CANNOT be made up without prior permission and appropriate documentation. All deadlines are stated as Eastern Standard Time (EST).

The final exam will be delivered online and information about access to the final exam will be distributed as the deadline approaches.

**GROUP ASSIGNMENTS**
Collaboration with others is a key to success, particularly in the business world. Even if you someday want to be the CEO of your own company, you eventually will need to learn to manage your ability to interact with others. In that spirit, this course may require random, collaborative graded assignments and/or other group activities that are designed to help you learn an essential real world business skill.

**EXTRA CREDIT**
Extra credit opportunities are not usually offered due to the tight timeline of summer courses. Be sure to make note of the deadlines for the “regular credit” within the course and be diligent in your efforts to earn the points needed for the final grade you desire.
Grading

Grading is calculated based on your performance on class attendance and participation in the form of online quizzes and discussion activities (70%) and an online final exam (30%).

Final grades are calculated by adding up all earned points and utilize a 10-point scale. This means that 90.00 earned points and above is an “A”, 80.00 earned points up to 89.99 earned points is a “B”, and so on. There is absolutely no rounding of grades.

Assignment and discussion posts grades are updated throughout the course. Most quizzes are graded automatically in CourseDen and should show immediately after the deadline has passed.
COURSE CALENDAR

The pace of a summer session course is approximately one reading and assignment every day which is an intense workload! Below is a checklist/calendar with all relevant deadlines. If changes are needed, they will be posted on CourseDen.

**MONDAY, JUNE 1ST**
- Update CourseDen Profile Pic
- Read Syllabus
- Read Understanding PFin PDF
- Begin Wk 1 Expense Tracking
- *Drop/Add ends at 11:59PM*

**TUESDAY, JUNE 2ND**
- Introduction Post DUE (5 pts)
- Benchmark Quiz DUE (5.25 pts)

**WEDNESDAY, JUNE 3RD**
- Read Understanding PFin PDF
- Watch BBD Video
- BBD Quiz DUE (5 pts)

**THURSDAY, JUNE 4TH**
- Read Get a Financial Life PDF
- FinLife Quiz DUE (5 pts)
- TED Talk partner discussion
- Choose/Watch TED Talk

**FRIDAY, JUNE 5TH**
- TED Talk Eval DUE (5 pts)
- TED Talk Flyer DUE (5 pts)
- Begin Wk 2 Expense Tracking

**MONDAY, JUNE 8TH**
- Read Smart People PDF
- Smart People Quiz DUE (5 pts)
- *Fee Payment Deadline for S3*

**TUESDAY, JUNE 9TH**
- Read BLS Career PDF
- BLS Career Post DUE (5 pts)

**WEDNESDAY, JUNE 10TH**
- Read Index Card PDF
- Index Card Post DUE (5 pts)

**THURSDAY, JUNE 11TH**
- Read Rich Dad, Poor Dad PDF
- Initial Post DUE (3 pts)
- *Last Day to Withdraw*

**FRIDAY, JUNE 12TH**
- End Expense Tracking
- Two Responses DUE (2 pts)

**MONDAY, JUNE 15TH**
- Read Building Wealth PDF
- Expenses Eval DUE (5 pts)

**TUESDAY, JUNE 16TH**
- Read PFin Simplified PDF
- Simple PFin Quiz DUE (5 pts)

**WEDNESDAY, JUNE 17TH**
- Read Investment/Risk PDFs

**THURSDAY, JUNE 18TH**
- Budget DUE (5 pts)

**FRIDAY, JUNE 19TH**
- Invest/Risk Quiz DUE (5 pts)

**MONDAY, JUNE 22ND**
- Reflection DUE (4.35 pts)

**TUESDAY, JUNE 23RD**
- Final Exam DUE (35.4 pts)
UNIVERSITY-WIDE SYLLABUS INFORMATION:

Students, please carefully review the following information which contains important material pertaining to your rights and responsibilities in this class. These statements are updated as federal, state, university, and accreditation standards change; you should review the information each semester, even if you have read it before since the most current information is maintained at this site: https://www.westga.edu/UWGSyllabusPolicies/.