

2011-2010 Semester I
Dr. Pedro Albizu Campos Puerto Rican High School
Consumer Education

Instructor: Arturo Soria

Room: Estancia

Course Description

In this beginning level course, students will learn about their rights and responsibilities as consumers. They discover how personal goals and values affect their choices; how they can develop reliable decision-making skills for spending, saving and investing; how they can evaluate alternatives in the marketplace; and how they can maximize their resources. Students will practice and apply their skills in critical thinking, decision-making, and resources management as it relates to their own living expenses.

The course will deal with five general areas: understanding the role of consumers and their rights and responsibilities, understanding our economy, managing personal finances, making well-informed purchasing decisions, and understanding how to maximize the resources that are available. Specific lessons on personal economics and finance include earning money, spending and saving money, working with money and getting and using credit. Documentaries about the culture of consumerism will be investigated through open class dialogues in order to expand the understanding of consumerism and how it affects the everyday lives of individuals in the nation and around the world.

Course Objectives

- Develop understanding of consumer roles, rights & responsibilities
- Develop understanding and use decision-making strategies
- Develop understanding of the role of advertising in a market economy
- Develop understanding and utilize comparative shopping techniques and resources
- Develop money management skills
- Develop understanding and create a budget
- Develop understanding of consumer credit
- Develop understanding of savings and investments, including the stock market
- Develop understanding of the types of taxation
- Develop understanding of how consumerism affects a culture, a nation, and the world

Required Materials

Students are going to need these materials every day.

1. Pen and pencil
2. Notebook (1 subject or 3 subject)
3. Two pocket folder
4. Calculator

Classroom Procedures

The classroom will be a positive ensemble based learning environment. Students will be working together as a whole or in small groups in order to better understand the importance of being an ensemble. The following procedures are to ensure a positive ensemble based learning environment:

- Students are expected to arrive on time.
- Students are expected to be prepared for class and have all their required materials.

- Students are expected to follow all rules and regulations as described in their student handbooks
- Students are expected to treat themselves, their peers and their instructor with RESPECT.
 - No cursing, inappropriate comments regarding race, gender, sexual orientation, etc.
- Only students that request permission and get a pass from the teacher will be allowed to leave during class time. Only **one** student will be allowed to leave at a time.

Grading

Work will be graded on a point system.

Late HW: Students will lose points for late HW. For everyday the assignment is late, students will lose 20% of their grade. After 5 days the HW will no longer be accepted and the student will receive no credit for the assignment.

Missed Assignments: Students are responsible for missed classes and assignments. Students who have missed a class will have two days from their return to make up assignments for full credit. After two days the assignment will be late and they will be penalized under the policy for late HW.

Requirements	Percentage of Grade
Notes & Having all materials	10%
Homework Assignments	15%
Quizzes/Tests	20%
Participation	25%
Projects	30%

Class Participation

Students will be given the option to participate in several ways. This is designed to aid the student in their personal learning styles. During class time a student may choose to participate as an audience member, a critic, or a performer. Each category has a different responsibility.

Role	Responsibility
Audience	Student sits upright and actively listens to the class discussion. They then schedule a one-on-one with the instructor to discuss what was observed in the class and what they learned. They must write a short response paper (1-2 pages) with detailed information from the class discussion.
Critic	Student sits upright, actively listens and takes notes on the class discussion. They then write a response paper to the class (3-5 pages) with detailed information from the class discussion and material.
Performer	Student actively participates in class discussion and activity. They take notes, answer questions, present information, read out loud, participate in class activity, etc.

Academic Dishonesty: Fabrication, cheating, plagiarism and academic dishonesty will result in the student receiving a zero for the test, assignment, paper, or project.

This syllabus is subject to change. Student will be informed of any modifications