

**MRCH 4300 - Family Resource Management**  
**3 Credit Hours**

**Course Description:**

This course investigates values, goals, and human material resources necessary for individuals and families to make informed management decisions throughout the life span.

The course will help students to establish life goals and make career choices early. Students will learn to become economically conscientious. They will learn to wisely manage their personal finances, and to make informed consumer choices. Additionally, they will learn their rights and responsibilities as conscientious consumers who contribute and benefit from local and global economies.

**Course Outcomes:**

**Upon completion of Family Resource Management (MRCH4300) students should be able to:**

1. Determine their life-span goals and choice of careers.
2. Practice rational decision choices in consumerism vs. impulsive buying.
3. Make responsible buying choices of housing and automobiles.
4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit.
5. Make informed choices in buying life and health insurance, automobile and housing insurance.
6. Understand the concepts of international trade and the global economy.
7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.

**Prerequisites and Corequisites:**

None

**Course Topics:**

1. Life-Span goals, career choices, rational decision-making processes, evaluation of advertising techniques of businesses, selecting technological products that suit individual needs.
2. Taxing of the individual and the government's role in the protection of consumers' rights as consumers assume their responsibilities to themselves and the system.
3. Selecting a bank, learning to save and invest, and responsible credit usage.
4. Selecting housing, rent or buy, and furnishing your home.
5. Purchasing security insurance: life, health, automobile and housing.
6. Consumer rights and responsibilities, consumer protection and government, deception and fraud.
7. Selecting transportation, lease or buy, making a wise purchase.
8. Understand international trade and the global economy and consumer's role in the overall economy.

#### Required Textbooks:

Please visit the [Virtual Bookstore](#) to obtain textbook information for this course. Move your cursor over the "Books" link in the navigation bar and select "Textbooks & Course Materials." Select your Program, Term, Department, and Course; then select "Submit."

#### Supplementary Materials:

Web sites and occasional short videos for additional study are listed in each Module.

#### Hardware and Software Requirements:

Minimum hardware requirements can be found [here](#).

Minimum software requirements can be found [here](#).

#### **Common applications you might need:**

To read a PDF file download the latest version of [Adobe Reader here](#)

Don't have Microsoft Word? Explore an alternative [OpenOffice here](#)

Accessing a PowerPoint file? Download the [PowerPoint Viewer here](#)

#### Web Resources:

Purdue [OWL Online Writing Lab](#) (for APA, MLA, or Chicago style)

The Writing Center [Online Writer's Handbook](#)

#### Student Resources:

- Technical support information can be found on the [TN eCampus Help Desk](#) page.
- Smarthinking virtual tutoring is available **FREE** of charge. to access Smarthinking, visit the course homepage and select Smarthinking under Course Resources. You also view [sample sessions](#) to see what Smarthinking offers and how it works.
- Information on other student issues or concerns can be located on the [TN eCampus Student Resources](#) page.

#### Instructor Information:

Please see "Instructor Information" in the Getting Started Module for instructor contact information, virtual office hours, and other communication information. You can expect to receive a response from the instructor within 24-48 hours unless notified of extenuating circumstances.

#### Testing Procedures:

There are two exams in the semester -- the Mid-Term and Final Exam. They will be multiple choice, true/false and short answer. They will be timed exams within the course management software. The computer shuts access to the exam and grades automatically at the end of the time limit. Exams cover text material as well as other content in the course such as power point presentations and videos. Exams are not proctored, They are all online.

#### Grading Procedures:

Exams are graded automatically by the computer.

Assignments and Discussion Summaries are graded by the instructor.

Grading Scale	Point Range	Assigned
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	Grade
900 - 1000 Points	A
800 - 899 Points	B
700 - 799 Points	C
600 - 699 Points	D
under 600 Points	F

### Assignments and Projects:

Detail any specific descriptions that need to be provided to the students regarding their graded assignment or projects....

Graded Items	
Description	Points
10 - Written Assignments @ 50 points each	500 Points
2 - Discussion Summaries @ 150 points each	300 Points
2 - Exams @ 100 points each	200 Points
Total Points	1000 Total Course Points

### Class Participation:

Participation in the discussion group is required. You will be assigned to a group for each of the four discussion questions. Submission of your individual summary of the group discussion in the dropbox is required also. See grading scale in the Getting Started Module to understand what is required to make a good grade in discussion. It is important to post a substantial answer early (within first three days of the discussion) and to answer everyone in your group who posts. To get excellent grades you will also need to bring in additional resources and to respond more than once to a person to keep the conversation going

Students are expected to communicate with their instructor by courseware email if they have questions or concerns concerning the course work.

Course due dates are found in the dropbox and on the question in each Module. I strongly suggest writing the due dates on your personal calendar. You will have something due EVERY WEEK. Failure to submit each assignment results in a zero for that assignment!

