Curriculum Submission Checklist College of Agriculture

Progra	ım: <u>Famil</u>	y Studies	Date:	2/1/2011
Proposal Title: Course Change Proposal - FAM 350 - "Consumer Issues"				
All Pro	posals mus	st include:		
		culum Checklist		
\boxtimes		m Dept. Chair or designee, or Steering Committee Ch the proposal(s). This should include a brief rationale		•
\boxtimes	Senate Ro	uting Log with proposal and contact information incl	uded.	
\boxtimes	Minutes o proposal(s	f department or steering committee meeting showins).	g action o	of faculty to approve the
\boxtimes	Complete	forms for each proposal.		
\boxtimes	Signature	of Chair or designee indicating THE DATE OF FACULT	Y APPRO\	/AL on each form.
\boxtimes	1 hardcop	y to be sent to Lisa Harm, N6 Agricultural Science Bld	lg, 0091.	
\boxtimes	Electronic copy of proposal, either Word or PDF, sent via email to Lisa Harm, <u>lharm@uky.edu</u>		arm, <u>lharm@uky.edu</u> .	
New C	ourse or M	ajor Course Change Proposals must include:		
\boxtimes	Complete	syllabus for course that meets all University Senate g	guidelines	
New P	rogram Pro	posals must include:		
	Justification of program per CPE requirements (contact Dr. Mullen on this).		is).	



Department of Family Studies College of Agriculture 315 Funkhouser Building Lexington, KY 40506-0054 859 257-7750 fax 859 257-3212 www.uky.edu

1/18/11

To: Dr. Larry Jones, Associate Dean, College of Agriculture Dr. Ron Werner-Wilson, Department Chair, Family Science Dr. Larry Grabau, Chair, Agriculture Curriculum Committee

From: Donna R. Smith, PhD
Chair, Curriculum Committee
Department of Family Studies

Re: Course Change Proposal – FAM 350

Please accept the revised attached course change proposal form for FAM 350 – Consumer Issues. The Department of Family Studies voted 10/1/10 to change FAM 250 – Consumer Issues – to FAM 350 (same name). The revised rationale for this change is on (pg 2) of the Application for Course Change form. These revisions are based on feedback we received from the College of Agriculture Undergraduate Curriculum Committee on 11/29/10.

We look forward to a favorable reply.

Thank You

UNIVERSITY SENATE ROUTING LOG

Proposal Title: Course Change in Family Studies – FAM 350 – "Consumer Issues"

Contact Person (name, email & phone #): Donna Smith

Donnarsmith@uky.edu

257-7733

Instruction: To facilitate the processing of this proposal please identify the groups or individuals reviewing the proposal, identify a contact person for each entry, provide the consequences of the review (specifically, approval, rejection, no decision and vote outcome, if any) and please attach a copy of any report or memorandum developed with comments on this proposal.

Review Summary Attached? (yes or no)	Yes		
Date of Proposal Review	10/1/10		
Consequences of Review:	Approved		
Contact person Name (phone/email)	Donna Smith 257-7733 donnarsmith@uky.edu		
Reviewed by: (Chairs, Directors, Faculty Groups, Faculty Councils, Committees, etc.)	FAM Faculty		

10-1-10 Faculty Minutes

Attendance: 12

T. Werner-Wilson, J. Hunter, C. Gnatuk, C. Heath, J. Van de Venne, R. Werner-Wilson, D. Haleman, H. Kim, T. Parker, N. Wood, R. Flashman, S. Smith, A. Hosier

Business:

