



DEPARTMENT OF ECONOMICS

Course: ECONOMICS 3050.002 – THE ECONOMICS OF CONSUMPTION

WH 222, Tuesdays and Thursdays, 2:00pm – 3:20pm

Instructor: Mr. Bryan Dickson

Email: bryan.dickson@unt.edu

Office: Wooten Hall 334

Office Hours: Mondays and Wednesdays 2:00pm-3:00pm, & by appointment

Course Textbooks and Other Materials

There is no required text to purchase. A \$20 Stukent account is required.

Course Summary and Objectives

This course covers the big decisions in life: Can I really lose 50 pounds in two months by just eating one gummy per day? What do I want to be when I grow up? How much rent can I afford? Why does Costco have a membership but Walmart doesn't? How much should I be saving at age 25? Should I invest in stocks or is that only for rich people? Should I rent or buy a house? If I buy, which mortgage should I choose, and when should I refinance it? What's the meaning of life?

Grading Policy

Your final grade in this course will be determined from your scores on pre-class assessments, quizzes, a writing assignment, and exams.

Pre-Class Assignments (Canvas)	8%
Engagement	8%
Quizzes	8%
Projects	8%
Labs	8%
Exam 1	20%
Exam 2	20%
Exam 3	20%
Comprehensive Final Exam	20%
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Total	100%

Highest 3 of 4 exam scores are counted

Course grades are assigned according to the following scale:

A = $\geq 90\%$ B = $80\% - 89\%$ C = $70\% - 79\%$ D = $60\% - 69\%$ F = Below 59%

If you decide to drop this course, you do so in your MyUNT portal. Instructors are not able to drop students from their class. A grade of incomplete will be assigned according to UNT policy on incompletes. Before requesting a grade of incomplete, read this policy at <http://registrar.unt.edu/grades/incompletes>.

Pre-Class Assignments

Prior to lecture every week, I expect you to read the assigned articles (located in Canvas) and complete the 10-question pre-class assignment, also located in Canvas. This is the **only** assignment accessed through Canvas. Except for assignments 1 & 2, Pre-class assignments are **due on Mondays**. See course calendar.

Engagement and Quizzes

Engagement assignments and quizzes are in-class and may take several forms, including written quizzes, essays, class participation activities, polls, feedback, etc. In-class engagement assignments and quizzes may only be taken in person the day of class.

Projects

Students will participate in a personal finance simulation this semester. The sim was developed by Stukent and will require weekly engagement (projects). Every week you will be paid. Every week you will have to make financial decisions (IE: pay bills, etc.). To get started, go to: <https://join.stukent.com/join/6BE-69A>. Create an account. You can then bookmark: <https://www.stukent.com> for future logins once you've joined my course. You must create an account during week 1 (Jan 12-16). Your first project (Project 1) is creating a Stukent account and is worth 10 points!! There is a \$20 charge payable by credit or debit card. Projects are **due on Fridays**. See course calendar.

Labs

There will be two economics labs that require you to go to BLB279 Behavioral Lab and complete a 15-20 minute lab. More information will be provided at a later time.

Exams

Exam dates and the chapters to be covered are listed in the Course Calendar. Exams will be returned in class. **You must bring a UNT student identification card, a calculator, and a number 2 pencil to each exam.**

MAKE-UP EXAM: Our department realizes that students may miss an exam due to unforeseen circumstances. If you miss an exam for any reason, ***the final exam is the make-up exam*** and your score on the comprehensive final exam will be counted in your semester course grade. There are no make-up exams offered on an individual basis. All exams are multiple choice; exams 1,2 and 3 have a 50-minute time limit and the comprehensive final exam has a 2-hour time limit. Each exam is worth 20% of your course grade; your three highest exam scores will be counted in your semester course grade. If you are satisfied with your grade in the course as of the last week of classes, you do not have to take the final exam. Exams account for a combined total of 60% of your semester course grade.

Classroom and Exam Accommodations

If you are eligible for course accommodations under the ADA, be sure you have registered with the Office of Disability Access (ODA). Please schedule to meet with me if you would like to discuss your accommodations in person. For exam accommodations, you must schedule to take your exams at ODA according to the deadline set by ODA. Extended test time and other test accommodations are not provided otherwise.

