LEAS 4210 Consumer Law [Term]

Course Instructor:

[Instructor Name]

[Institution name] [Institution address] Phone number: (xxx) xxx-xxxx Fax: (xxx) xxx-xxxx E-mail address: <u>xxxxxxxx@xxxxx.edu</u> Office hours: Xxxday, X:00 am/pm - X:00 am/pm

During office hours you can contact me via GoVIEW email or instant messages tool. You can also reach me during office hours at the phone number provided to the left.

NOTICE: Please use the internal course e-mail for general correspondence. I provide my external e-mail address for emergencies only. I cannot answer questions, accept assignments, or discuss grades via external e-mail so please use it for emergencies only.

Response Time: Unless you are notified otherwise, I will work to respond to all student questions and emails within 24 hours during the week and 48 hours during the weekend.

Attendance Verification

IMPORTANT- In order to confirm your attendance and participation in this course, you must complete the Mandatory Attendance Quiz AND the Introductions discussion activity before the participation deadline. Please note that failure to complete these activities may result in you being removed from the course.

Participation dates for the term can be found in the News widget on your course homepage or at the following URL: <u>https://emajor.usg.edu/degrees/calendar/index.php</u>. BOTH of these activities are required and can be found within the Course Content's Start Here folder.

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Module 5		 Write a brief paragraph to introduce yourself to your instructor and your classmates. Share something interesting about yourself (your hobbies, your job, your travels, your favorite activities, etc.). You may also post a photo or two, if you wish Once you have completed your initial post, read and respond to the introductions of at least 2 of your peers. Participation in this discussion activity is mandatory and will help fulfill one of your attendance requirements. If you haven't already done so, be sure to also attempt the Mandatory Attendance Quiz. 	
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Course Description

The study of the laws that govern consumer practices. The law surrounding commercial paper, contracts, sales, and secured transactions will be emphasized.

Prerequisites:

• LEAS 1100

Course Learning Outcomes:

This course should enable students to:

- 1. Demonstrate an understanding of how to conduct legal research and apply it in a form and manner that will enable them to support the legal system.
- 2. Be able to comprehend and make informed decisions regarding the ethical dilemmas of their profession.
- 3. Demonstrate an understanding of the American legal system in the manner necessary to enable them to function within the system and support its mission of service to society.

Required Text, Software, and Additional Materials

Title:	Consumer Law and Protection
Author(s):	Neal Bevans
Publisher:	Carolina Academic Press
Edition/Year:	2011
ISBN:	9781594608377, 9781531003838
	online at Red Shelf

	www.cap-press.com/books/isbn/9781594608377/ Consumer-Law-and-Protection#
Type (Required/Optional):	Required

Bookstore:

The eMajor textbook listing and eMajor bookstore information can be found here: <u>https://emajor.usg.edu/dgrees/textbooks.php</u>. Your home institution's bookstore may or may not carry your eMajor textbook. Please consult with the bookstore for special order options. You may also visit your preferred textbook provider or other vendor, such as Amazon.com, to order your eMajor textbook(s).

Materials and Resources:

Consumer Law and Protection and additional online resources

Student Services

Technical Assistance:

Having a correctly configured computer will help ensure your success in eMajor. Check the information at <u>https://emajor.usg.edu/future-students/technical-requirements.php</u> to be sure that your computer meets all the necessary technical requirements for hardware and software. Links to the plug-ins (special free software) that you will need are provided.

For technical assistance contact the 24/hour helpline at https://d2lhelp.view.usg.edu/ (scroll down to the Student Support area).

In addition, please contact the eMajor Helpdesk Monday through Friday, 8:00AM – 5:00PM at 678-839-6400 or Toll Free 1-855-9EMAJOR (1-855-936-2567).

Tutoring:

Smarthinking is an online tutoring resource for eMajor students available 24/7. Smarthinking provides tutoring in a variety of subjects including writing assistance, essay review, mathematics, and IT support for Microsoft Office. For login instructions, please refer to the <u>Smarthinking</u> page under Course Resources or access the following URL for additional Smarthinking technical support information: <u>https://emajor.usg.edu/current-students/student-guide/instructional-support#smarthinking-online-tutoring</u>.

On-Campus Tutoring is available to all eMajor students at their home institution. Contact the eMajor Liaison at your home institution to learn more about specific tutoring services available to you: <u>https://emajor.usg.edu/about/institutions/index.php</u>.