- 1. Nate motioned to accept the May 7, 2010 faculty minutes. Trent seconded the motion.
- 2. The status of the Family Studies John I. and Patricia J. Buster Endowed Professorship position was discussed:
 - a. Ron asked faculty to continue to recommend names for the position
 - Stephen Gavazzi, Ph.D. from The Ohio State University, will informally visit the Department of Family Studies and the University of Kentucky/Lexington October 25th.
 Dr. Gavazzi's research interest: at risk youth/adolescents and their families.
 - c. Others who have demonstrated interest in the position include:
 - i. Alexander Vazsonyi, Ph.D., from the University of Auburn. Research interest: Hispanic youth
 - Joyce Arditti, Ph.D., from Virginia Tech. Dr. Ardette is a past editor of the Journal of Family Relations. Research interest: incarcerated women and their children
 - iii. Esther Maddox, Ph.D., from Kansas State University. Research interest: Economics and financial planning.
 - d. Proposed application timeline: begin reviewing applications on Nov. 1, 2010 with interviews to begin this fall (ideal)/early January. Goal: to complete process/make offer prior to legislative session (approximately mid-February).
- 3. Lecture Series expectations were discussed. The current ratio of tenure faculty to Lecturers is 5:1. The notion was passed to adopt a ratio of 75%, based on the number of tenure lines in the department. The motion was made by Bob and seconded by Nate. There was one abstention.
- 4. The motion to adopt a new Family Studies template for graduate students was made by Bob and seconded by Donna. There was one abstention. Donna, Amy, and Nate will work on this.
- 5.) The curriculum committee's proposal to change FAM 250 to FAM 350 was passed unanimously. The rationale for this change is on page 2 of the course change form. MAT also supports the course change.
- 6. Claudia made the motion to change the Department name to Family Sciences. Discussion: Sciences represents the department as a whole vs. science which refers only to human develop and family relations. Bob called for a vote: Yeah—7; Opposed—0; Abstain—4. Motion was approved.

- 7. Future business:
 - a. Recommendations for final exam form
 - b. Review in "lieu of thesis" project
- 8. Diana motioned to adjourn. Donna seconded the motion.

Minutes submitted by: Amy Hosier

APPLICATION FOR COURSE CHANGE (MAJOR AND MINOR)

Complete 1a - 1f & 2a - 2c. Fill out the remainder of the form as applicable for items being changed.

1. (General Information.					'
a. S	Submitted by the College of: Agricultu	<u>re</u>	Today's Da	ate: <u>1/18/11</u>		
b. 1	Department/Division: <u>Family Studies</u>					
c.	s there a change in "ownership" of the c	ourse?		YES [] № ⊠	
	f YES, what college/department will offe	r the course instead?				
d. \	What type of change is being proposed?	Major ☐ I	Minor ¹ (place cursor her	re for minor chang	ge definition)	Comment [OSC1]: Excerpt from SR 3.3.0.G.2
е. (Contact Person Name: <u>Donna Smith</u>	Email:	donnarsmith@uky.du	e Phone:	<u>257-7733</u>	Definition. A request may be considered a minor change if it meets one of the following criteria: a. change in number within the same hundred series*;
f. 1	Requested Effective Date: 🛛 Semest	er Following Approval	OR Specific T	erm²:		b. editorial change in the course title or description which does not imply change in content or
2. I	Designation and Description of Proposed	d Course.				emphasis; c. a change in prerequisite(s) which does not imply
a. (Current Prefix and Number: FAM 250	Proposed Prefix 8	& Number: <u>FAM</u> .	<u>350</u>		change in content or emphasis, or which is made necessary by the elimination or significant alteration
b. 1	Full Title: Consumer Issues	Proposed Title:	Consumer Issues			of the prerequisite(s); d. a cross-listing of a course under conditions set forth in SR 3.3.0.E;
c. [(Current Transcript Title (if full title is mo	re than 40 characters):	:			e. correction of typographical errors.
.c. /	Proposed Transcript Title (if full title is mo	ore than 40 characters):			*for the specific purposes of the minor exception rule, the 600-799 courses are the same "hundred
đ. (Current Cross-listing: N/A OF	Currently ³ Cross-	listed with (Prefix & N	lumber):		series," as long as the other minor change requirements are complied with. [RC 1/15/09]
	Proposed – ADD³ Cross-listing (Prefix	& Number):				
	Proposed – REMOVE ^{3, 4} Cross-listing	(Prefix & Number):				
	Courses must be described by <u>at least or</u> nours ⁵ for each meeting pattern type.	ne of the meeting pati	terns below. Include r	number of actu	ual contact	
Curre	nt: <u>3</u> Lecture Laborat	ory ⁵ Reci	tation Dis	cussion	Indep. Study	
	Clinical Colloqu	ium Prac	ticum Res	search	Residency	
	Seminar Studio	Other – Ple	ease explain:			
Propo	sed: <u>3</u> Lecture Labora	toryRecit	ation Dis	cussion	Indep. Study	
	Clinical Colloqui	um Prac	ticum Res	search	Residency	
ļ	Seminar Studio	Other – Ple	ase explain:			
f. : (Current Grading System: 🔀 Letter	(A, B, C, etc.)	Pass/Fail			
	· · ·	(A, B, C, etc.)	Pass/Fail			
	Current number of credit hours: 3		ımber of credit hours:	3		
	. -					

¹ See comment description regarding minor course change. Minor changes are sent directly from dean's office to Senate Council Chair. If Chair deems the change as "not minor," the form will be sent to appropriate academic Council for normal processing and contact person is informed.