### Late Policy:

There is a penalty for LATE WORK. If your instructor allows you to make up late work, one letter grade will be deducted from your grade on the work that is late. Contact your instructor within 48 hours after work is late to get permission to submit the work late. A valid doctor's excuse, hospital documentation, or obituary is required to be faxed to the University College, University of Memphis at 901-678-4049 to attention of your instructor.

### Course Ground Rules:

*The following two statements (1., 2.) were derived from the TBR System-wide Student Rules document, released January 2012:*

RULES OF THE TENNESSEE BOARD OF REGENTS STATE UNIVERSITY AND  
COMMUNITY COLLEGE SYSTEM OF TENNESSEE SYSTEMWIDE STUDENT RULES  
CHAPTER 0240-02-03 STUDENT CONDUCT AND DISCIPLINARY SANCTIONS

[Read the document in its entirety here.](#)

#### **1. Standards of Conduct:**

- Students are required to adhere to the same professional, legal and ethical standards of conduct online as on campus. In addition, students should conform to generally accepted standards of "netiquette" while sending e-mail, posting comments to the discussion board, and while participating in other means of communicating online. Specifically, students should refrain from inappropriate and/or offensive language, comments and actions.

#### **2. [Review the TN eCampus Academic Integrity/Academic Honesty Policy:](#)**

- In their academic activities, students are expected to maintain high standards of honesty and integrity. Academic dishonesty is prohibited.

Such conduct includes, but is not limited to:

- an attempt by one or more students to use unauthorized information in the taking of an exam
- to submit as one's own work, themes, reports, drawings, laboratory notes, computer programs, or other products prepared by another person,
- or to knowingly assist another student in obtaining or using unauthorized materials.

Plagiarism, cheating, and other forms of academic dishonesty are prohibited.

Students guilty of academic misconduct, either directly or indirectly through participation or assistance, are subject to disciplinary action through the regular procedures of the student's home institution. Refer to the student handbook provided by your home institution to review the student conduct policy.

In addition to other possible disciplinary sanctions that may be imposed, the instructor has the authority to assign an "F" or zero for an activity or to assign an "F" for the course.

### **Other Course Rules:**

Students are expected to:

- Participate in all aspects of the course
- Communicate with other students
- Learn how to navigate in Brightspace
- Keep abreast of course announcements
- Use the assigned course management (Brightspace) email address rather than a personal email address
- Address technical problems immediately:
  - [Contact Technical Support](#)
  - [View Term Calendar here](#)
- Observe course netiquette at all times.

### **Guidelines for Communications:**

#### **Email:**

- Always include a subject line.
- Remember without facial expressions some comments may be taken the wrong way. Be careful in wording your emails. Use of emoticons might be helpful in some cases.
- Use standard fonts.
- Do not send large attachments without permission.
- Special formatting such as centering, audio messages, tables, html, etc. should be avoided unless necessary to complete an assignment or other communication.
- Respect the privacy of other class members

#### **Discussions:**

- Review the discussion threads thoroughly before entering the discussion. Be a lurker then a discussant.

- Try to maintain threads by using the "Reply" button rather starting a new topic.
- Do not make insulting or inflammatory statements to other members of the discussion group. Be respectful of other's ideas.
- Be patient and read the comments of other group members thoroughly before entering your remarks.
- Be cooperative with group leaders in completing assigned tasks.
- Be positive and constructive in group discussions.
- Respond in a thoughtful and timely manner.

#### Library:

The [Tennessee Virtual Library](#) is available to all students enrolled in TN eCampus programs and courses. Links to library materials (such as electronic journals, databases, interlibrary loans, digital reserves, dictionaries, encyclopedias, maps, and librarian support) and Internet resources needed by learners to complete online assignments and as background reading will be included within the course modules. To access the Virtual Library, go to the course homepage and select the **Virtual Library** link under Course Resources.

#### Students with Disabilities:

Qualified students with disabilities will be provided reasonable and necessary academic accommodations if determined eligible by the appropriate disability services staff at their home institution. Prior to granting disability accommodations in this course, the instructor must receive written verification of a student's eligibility for specific accommodations from the disability services staff at the home institution. It is the student's responsibility to initiate contact with their home institution's disability services staff and to follow the established procedures for having the accommodation notice sent to the instructor.

#### Syllabus Changes:

The instructor reserves the right to make changes as necessary to this syllabus. If changes are necessitated during the term of the course, the instructor will immediately notify students of such changes both by individual email communication and posting both notification and nature of change(s) on the course bulletin board.

#### Disclaimer

The information contained in this syllabus is for general information purposes only. While we endeavor to keep this information up-to-date and accurate, there may be some discrepancies between this syllabus and the one found in your online course. The syllabus of record is the one found in your online course. Please make sure you read the syllabus in your course at the beginning of the semester. Questions regarding course content should be directed to your instructor.