Accessibility Services:

If you are a student who is disabled as defined under the Americans with Disabilities Act and requires assistance or support services, you must notify your instructor prior to attempting any activities or assessments in this course. In order to receive special accommodations, students must provide documentation from the accessibility services office at their affiliate/home institution or from the Regents Center for Learning Disorders.

Please contact the <u>eMajor Liaison</u> at your institution for additional information regarding the office of accessibility services on your campus, if needed. If you are unsuccessful in contacting the accessibility services office at your home campus for any reason, then you should contact the eMajor Administration at 678-839-6400 and/or send an email to <u>emajor@westga.edu</u> for further assistance. Please note that email communication is not secure and confidentiality cannot be assured if you elect to communicate via email.

Refer to the eMajor Student Success Guide for more information: https://emajor.usg.edu/current-students/accessibility-services.php.

Course Format and Requirements

Teaching Philosophy:

Course Requirements (Instructional Methods):

- 1. Quizzes and exams
- 2. Discussion Board Postings
- 3. Case Questions Assignment

Course Schedule:

NOTE: Schedule is tentative and may be subject to change.

DATE	READING ASSIGNMENTS	ACTIVITIES - What's Due?
WEEK 1	Chapter 1: Fraud and Misrepresentation	Module 1 Quiz
xx/xx - xx/xx	Chapter 1: Fraud and Wistepresentation	Module 1 Discussion
WEEK 2	Chapter 2: Deceptive Practices	Module 2 Quizzes
xx/xx - xx/xx	Chapter 3: Product Liability	Module 2 Case Questions Assignment
	Chapter 4: Wementies	Module 3 Quizzes
WEEK 3	Chapter 4: Warranties	Module 3 Discussion
xx/xx - xx/xx	Chapter 5 : Internet Scams, Forgery, Credit Card Fraud, and Identity Theft	Module 3 Case Questions Assignment
WEEK 4		Module 4 Quiz
	Chapter 6: Truth in Lending	Module 4 Discussion
xx/xx - xx/xx		Midterm
		Module 5 Quiz
WEEK 5	Chapter 7: Predatory Lending and Other	Module 5 Discussion
xx/xx - xx/xx	Questionable Lending Practices	Module 5 Case Questions Assignment
		Module 6 Quiz
WEEK 6	Chapter 8: Fair Credit Reporting	Module 6 Discussion
xx/xx - xx/xx	Chapter 6. Fan Creut Reporting	Module 6 Case Question Assignments
		Module 7 Quiz
WEEK 7	Chapter 9: Fair Debt Collection Practices	Module 7 Discussion
xx/xx - xx/xx		Module 7 Case Question Assignments
WEEK 8	Chapter 10: Remedies Available to Consumers	Module 8 Quiz

FINAL EXAM PERIOD	Students must take the Final Exam during this time period.
xx/xx - xx/xx	

Grading and Standards

Grade Breakdown:

GRADED ACTIVITY	POINTS	BRIEF DESCRIPTION
Quizzes	150 points	Potential question types include multiple choice, matching, fill-in-the-blank, true/false questions on module readings, short answer, and essay questions.
Discussions	108 points	Discussions addressing current topics and issues related to the module readings and content.
Case Question Assignments	100 points	Questions regarding actual cases presented in the text.
Midterm	50 points	Exam on chapters 1,2,3,4,and 5.
Final exam	100 points	Exam on chapters 6, 7,8,9,10,and 11.

Grade Scale:

Grades are based on student performance and capability. Simply turning in all the assignments does not guarantee that the student will receive a "good grade." To receive a higher grade, a student must demonstrate proficiency in the material. For different students, gaining that proficiency requires different levels of work, because not all students walk into the class with the same aptitude for the course content. The standards for the respective grades are as follows:

500-450 points = A 449-400 points = B 399-350 points = C 349-300 points = D Below 300 points = F

The Grade of "I" (Incomplete): The grade of "I" is given only to students whose completed coursework has been qualitatively satisfactory but who have been unable to complete all course requirements because of illness or other extenuating circumstances beyond their control. The instructor retains the right to make the final decision on granting a student's request for an "I".

Expectations and Standards:

A - To achieve this grade the student must display superior performance in his/her course work. This includes demonstrating the ability to process and comprehend complex ideas, and to be able to convey those ideas to others in a clear, intelligent manner. An "A" student will go beyond simple requirements and seek to excel in his/her preparation for and presentation of assigned work. He/she will

demonstrate excellence in communication skills and the ability to contextualize material.