² Courses are typically made effective for the semester following approval. No course will be made effective until all approvals are received.

³ Signature of the chair of the cross-listing department is required on the Signature Routing Log.

⁴ Removing a cross-listing does not drop the other course – it merely unlinks the two courses.

⁵ Generally, undergrad courses are developed such that one semester hr of credit represents 1 hr of classroom meeting per wk for a semester, exclusive of any lab meeting. Lab meeting generally represents at least two hrs per wk for a semester for 1 credit hour. (See SR 5.2.1.)

APPLICATION FOR COURSE CHANGE (MAJOR AND MINOR)

h.	Currently, is this course repeatable for a	dditional credit?	YES NO 🖂
====	Proposed to be repeatable for additional	credit?	YES NO 🗵
:	If YES: Moximum number of credit hou	ırs:	
	If YES: Will this course allow multiple r	egistrations during the same semester?	YES NO
i.	Current Course Description for Bulletin:	A study of consumer issues, rights, and respon how individual and societal decisions affect qu	sibilities, Examination of nality of life.
	Proposed Course Description for Bulletin:	An indepth study of consumer issues, rights, a examination of how individual and societal de including consumer safety, and the interaction law, government regulations and the economy financial literacy will also be emphasized.	cisions affect quality of life, as of consumption, health,
j.	Current Prerequisites, If any: None		
	Proposed Prerequisites, if any: <u>N/A</u>		
k.	Current Distance Learning(DL) Status: [N/A Already approved for DL* Ple	ease Ada ⁶ Please Drop
-	*If already approved for DL, the Distance Lear box () that the proposed changes do not aff	ning Form must also be submitted <u>unless</u> the depart ect DL delivery.	ment affirms (by checking this
l.	Current Supplementary Teaching Compone	ent, if any: Community-Based Experience	Service Learning
•	Proposed Supplementary Teaching Compo		Service Learning Both
_			
3.	Currently, is this course taught off camp	······································	YES NO
	Proposed to be taught off campus?		YES NO 🖂
4.	Are significant changes in content/teach	ning objectives of the course being proposed?	YES NO
	If YES, explain and offer brief rationale:		<u></u>
	the instructor. The text-first introduced is depth analysis of consumers and their sa, and the intricacies of consumption, health provides expanded coverage of theory, the above indicates that this is a class more of	d, some 30 years ago, there was no text and "rean 2004- Consumer Economics: Issues and Behave fety, national and world economics, credit and ich, law, government regulations, and the economy e global perspective, consumer education and fire propriate for juniors and higher. A consumer at includes writing an informed policy issue and	vior provides a more in- dentity theft, internet fraud y. In addition, this text nancial literacy. All the issues analysis paper has
5.	Course Relationship to Program(s).		
a.	Are there other depts and/or pgms that	could be affected by the proposed change?	yes ⊠ NO □
	If YES, identify the depts. and/or pgms: 1	lerchandising Apparel and Textiles (MAT) (se	e letter)
b.	Will modifying this course result in a new	requirement ⁷ for ANY program?	YES NO 🗵
	If YES ⁷ , list the program(s) here:		

⁶ You must *also* submit the Distance Learning Form in order for the course to be considered for DL delivery.

⁷ In order to change a program, a program change form must also be submitted.

APPLICATION FOR COURSE CHANGE (MAJOR AND MINOR)

Signature Routing Log

Genera	Info	ormat	ion:

Course Prefix and Number:

FAM 250

Proposal Contact Person Name:

Donna Smith

Phone: 257-

7733

Email: donnarsmith@uky.edu

INSTRUCTIONS:

Identify the groups or individuals reviewing the proposal; note the date of approval; offer a contact person for each entry; and obtain signature of person authorized to report approval.

Internal College Approvals and Course Cross-listing Approvals:

Reviewing Group

Date Approved

Contact Person (name/phone/email)

FAM Faculty

Nov 18,2010

Donna Smith / 257-7733 /
donnarsmith@uky.edu

Lavry / 7-1845 Lavry

Grabau

Grabau

Grabau

Auty.edu

Farry J

Lavry J

Agriculture Program Faculty

Jan 28,2011

External-to-College Approvals:

Council

Date Approved

Signature

Approval of Revision⁸

Undergraduate Council

3/1/2011

Graduate Council

Health Care Colleges Council

Senate Council Approval

University Senate Approval

Comments:

^a Councils use this space to indicate approval of revisions made subsequent to that council's approval, if deemed necessary by the revising council.