COURSE CALENDAR

Class Week	Text Material Covered:
Week 1 Jan 12 - 16	Unit 1: Introduction to Consumption <ul style="list-style-type: none"> • Pre-Class Assessment 1&2 due Sunday 1/18 • Project 1 due Friday 1/16 (Establish Stukent account)
Week 2 Jan 19 - 23	Unit 2: The Importance of a J - O - B in Economics <ul style="list-style-type: none"> • Pre-Class Assessment 1&2 due Sunday 1/18 • Project 2a due Thursday 1/22 (Career aptitude test results-due in class) • Project 2 due Friday 1/23 (Stukent simulation)
Week 3 Jan 26 - 30	Unit 3: Budgeting Basics <ul style="list-style-type: none"> • Pre-Class Assessment 3 due Monday 1/26 • Project 3 due Friday 1/30
Week 4 Feb 2 - 6	Unit 4: Understanding Consumer Behavior <ul style="list-style-type: none"> • Pre-Class Assessment 4 due Monday 2/2 • Project 4 due Friday 2/6
Week 5 Feb 9 - 13	Exam 1 (Units 1-4) Thursday, Feb 12 <ul style="list-style-type: none"> • Project 5 due Friday 2/13
Week 6 Feb 16 - 20	Unit 5: The Role of Advertising and Consumer Culture <ul style="list-style-type: none"> • Pre-Class Assessment 5 due Monday 2/16 • Project 6 due Friday 2/20 + Lab #1 due
Week 7 Feb 23 - 27	Unit 6: Income and Consumption Patterns <ul style="list-style-type: none"> • Pre-Class Assessment 6 due Monday 2/23 • Project 7 due Friday 2/27
Week 8 Mar 2 - 6	Unit 7: Debt: Management, Avoidance, and Strategy <ul style="list-style-type: none"> • Pre-Class Assessment 7 due Monday 3/2 • Project 8 due Friday 3/6
Week 9 Mar 9 - 13	No class: Spring Break <ul style="list-style-type: none"> • Project 8 due Friday 3/6
Week 10 Mar 16 - 20	Unit 8: Saving and Investing <ul style="list-style-type: none"> • Pre-Class Assessment 8 due Monday 3/16 • Project 10 due Friday 3/20
Week 11 Mar 23 - 27	Exam 2 (Units 5-8) Thursday, March 26 <ul style="list-style-type: none"> • Project 11 due Friday 3/27
Week 12 Mar 30- Apr 3	Unit 9: Managing Personal Risks: Insurance and Retirement Planning <ul style="list-style-type: none"> • Pre-Class Assessment 9 due Monday 3/30 • Project 12 due Friday 4/3
Week 13 Apr 6 - 10	Unit 10: Government Policy and The Impact on Consumption <ul style="list-style-type: none"> • Pre-Class Assessment 10 due Monday 4/6 • Project 13 due Friday 4/10 + Lab #2 due
Week 14 Apr 13 - 17	Unit 11: Traps, Tricks, Scams, and Cons <ul style="list-style-type: none"> • Pre-Class Assessment 11 due Monday 4/13 • Project 14 due Friday 4/17
Week 15 Apr 20 - 24	Exam 3 (Units 9-11) Thursday, April 23 <ul style="list-style-type: none"> • Project 15 due Friday 4/24
Week 16 Apr 27- May 1	Dead week: Class meets Tuesday April 28 th only No class Thursday April 30
Week 17 May 4 - 8	Final Exam: Tuesday, May 5 from 12:30pm – 2:30pm WH 222

Go to <https://registrar.unt.edu/exams/final-exam-schedule/spring.html> for the UNT schedule of final exams.

Attendance Policy

Class attendance is expected and will significantly increase your chances for a better understanding of economics and a better grade in this course. Additionally, quizzes and graded work which you might miss by failing to attend may lower your grade. There may also be bonus points awarded during the semester which you may miss if you do not attend class.

Personal Electronics Policy

Please do not take/make phone calls in class. Step out into the hall if needed. Do not be distracting in class. Do not film/record the instructor in any way (without prior approval) and do not place Mr. Dickson's image online in any form! Cell phones, headphones, ear buds, and other devices not previously approved may not be used during exams. The only device allowed during exams is a calculator.

Contacting Me

In person: office hours listed on the first page of this syllabus. You do not need an appointment to see me during my office hours. If you are unable to meet during my office hours, please email me to set up a mutually convenient time.