 \mathbf{B} – To achieve this grade the student needs to display above average performance in his/her course work, including demonstrating the ability to process and comprehend complex ideas, while being able to convey those ideas in a clear, intelligent manner. A "B" student will also go beyond minimum requirements in terms of preparation and presentation of assigned work. He/she will demonstrate above average communication skills and ability to contextualize material.

C – For this grade the student must meet the minimum requirements for the course, displaying adequate performance in his/her course work, and adequately demonstrate the ability to comprehend complex ideas, while also being able to convey those ideas in a like manner. A "C" student demonstrates competence in terms of preparation and presentation of assigned work. He/she will demonstrate adequate communication skills and ability to contextualize materials.

 \mathbf{D} – A student receiving this grade is performing below the minimum requirements for the course. This could include failure to complete or turn in assignments on a timely basis, or failure to adequately demonstrate the ability to comprehend or convey complex ideas. A "D" student performs below the average in terms of preparation and presentation of assigned work. He/she may not be demonstrating adequate communication skills or ability to contextualize materials.

 \mathbf{F} – A student receiving this grade has failed to meet the requirements of the course, including failure to complete or turn in assignments, or failure to demonstrate ability to comprehend or convey complex ideas. An "F" student has not performed in a manner satisfactory to the standards of the class.

Grade Turnaround:

All assignments and assessments will be graded within one week's time. Your instructor will provide comments along with grades as necessary for feedback.

Attendance and Late Policy

"Attendance" and participation are required. You will be expected to participate in ongoing discussions of the lesson topics and to interact with other students and your instructor regularly. If for any reason you are unable to participate by the due dates listed in the course Calendar it is your responsibility to inform your instructor. Be sure to read and observe the procedures below.

In the online environment, problems associated with power outages, networks being down, and ISP troubles inevitably result in legitimate reasons for delays, however, you should still be prepared to deliver your work by the stated deadlines. If you have a problem, let your instructor know as soon as possible. You instructor will determine if the seriousness of your problem warrants turning in an assignment late without penalty.

Time Commitment:

Taking an online course is not easier or faster. On the contrary, it will take as much time as taking a face-to-face class or more. If you normally go to class 3 hours per week per course, you will need to devote that same amount of time to your online course. In addition to online time, you should spend time studying and working with course materials several hours per week offline. It will be helpful to set aside regular study time when you can work uninterrupted. Offline time could be spent in composing messages to post online, reading, studying, and working homework problems.

The amount of time it will take you to complete the work for this course will depend on many factors, which will vary with each individual. As a general rule, in this course you will be expected to:

- Log in regularly to check messages from your instructor and other students.
- Check the Calendar for announcements from your instructor.
- Study, read online materials, and work all assigned problems for each lesson.
- Contribute to discussions and group projects in thoughtful and substantive ways.
- Complete all course work and assignments in the time allowed.

Late Policy:

EXAMS: Exams must be taken on the scheduled dates of the exam. No exceptions.

SPEECHES AND ASSIGNMENTS: I have an "extraordinary circumstances/extension policy." If you have "extraordinary circumstances" and wish to request an extension on an assignment, you will need to use the extension dropbox in D2L. Extensions may

be requested no later than 10 days after an assignment is due. You will need to have 3 components to have an extension considered:

- 1. A one-paragraph explanation of the extraordinary circumstances you experienced including dates affected. Minimize any legal, medical or personal information here for privacy reasons. I will request more explanation and detail if needed. Please include the exact title of the assignment for which you are requesting an extension.
- 2. Some form of independent documentation of your circumstances. This can be any document from an entity that can verify your circumstances. It must indicate the dates affected and the name of the independent authority. Again, please redact private medical, legal or personal information for privacy. Examples: hospital or jail discharge instructions, obituary or program of memorial service, case number from the campus of Pearson Help Desk, an invoice, new article, medical excuse, etc...
- 3. The completed assignment(s).

Academic Misconduct

Acknowledgement is hereby given to Georgia State University on whose policy this is based.

As members of the academic community, all students are expected to recognize and uphold standards of intellectual and academic integrity. The University System of Georgia assumes as a basic and minimum standard of conduct in academic matters that students be honest and that they submit for credit only the products of their own efforts. Both the ideals of scholarship and the need for fairness require that all dishonest work be rejected as a basis for academic credit. They also require that students refrain from any and all forms of dishonorable or unethical conduct related to their academic work.