Department of Nutrition and Food Science

203 Funkhouser Building Lexington, KY 40506-0054

859 257-3800 fax 859 257-3707

www.nky.edu

DATE:

September 29, 2010

TO:

Dr. Donna R. Smith

Director of Undergraduate Studies Department of Family Studies

FROM:

Kwaku Addo

Interim Chair

SUBJECT: Application for Course Change -- FAM 250

This memo is to support your department's application for a course change (FAM 250 to FAM 350). I have discussed the proposed change and its possible impact as a premajor requirement with faculty in MAT, and they are supportive of it.

Please let me know if you require additional information.

FAM 350: Consumer Issues

Department of Family Studies M/W/F 10-11 a.m.

Instructor:

Linda A Bradley

Office: 215 Funkhouser Building Mailbox: 315 Funkhouser Building

Phone: 859-227-3450 E-mail: <u>labrad3@uky.edu</u>

1. Course Description: An indepth study of consumer issues, rights, and responsibilities. An examination of how individual and societal decisions affect quality of life, including consumer safety, and the interactions of consumption, health, law, government regulations and the economy. Consumer education and financial literacy will also be emphasized.

2. Learning Outcomes:

- Students will demonstrate knowledge of the consumer in a historical and economic perspective.
- Students will demonstrate knowledge of sources of consumer information and protection.
- Students will gain an analytical understanding of a variety of consumer issues and concerns, and evaluate the effectiveness of current programs and organizations in their resolution.
- Students will be able to identify and analyze the costs and benefits of consumer choices.
- Students will be able to describe their rights and responsibilities as consumers.
- Students will demonstrate competency in selecting a consumer problem, completing an informed position/problem statement, developing a strong persuasive argument, and analyzing proposed solutions.
- **3. Required Text:** Goldsmith, Elizabeth B. (2009) *Consumer Economics: Issues and Behaviors* (2nd edition). This text is available as a rental textbook for \$48.00 through the University Bookstore or \$46.00 through e-campus.com. Additional web readings as assigned.

4. Evaluation will be based on:

- **A.** Three Tests: Make-up exams will be allowed for university-approved absences only. A make-up must be taken before the second class period following the scheduled test day with one make-up allowed for the semester. 100 points each.
- **B. Quizzes** There will be ten (10) unannounced quizzes throughout the semester. Each quiz will consist of 5 questions worth 2 points each for a total of 10 points. Points will be recorded for the top seven (7) out of ten (10) quizzes. 70 points total. Make up quizzes

will be given to students with valid UK excuses in writing (see "Absences" under course policies, next page)

C. Writing assignments – Throughout the semester, you will be assigned three (3) writing assignments related to current consumer issues. These assignments will require that you utilize the Internet and textbook for research purposes. Details for each assignment will be handed out no later than one week prior to assignment due date. 50 points each.

D. Consumer Analysis Paper (see attached details)

5. Assignment Weights:	Assignment Points	Grading Scale
Three Tests (100 pts. Each)	300	90-100% = A
Writing Assignments	150	80-89% = B
Quizzes	70	70-79% = C
Consumer Analysis Paper	<u>100</u>	60-69% = D
Total	620	Below 60% = E

6. Course Polices:

- Class Room Behavior. I encourage open discussion and the respectful sharing of opinions.
 Please try to demonstrate your respect for your fellow classmates by refraining from sleeping, carrying on side discussions, reading or the use of cell phones (this includes text messaging) and iPods. Use of lap top computers is also prohibited.
- Attendance/Participation: Regular attendance and active participation in class are
 expected AND REQUIRED. Active participation includes participating in class discussions
 and making positive contributions to the class's understanding of the material. When
 students miss class for any reason, they are responsible for obtaining class notes from
 their fellow classmates.
- Absences: The following are acceptable reasons for excused absences: 1) serious
 illness; 2) illness or death of family member; 3) University-related trips (S.R.5.2.4.2.C); 4)
 major religious holidays; 5) other circumstances I find to be "reasonable cause for
 nonattendance." Religious holidays: students anticipating absence for a major religious
 holiday during semester must notify instructor in writing.