Via Email: All email must be sent through your UNT student email address (my.unt.edu) specifically to me at ***bryan.dickson@unt.edu***. Email from any other source or to any other email address is unlikely to make it through UNT filters and will not be answered. Please include your name and course in the subject line... I have 500+ students. 😊

Please read the following UNT policies that apply to all courses at UNT.

Copyrights:

Class lectures are protected by state common law and federal copyrights. They are the original expression of the instructor and may be recorded at the same time as delivered in order to secure protection. Whereas you are authorized to take notes in class thereby creating a derivative of the lecture, the authorization extends only to making one set of notes for your PERSONAL USE. You are not authorized to record lectures or to make commercial use of them without the instructor's prior express written permission.

Disability Accommodation

The University of North Texas makes reasonable academic accommodation for students with disabilities. Students seeking reasonable accommodation must first register with the Office of Disability Access (ODA) to verify their eligibility. If a disability is verified, the ODA will provide you with a reasonable accommodation letter to be delivered to faculty to begin a private discussion regarding your specific needs in a course. You may request reasonable accommodations at any time; however, ODA notices of reasonable accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of reasonable accommodation for every semester and must meet with each faculty member prior to implementation in each class. Students are strongly encouraged to deliver letters of reasonable accommodation during faculty office hours or by appointment. Faculty members have the authority to ask students to discuss such letters during their designated office hours to protect the privacy of the student. For additional information, refer to the ODA website at [Office of Disability Access | University of North Texas \(unt.edu\)](#). You may also contact ODA by phone at (940) 565-4323. The Economics Department cooperates with the Office of Disability Accommodation (ODA) to provide reasonable accommodations for qualified students with disabilities. If you have not registered with ODA, we encourage you to do so. Please present your written accommodation request during the first two weeks of the semester if possible.

Academic Integrity Policy

Academic Integrity Standards and Consequences. According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University. The UNT Department of Economics adheres to the University's Policy on Cheating and Plagiarism. To view the Student Academic Integrity policy, go to [https://policy.unt.edu/policy/06-003 \(Links to an external site.\)](https://policy.unt.edu/policy/06-003).

Individuals engaging in activities that may be construed as cheating or plagiarizing should be prepared for the consequences; one consequence is to receive an “F” for the course. Please see below for further information on and explanation of cheating and plagiarism.

The UNT Department of Economics adheres to the University's Policy on Cheating and Plagiarism. To view the complete policy, go to [Academic Integrity \(Links to an external site.\)](#).

Cheating: The use of unauthorized assistance in an academic exercise, including but not limited to:

1. use of any unauthorized assistance to take exams, tests, quizzes or other assessments.
2. dependence upon the aid of sources beyond those authorized by the instructor in writing papers, preparing reports, solving problems or carrying out other assignments.
3. acquisition, without permission, of tests, notes or other academic materials belonging to a faculty or staff member of the University.
4. dual submission of a paper or project, or re-submission of a paper or project to a different class without express permission from the instructor;
5. any other act designed to give a student an unfair advantage on an academic assignment.

Plagiarism: Use of another's thoughts or words without proper attribution in any academic exercise, regardless of the student's intent, including but not limited to:

1. the knowing or negligent use by paraphrase or direct quotation of the published or unpublished work of another person without full and clear acknowledgement or citation.
2. the knowing or negligent unacknowledged use of materials prepared by another person or by an agency engaged in selling term papers or other academic materials.

Important note: if you are retaking this class, all assigned work must be completed as instructed. Submitting work or answers from a previous semester constitutes cheating and will be treated as such.

Prohibition of Discrimination, Harassment, and Retaliation

The University of North Texas (UNT) prohibits discrimination and harassment because of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law in its application and admission processes; educational programs and activities; employment policies, procedures, and processes; and university facilities. The University takes active measures to prevent such conduct and investigates and takes remedial action when appropriate.

Classroom Conduct: Acceptable Student Behavior

Student behavior that interferes with the instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the appropriate University office. The university's expectations for student conduct apply to all instructional forums, including university and electronic classrooms, labs, discussion groups, field trips, etc. The Code of Student Conduct can be found at <https://policy.unt.edu/policy/07-012>. See section IX for a list of the Categories of Misconduct and section X for a list of the Sanctions for Misconduct.

Sexual Assault Prevention

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment, sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex, and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at SurvivorAdvocate@unt.edu or by calling the Dean of Students Office at 940-565-2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at eo@unt.edu.