

**Course Syllabus**  
**Consumer Law**  
**Summer 2017**

<b>Course Description</b>	This course examines contemporary consumer law, situating its statutes in the common law of tort and contract. The class is organized around a consumer transaction, including how businesses attract consumers, the terms of the products or services purchased, and the remedies or enforcement tools available if the deal goes awry. In addition to longstanding important topics such as unfair or deceptive acts and practices, warranties, and consumer credit law, the class examines how the consumer law landscape is changing. Issues include technological advances that raise privacy concerns; the increase in automobile debt and student loans; and the work of the newest federal agency, Consumer Financial Protection Bureau. This class will not be exclusively about “consumer protection” but instead will consider consumer law from multiple viewpoints, including those of businesses that are regulated by consumer law and those of policymakers who are charged with protecting the public interest in a fair marketplace.
<b>Credit Hours</b>	3.0
<b>Learning Objectives</b>	Upon completion of this course, students will be able to <ul style="list-style-type: none"><li>• Understand the goals of modern consumer laws to provide protections and remedies in situations for which common law doctrines produce undesirable results.</li><li>• Know the key laws applicable to common transactions, including home and automobile purchases, sales of goods, and consumer borrowing.</li><li>• Improve critical reading abilities of statutes and regulations, and examine how courts interpret consumer law statutes.</li><li>• Develop skills in identifying ambiguous or missing facts needed to apply the law, and in applying the law to contextualized fact patterns based on real life situations.</li><li>• Gain insights into the perspectives on consumer law held by individuals and businesses—and the lawyers that represent them, as well as examine how courts, legislatures, and agencies may think differently about consumer law.</li></ul>
<b>Course Delivery</b>	<u>D2L</u>

	<p>The course will be taught entirely online in an asynchronous environment using the Learning Management System – Desire2Learn (D2L).</p> <p>The D2L course website is designed to give students a dynamic online learning experience. Students will receive notice of a D2L orientation which will familiarize you with the basics of navigating this platform.</p> <p>This is an online course delivered via D2L. To access your course you must</p> <ul style="list-style-type: none"> <li>● Receive a username and password via email.</li> <li>● Log on to: <a href="https://mycourses.lawonline.me">https://mycourses.lawonline.me</a></li> </ul> <p>Enter your username and password to the secure site. The courseware tracks your use and gives you automatic email capabilities within the system as well as offering an opportunity for transmittal of all course materials. Be sure to check your D2L messages several times per week.</p> <p>When you login, locate the course under My Courses.</p> <p><b><i>Collaborate</i></b></p> <p>We will use Collaborate (Online Rooms) for office-hour sessions.</p>				
<b>Instructor Information</b>	<p><b>Katherine Porter</b></p> <p>Online Office hours. I will have online office hours from 12:00pm EST-1:00pm EST on Mondays and Wednesdays during the course.</p> <p>Phone: 949-824-9558 (office; best for voicemail) 319-541-9316 (cell; no texts please)</p> <p>Email address: <a href="mailto:kporter@law.uci.edu">kporter@law.uci.edu</a></p> <table border="1"> <tr> <td>Best way to contact</td><td>Email is preferred</td></tr> <tr> <td>Reply policy</td><td>I typically respond within 24 hours to e-mail received on a weekday. If you email on a weekend, I likely will not reply until Monday. If you do not receive a reply to your email within 48 hours, please send it again and let me know. Sometimes email is captured by SPAM filters, is addressed incorrectly, etc.</td></tr> </table>	Best way to contact	Email is preferred	Reply policy	I typically respond within 24 hours to e-mail received on a weekday. If you email on a weekend, I likely will not reply until Monday. If you do not receive a reply to your email within 48 hours, please send it again and let me know. Sometimes email is captured by SPAM filters, is addressed incorrectly, etc.
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<b>For Tech Help</b>	Email support@summeronline.com. The Helpdesk is 239-325-3198.				
<b>Online Course Technical Requirements</b>	Students in all online courses are expected to meet the basic technology requirements to successfully participate in their courses. Failure to meet these requirements may cause problems accessing the course materials.				