• Late Assignments:

- Assignments are due at the beginning of the class period on the designated due date. If you are late to class, then the assignments are considered late.
 Assignments can be turned in early.
- You will lose 10% of the possible points each class day an assignment is late.
- Assignments will NOT be accepted via e-mail under any circumstances.
 Assignments will not be graded unless a paper copy is submitted

• If you must turn an assignment in late, you may leave a paper copy in my mailbox at 315 Funkhouser. You must notify me by e-mail that you have done so.

Make-up exams and assignments:

- When there is an excused absence, you may make up missed assignments and exams. It is your responsibility to inform me of the absence, preferably in advance, but no later than one class period afterwards with documented evidence where necessary.
- If an acceptable conflict arises when taking the Final Exam, you must notify me by **December 7th** so alternative arrangements can be made.
- Cheating and plagiarism: Per university policy, students shall not plagiarize, cheat, or falsify or misuse academic records. (US: 3/7/88; 3/20/89). I expect students to adhere to the University's guidelines on cheating and plagiarism. Additional information about plagiarism and the penalties for offenses are provided by the Academic Omnibus's office at http://www.uky.edu/Ombud/Plagiarism.pdf. For additional cheating and plagiarism guidelines please see UK's Student Rights and Responsibilities Handbook or at http://www.uky.edu/StudentAffairs/Code/part2.html
- Accommodations: If the student has a documented disability that requires academic
 accommodations, please contact the instructor as soon as possible. To receive
 accommodations in this course, you must provide a Letter of Accommodation from the
 Disability Resource Center (Room 2, Alumni Gym, 257-2754, jkarnes@uky.edu) for
 coordination of campus disability services available to students with disabilities

Please note: Undergraduate Students will be provided with a Midterm Evaluation (by the midterm date) of course performance based on the grades earned and the criteria in syllabus.

VI. Tentative Calendar:

August 26	Overview and Orientation	
	Culture of Consumerism	
August 31	Consumers in a Changing World	Chapter 1
Sept. 2	The Consumer Movement	Chapter 2
	Handout Writing Assignment 1	
Sept. 7	Consumer Theories	Chapter 3
Sept. 9	Theories (con't)	
Sept. 14	Consumer Responsibilities, Redress, and Law	Chapter 4
Sept. 16	Writing Assignment 1 Due	
Sept. 21	Government Agencies In Aid of Consumers	Chapter 5
Sept. 23	Exam Review	
Sept. 28	Exam 1	
Sept. 30	Buying Process, Brands, and Product Development Decision	Chapter 6
Oct. 5	Decision Making and the Influence of Advertising	Chapter 7
Oct. 7	Cosmetics Issues Hand out Writing Assignment 2	Midterm grades will be posted by:
Oct. 12	Food and Beverage Issues Review the following web page: http://www.fda.gov/AboutFDA/WhatWeDo/History/default.htm	Chapter 8
Oct. 14	Drug Issues Review the following web page: http://www.fda.gov/Drugs/ResourcesForYou/Consumers/ucm143534.htm	
Oct. 19	Health and Wellness Issues	Chapter 9
Oct. 21	Health Care Reform Writing Assignment 2 Due	
Oct. 26	Ownership, Safety, and Repairs	Chapter 10
Oct. 28	Ownership, Safety, and Repairs (con't) Exam Review	
Nov. 2	Exam 2	
Nov. 4	The Internet and Issues of Identity Theft and Fraud Hand out Writing Assignment 3	Chapter 11

Nov. 9	Housing and Vehicles Issues	Chapter 12
Nov. 11	Financial Services: A Lesson In Deregulation	
Nov. 16	Saving, Banking, Debt, and Credit	Chapter 13
Nov. 18	Credit Protection Issues Writing Assignment 3 Due	
Nov. 23	Insurance Issues	Chapter 14
Nov. 25	No Class – Happy Thanksgiving	
Nov. 30	Investment Issues	Chapter 14
Dec. 2	Investment Issues (con't) Consumer Analysis Paper Due	
Dec. 7	Consumer Issues, Ethics, and Globalization	Chapter 15
Dec. 9	Review and Recap Last Day of Class	
Dec. 14	Exam 3 – 5:30 p.m. Funkhouser Building-Rm. B3	

FAM 350: Consumer Issues Writing Assignment One

Topic: Top Consumer Complaints of College Students

Purpose: To provide insight into conducting consumer research, to inform the class of what consumer issues are relevant to college students today, and to provide a venue for learning about available resources for resolving consumer issues.