In an effort to foster an environment of academic integrity and to prevent academic dishonesty, students are expected to discuss with faculty the expectations regarding course assignments and standards of conduct. In addition, students are encouraged to discuss freely with faculty, academic advisers, and other members of the academic community any questions pertaining to the provisions of this policy.

Consult your **eMajor Student Success Guide** at <u>https://emajor.usg.edu/current-students/student-guide/</u> for further details on the <u>eMajor</u> <u>Academic Honesty Policy</u>.

Definitions and Examples

The examples and definitions given below are intended to clarify the standards by which academic honesty and academically honorable conduct are to be judged.

- Plagiarism
- Cheating on examinations
- Unauthorized Collaboration
- Falsification
- Multiple Submissions
- Evidence and Burden of Proof

The list is merely illustrative of the kinds of infractions that may occur, and it is not intended to be exhaustive. Moreover, the definitions and examples suggest conditions under which unacceptable behavior of the indicated types normally occurs. However, there may be unusual cases that fall outside these conditions that also will be judged unacceptable by the academic community.

Plagiarism

NOTE: Plagiarism detection systems are often used by eMajor faculty members. For example, see the following site: <u>http://turnitin.com/en_us/training/student-training</u>. Faculty are also advised to report violations to the eMajor Administrative offices for investigation.

Plagiarism is presenting another person's work as one's own. Plagiarism includes any paraphrasing or summarizing of the works of another person without acknowledgment, including the submitting of another student's work as one's own. Plagiarism frequently involves a failure to acknowledge in the text, notes, or footnotes the quotation of the paragraphs, sentences, or even a few phrases written or spoken by someone else.

The submission of research or completed papers or projects by someone else is plagiarism, as is the unacknowledged use of research sources gathered by someone else when that use is specifically forbidden by the instructor. Failure to indicate the extent and nature of one's reliance on other sources is also a form of plagiarism.

Finally, there may be forms of plagiarism that are unique to an individual discipline or course, examples of which should be provided in advance by the instructor. The student is responsible for understanding the legitimate use of sources, the appropriate ways of acknowledging academic, scholarly, or creative indebtedness, and the consequences of violating this responsibility.

Cheating on Examinations

Cheating on examinations involves giving or receiving unauthorized help before, during, or after an examination. Examples of unauthorized help include the use of notes, texts, "crib sheets," websites, electronic documents or notes, and computer programs during an examination (unless specifically approved by the instructor), or sharing information with another student during an examination (unless specifically approved by the instructor). Other examples include intentionally allowing another student to view one's own examination and forbidden collaboration before or after an examination.

Unauthorized Collaboration

Submission for academic credit of a work product, developed in substantial collaboration with other person or source but represented as one's own effort, is unauthorized. Seeking and providing such assistance is a violation of academic honesty. However collaborative work specifically authorized by an instructor is allowed.

Falsification

It is a violation of academic honesty to misrepresent material or fabricate information in an academic exercise, assignment or proceeding. Some examples of falsification are:

- false or misleading citation of sources
- the falsification of the results of experiments or of computer data
- false or misleading information in an academic context in order to gain an unfair advantage.

Multiple Submissions

It is a violation of academic honesty to submit substantial portions of the same work for credit more than once without the explicit consent of the instructor(s) to whom the material is submitted for additional credit. In cases in which there is a natural development of research or knowledge in a sequence of courses, use of prior work may be desirable, or required. However, the student is responsible for indicating in writing, that the current work submitted for credit is cumulative in nature.

Evidence and Burden of Proof

In determining whether or not academic dishonesty has occurred, guilt must be proven by a preponderance of the evidence. This means that if the evidence that academic dishonesty occurred produces a stronger impression and is more convincing compared to opposing evidence, then academic dishonesty has been proven. In other words, the evidence does not have to be enough to free the mind from a reasonable doubt but must be sufficient to incline a reasonable and impartial mind to one side of the issue rather than to the other. Evidence as used in this statementcan be any observation, admission, statement, or document that would either directly or circumstantially indicate that academic dishonesty has occurred. Electronic means may be used to monitor student work for the inappropriate use of the work of others.

Discover an Error?

If you discover a typo, broken image, or other error in your eMajor course, use the <u>eMajor Student Change Request Form</u> to report the required change. Once the form is submitted, an eMajor staff member will contact you within 48 hours.

Please note that this form is NOT for grade related or instructor related complaints. To report this type of information, please access the <u>Student Complaint Policy</u> page on the eMajor website.