A. Pertinent Information
INSTRUCTOR: Debbie Shivel
OFFICE: 410AC
EMAIL: Deborah.Shivel@wku.edu

B. COURSE DESCRIPTION:
Study of consumer and marketplace interactions in the purchase of goods and services. Decision-making processes are applied to individual and family resources for achieving maximum personal satisfaction.

C. COURSE OBJECTIVES:
Students who successfully complete the course in Management of Family Resources will be able to:
■ Define basic economic concepts applicable to decision-making and explain their impact on quality of life.
■ Delineate the elements of value definition and how the valuing process affects consumer behavior.
■ Utilize a “spending plan” in personal and professional decision-making.
■ Recognize savings and investment vehicles available for the development of a comprehensive financial plan.
■ Interpret agreements, which are utilized in the financial institutions where individuals transact business.
■ Define the level of risk aversion and assign appropriate risk assumption practices to meet financial responsibilities. (Insurance)
■ Develop an understanding of the procedure for purchasing a home.

D. COURSE REQUIREMENTS:
1. Requirements
   a. Read text assignments before class.
   b. Investment Project
   c. Housing Project
   d. Exams: Student will provide a Scantron for all exams.
   e. Attendance and participation in class discussion.
2. **Evaluation:**

- Exams 4 at 100 points ea. 400 pts
- Investment Project 100 pts
- Housing Project 65 pts

*Miscellaneous assignments may also be awarded points and factored into the grade evaluation.*

*Final grades may be affected by attendance. See section E-1.*

E. **COURSE POLICIES:**

1. **Class Attendance:**
   Class attendance is STRONGLY encouraged. Roll will be taken at the beginning of each class. It is the responsibility of the student to sign the attendance sheet each class period. At the conclusion of the semester, points for attendance will be added to the final average as follows:
   - 0 absences - +3 points
   - 1 absence - +2 points
   - 2 absences - +1 point
   Students absent 8 or more class periods will automatically fail the course. There will be no excused absences. Extreme or chronic tardiness will not be tolerated. Please make every effort to arrive on time for class. The instructor reserves the right to lock the classroom door after the scheduled time for class to begin.

2. **Make-up Exam/Test Policy**
   Make-up test will be administered in emergency situations only. Open book privileges will **not** be extended.

3. **All assignments are due during class** as indicated on the course calendar. Penalty for late work is 5 points per day (not per class), including the day the assignment is due. Work will not be accepted beyond two days late.

4. **All assignments should be word-processed.** Please **do not** use page protectors. Multiple pages must be stapled.

5. **Americans with Disabilities Act Policy:**
   It is the policy of Western Kentucky University to afford equal opportunity in education to qualified students. If you have a disability that may prevent you from meeting course requirements, contact the instructor immediately to file a **STUDENT DISABILITY STATEMENT** and to develop an accommodation plan. Students with disabilities who require accommodations for this course must contact the Office for Student Disability Services, DUC A201, 745-5004. Please **DO NOT** request accommodations directly from the instructor without a letter of
accommodation from the OFSDS.

6. Cell phones must be turned off (not put on silent or vibrate) before entering the classroom. This act will make it impossible to text message or take voice mail messages.

7. Use of a lap top during class time is encouraged when utilizing this technology for note taking purposes. You may NOT use your lap tap for any reason other than for purpose of furthering your success in CFS 310.

8. Academic Integrity: The W.K.U. policy for academic integrity is strongly upheld and the consequences for violating this policy will be accepting a zero on the assignment in violation and/or failing the course. Student work may be checked using plagiarism detection software.