Assignment:

- You are required to interview ten (10) University of Kentucky college students to determine the top consumer-related issues that college students confront on a daily basis.
- You are free to conduct the interview in either survey format (you can develop and hand out a questionnaire) or interview format where you simply ask questions and record their responses. You will need to submit a copy of your responses.
- You need to provide the following information for each student interviewed:
 - Gender
 - Age
 - Educational level
 - Whether they live on/off campus
 - o What their top complaint or issue has been as a consumer in the last year.
 - What steps they have taken to resolve the complaint/issue. Taking "no action" is a recordable response.
 - DO NOT PROVIDE NAMES OR ANY PERSONAL INFORMATION OF THE PEOPLE YOU INTERVIEW
 - You will then write a two-three page summary (in your own words) that includes the elements listed below.

Your summary must include the following:

- 1. A brief introduction of the assignment.
- 2. A section that summarizes the sample (people you interviewed). For example, you would report the total number of people interviewed, how many were male/female, the average age of the people you interviewed, how many were freshman/sophomore/junior/senior, and how many lived off campus.
- 3. A section summarizing the consumer complaints/issues discussed by your sample.
- 4. A description of what solutions or actions were taken to address the complaints/issues.
- 5. A conclusion that describes your experience in conducting the interviews and your reaction to the types of complaints/issues mentioned. Were the complaints/issues similar to your own past experiences with the area of

complaint? If not, what two types of consumer complaints/issues have you experienced in the last year?

All papers must be:

- Typed
- Standard Times New Roman 12 point font
- Double spaced
- One inch margins
- Two (2) pages in length but no more than three (3) pages

GRADING SCALE

Introduction	5 points
Summary of sample	10 points
Summary of complaints/issues	10 points
Description of actions taken	10 points
Conclusion	10 points
Writing style (grammar, spelling, proper citation)	5 points
Total	50 points

FAM 250: Consumer Issues Writing Assignment Two

Topic: Regulation of the Fast Food Industry

Assignment:

- You are required to watch the 2004 film "Super Size Me" directed by Morgan Spurlock.
 The full film is available online at http://www.freedocumentaries.org/film.php?id=98 or you can rent it from the library or local video store.
- While watching the film, take notes of the main consumer issues addressed in the film and any reference to laws, rules or regulations regarding these issues, as well as what, if any, regulatory agencies are mentioned in the film.
- Research if any new laws, rules, or regulations have been passed since the premier of
 the film that addresses the areas of concern. You may use google, wikepedia, and
 preferably, the related regulatory agency to explore possible changes in laws, rules, and
 regulations.
- You will then write a two three page summary (in your own words) that includes the elements listed below.

Your summary must include the following:

- 1. Introduction and summary of the main areas of concern featured in the movie. (This should be at least two paragraphs long).
- 2. Explanation of the regulatory agency or agencies that oversee this area of concern.
- 3. A description of what solutions or actions have been taken to address the area of concern since the movie premiered, including new laws, rules or regulations.
- 4. Include in your conclusion what additional actions you would propose to further address the areas of concern.

All papers must be:

- Typed
- Standard Times New Roman 12 point font
- Double spaced
- One inch margins
- Two (2) pages in length but no more than three (3) pages.
- Please provide a reference list of any web sites that you utilized to research the topic.
- IF YOU QUOTE A WEB SITE, IT MUST BE CITED PROPERLY AND IN QUOTATIONS! I will be paying attention to potential plagiarism.

GRADING SCALE:

Summary of film and areas of concern	15 points
Explanation of appropriate regulatory agency(ies)	10 points
Description of actions taken	10 points
Conclusion (Your opinion)	10 points
Writing style (grammar, spelling, proper citation)	<u>5 points</u>

Total 50 points

FAM 350: Consumer Issues Writing Assignment Three

Topic: What should you do?

Assignment: Listed below are three separate consumer issues. Review each issue and then select two issues to investigate. Select (from the e-resources listed below) the appropriate internet source to research the issues. Provide a description of the appropriate steps you need to take to resolve or approach each issue based on the information you obtained from the web site.

For each issue, you must include the following:

- 1. Restate in your own words the specific issue that you need to address.
- 2. Discuss which resources you feel would be the most appropriate source of information.
- 3. Describe the information you found at the internet source to resolve or approach each issue.
- 4. Evaluate whether you felt the internet source to be helpful and comprehensive or do you still have additional questions.

Issue One:

In preparation for moving to a new retirement community, Don and Marie have decided to have a garage sale to get rid of all the excess items that have accumulated over their 40-year marriage. Don and Marie have raised 4 children in this home and have a variety of infant and children items including furniture, books, clothes, toys, and sports equipment. Marie is concerned that some of the older items are no longer safe for children. What steps should Don and Marie take to ensure that the items they sell are safe for use? Would Don and Marie be held liable for any injuries that may result from the items they sell?

Issue Two:

Mary's elderly mother has been receiving calls from an aggressive individual representing him/her self as an investment specialist. The salesperson has been pressuring Mary's mother to move some of her investment monies from her individual retirement account into a new investment product that focuses on foreign securities and claims to pay a higher than average rate of return. Mary is concerned that her mother is being unduly pressured and possibly scammed by this salesperson. Obviously, Mary needs to talk with her mother but doubts her mother will listen to reason without some sort of evidence or proof. Where can Mary go to investigate this company? What steps should Mary take should she discover that the investment opportunity is a fraud?

Issue Three:

Jack and Jill, a young married couple, have managed to accumulate over \$50,000 of consumer debt in addition to the balances on each of their student loans. Since their marriage 5 years ago, the young couple has often lived beyond their means spending more money than they earned on traveling and entertaining. Their lifestyle often resulted in them overspending on "fun" and not having enough money at the end of the month to pay their bills. Subsequently, they have several past due bills and even a few items have gone to collection. Realizing the error of their ways, Jack and Jill are ready to settle down, buy a home, and start a family. Unfortunately, their credit history is so poor that they are afraid they won't be able to qualify for a home mortgage. Jack ran across a spam e-mail extolling the virtues of a credit repair company. Jack is curious as to whether or not it is possible to actually repair credit through the use of such a service. Where should Jack go to learn more about credit issues and to investigate whether or not the advertised credit repair company is legitimate? Are credit repair companies actually able to repair Jack and Jill's credit history? If not, what steps should Jack and Jill take to begin improving their credit history?

Potential e-sources:

http://www.fda.gov

http://www.ftc.gov

http://www.nasd.com

http://fcc.gov

http://hud.gov

http://cpsc.gov/index.html

All papers must be:

- Typed
- Double spaced
- Standard Times New Roman 12 point font
- One inch margins
- Two (2) three (3) pages in length

GRADING SCALE

Total	50
Writing style (grammar, spelling, proper citation)	5
Evaluation of available resources	10
Description of information you found at the internet source	15
Discussion of appropriate resources	10 (5 each)
Summaries of specific issues	10 (5 each)

Consumer Issue Analysis Paper

OBJECTIVE: You will write a public policy issue analysis.

AUDIENCE: Assume that you have taken a position as an intern in the Washington, DC office of your Senator. An aide to the Senator has asked you to select a consumer problem for which there has been debate over various proposed solutions (doing nothing is itself a solution). Once you have defined a problem that the aide feels is sufficiently important for analysis, you will provide the aide with a <u>factual</u>, <u>unbiased description</u> of the current state of affairs concerning the various solutions being proposed to address the problem. The aide has informed you that if your description of the solutions and the current state of affairs is of sufficiently high quality, you will be asked to write a position statement for the Senator on the BEST solution or course of action in response to the problem. The position statement will be written such that the Senator can present the position persuasively and defend it against likely counter arguments.

ASSIGNMENT LIST:

1. Develop a problem statement providing a concise write-up of the problem to be addressed. Include in the problem statement some <u>basic data</u> that describes the magnitude of the problem. You should also demonstrate that there have been calls for government action to address the problem. Suggestions for potential topics are listed below.

Please choose from the following suggested topics. You may have other ideas for topics but please run them by me before starting your work on the paper. Topics related to gun control, drunk driving, illegal drugs and "producer" problems are not appropriate for this paper. The problem you are addressing should be one that consumers in the marketplace are experiencing.

- Second-hand smoking hazards.
- Issues related to food safety including meat safety, pesticide and other chemical residues in food, food (especially fresh produce) tainted with e-coli or other bacteria, genetically engineered foods, mad cow disease.
- Issues related to obesity in America.
- Issues related to auto safety particularly related to the safe design of the vehicle itself and its safety features; note that the problem is the injuries/deaths that result.
- Issues related to tort reform (problems associated with product or malpractice liability lawsuits).
- Issues related to product safety in general.
- Issues related to the availability of health insurance and health care plans.
- The high cost of gasoline.

- Issues related to prescription drugs. You can focus on particular areas such as AIDS drugs, food supplements with health claims, the drug approval process, safety issues, etc...
- Credit card or banking fees.
- Issues related to pollution prevention and/or clean up.
- 2. In this section you will fully describe the history, current laws, and proposed solutions regarding this issue in order to:
- a) bring the aide to the Senator up-to-date on what has already been done to address this problem. This is the <u>history</u>.
- b) DESCRIBE any current laws on the books that address the problem. This is the <u>current state</u> of affairs.
- c) Describe the major <u>proposed solutions</u> currently being put forth to solve the problem including the history of attempts to get them enacted. (There may be only one solution but in every case, doing nothing about the problem also should be considered an alternative.)

If you do not intend to further consider some of the solutions make sure that this is clearly indicated at the end of this section.

3. Develop a section, which provides a thorough, documented, and unbiased presentation of the strengths and weaknesses (positives and negatives) of the various "solutions" to the problem. Do not be confused here. Address the strengths and weaknesses of the SOLUTIONS not the strengths and weaknesses of the activity causing the problem. For example, drunk driving results in the problem of highway fatalities. You wouldn't discuss the strengths and weaknesses of the solutions; raising the legal drinking age, for example.

Your preferred solution should not emerge or be detectable in this portion of the total assignment. This section of the paper should be written from the perspective of an observer/reporter. You are simply reporting to the aide what the strengths and weaknesses of the proposed solutions are as gathered from the resources you have used. Report other people's opinions and observations. Use the third person ("they", "supporters," "opponents," etc.) rather than the first person (I, we).

You <u>must</u> provide a citation for all quotations and paraphrases of ideas others. Avoid quotations of more that one sentence. Paraphrase instead.

4. Develop a persuasive presentation of what the writer feels is the BEST solution or course of action. This section should be written in the first person. Use quotes sparingly and only to emphasize, not make, a point. The best papers will employ both a good offense and a good

defense. This means that you will emphatically present the strengths of the solution "and" either defend the solution against its negatives or explain why, in spite of the negatives, the solution is still the best course of action.

5. Develop a reference list of sufficient breadth and depth that the full range of strengths and weaknesses of the solution(s) to the problem are provided.

Tips for searching the web can be found at http://www.sc.edu/beaufort/library/pages/bones/bones.shtml

Resources for properly citing references and quotations and compiling a reference list can be found at the following web site: http://owl.english.purdue.edu/owl/

Use of APA or MLA is acceptable.

ISSUE ANALYSIS CHECKLIST

THE FOLLOWING ITEMS WILL BE EVIDENT IN THE BEST ISSUE ANALYSIS PAPERS. THE DEGREE TO WHICH YOUR PAPER EXHIBITS EACH IS INDICATED AS FOLLOWS:

E = Excellent, G = Good, M = Marginal, P = Poor, U = Unsatisfactory

SECTION 1: PROBLEM STATEMENT
Provides initial data on the magnitude of the problem.
Indicates that there have been calls for government action.
Provides no clue as to which solution the writer feels is best.
SECTION 2: PROPOSED SOLUTIONS
Accurately reflects the history of past attempts to solve the problem.
Accurately and fully describes current laws as they relate to the problem.
Fully describes the major solutions that have been in the public eye.
Describes which specific solutions will be covered in the paper.
Provides no clue as to which solution the writer feels is best.
SECTION 3: STRENGTHS AND WEAKNESSES
Is based on a complete and balanced list of sources.
Includes a discussion of at least one solution which involves government action.
Includes discussion of why it is necessary to take government action.
Includes discussion of why it may be unnecessary to take government action.
Is written in the third person from the point of view of observer.
Reveals a thorough understanding of the strengths and weaknesses.
Provides no clue as to which solution the writer feels is best.
SECTION 4: PREFERRED SOLUTION
Makes a strong, persuasive argument for the benefits of the solution.
Defends the solution against its alleged weaknesses.
WRITING QUALITY
Direct quotations are used sparingly with primary reliance upon paraphrasing of materia
drawn from other sources.
Proper citations are used whenever material is quoted and paraphrased from other
sources.
Proper usage and grammar is evident, especially in terms of sentence structure,
paragraph construction, spelling, subject/verb tense agreement, and
professional style