	<p><b>It is the student's responsibility to ensure all requirements are met prior to the start of the semester.</b></p> <ul style="list-style-type: none"> <li>● Access to the Internet is required. While any browser can be used, Firefox and Chrome are recommended.</li> <li>● You will need the capability to speak and hear so you can watch videos and participate in the live online office hours.</li> <li>● <b>Collaborate Computer Requirements (if applicable).</b> <ul style="list-style-type: none"> <li>○ I may use Blackboard Collaborate to conduct live office hours with students, when needed. To join the online classroom, you will need to install Blackboard Collaborate Launcher.</li> <li>○ To ensure that you have no issues accessing the Online Room (Bb Collaborate) or recordings, you'll need to complete the steps in the PDF included.</li> </ul> </li> </ul> <p style="text-align: center;"> Adobe Acrobat Document</p>
<b>Materials</b>	
<b>Required Materials</b>	<i>Modern Consumer Law</i> , 1 <sup>st</sup> ed. (Wolters Kluwer/Aspen 2016) Statutory Supplement to <i>Modern Consumer Law</i> (no charge; posted to course website for download).
<b>Recommended Materials</b>	<p>No additional materials are necessary.</p> <p>The following blogs may be helpful in learning of emerging issues.  <a href="http://www.creditslips.org">www.creditslips.org</a> (I sometimes blog here)  <a href="http://pubcit.typepad.com/">http://pubcit.typepad.com/</a> (Consumer Law &amp; Policy blog)</p> <p>I believe the best overall resource sites are:  National Consumer Law Center: <a href="https://www.nclc.org/">https://www.nclc.org/</a>  Consumer Financial Protection Bureau: <a href="http://www.consumerfinance.gov/">http://www.consumerfinance.gov/</a>  Federal Trade Commission: <a href="https://www.ftc.gov/">https://www.ftc.gov/</a></p>
<b>Course Structure</b>	
<b>Overview</b>	Consumer Law is organized by module. There are 24 lectures scheduled over 6 weeks. Students are expected to watch 2 lectures in two separate learning sessions each week. Students will read all 27 Assignments in the required text, with some assignments combined to create 24 modules. Written assignments are due twice a week, to correspond with the lectures. Discussion questions use similar timing.
<b>Content</b>	<ul style="list-style-type: none"> <li>● <b>Readings:</b> The readings are drawn from the required course text and the statutory supplement.</li> </ul>

	<ul style="list-style-type: none"> <li>● <b>Course Lectures.</b> There will be approximately 120 minutes of course lecture videos to watch each week. These videos will be linked to from the course site.</li> </ul>
<b>Assessments</b>	<ul style="list-style-type: none"> <li>● For all Assessments (Assignments, Discussion Board, and Exam), your answers should demonstrate a mastery of the material assigned at that point in the course. Review the grading criteria to ensure maximum credit.</li> <li>● <b>Assignments.</b> Each week there will be 2 assignments required in this course. Assignments are listed in order of due date under Units on the main menu. See "Activity Summary &amp; Timeline" under "Units" on the Main Menu for a complete listing of assignments and due dates. All assignment will be submitted within the course or remotely via Dropbox.</li> <li>● <b>Discussion Board.</b> Four questions will be posted to the Discussion Board each week (one for each lecture). You are expected to add at least 1 contribution per question, for a total of 4 contributions each week. At least 2 of these 4 contributions must be a direct response to a question. The other 2 contributions may either be a direct response or your reflection on a classmate's contribution to a discussion question.</li> <li>● <b>Final Exam.</b> The Exam will take the form of a take-home exam with 3-5 essay questions. You will have until 12:01 am EST, on [REDACTED] to email your exam to me.</li> </ul>
<b>Student Responsibilities</b>	
<b>Roles and Responsibilities</b>	<p>The following attributes will greatly contribute to your success in this course.</p> <ul style="list-style-type: none"> <li>● Be self-motivated. You should be able to manage and direct your own learning environment and methods to fulfill course requirements and achieve individual academic success.</li> <li>● Be an independent learner. Successful online students are self-starters and motivated. They work well with the flexibility that the 24/7 any time--any place format provides. You should be able to learn on your own and at an accelerated pace without direct supervision.</li> <li>● Have a minimum level of computer literacy. Although it is not essential to have advanced computer skills, you should possess a working knowledge of email, the Internet, as well as basic keyboarding skills.</li> </ul>

	<ul style="list-style-type: none"> <li>● Manage your time well. You must be able to organize and plan your own best "time to learn." There is no one best time for everyone, but the key to success is to make the time to learn.</li> <li>● Acquire effective communication skills. You must use email and discussions to communicate with your peers and me. The ability to read and to write clearly in order to communicate ideas and assignments is essential. Also, sharing your reflections on your own work and your classmates' work is a crucial component of a successful experience. This method provides you with rapid feedback as well as a means to inform me of any concerns or problems that you may be experiencing.</li> <li>● Be personally committed to successfully completing this online course. Because of the flexibility in scheduling in this course, you must have a strong desire to learn and acquire knowledge and skills via online courses. Making a commitment to learn in this manner is a very personal decision and requires a strong desire to perform in order to achieve academic success. Overall, I believe that if you have the motivation and self-direction to take this online course, you will achieve success in an "any time—any place" virtual environment.</li> </ul>
<b>Course Netiquette</b>	<p>Netiquette consists of the rules and guidelines for acceptable behavior in electronic communication. Remember, while working in an online course you are in an academic setting and should conduct yourself accordingly.</p> <p>All students are expected to follow netiquette guidelines as outlined below:</p> <ul style="list-style-type: none"> <li>● You are not text messaging friends. This means text message acronyms (such as LOL, IMHO, etc.) are not acceptable. Express yourself with proper spelling, grammar, and punctuation.</li> <li>● Out of respect for your fellow course mates' and instructor's time, keep your communications as clear, straightforward, and concise as possible.</li> <li>● Use appropriate mixed case text; avoid using all lowercase or all uppercase text (SHOUTING).</li> <li>● You are your words. Your communication in an online course represents you. Always review and edit your communication before submitting.</li> <li>● Give respect to your classmates. Be courteous, respectful of others opinions, sensitive to diversity, and polite.</li> </ul>

	<ul style="list-style-type: none"> <li>• Respect other people's privacy. Do not share other individual's personal information (i.e., e-mail addresses, phone numbers, etc.) without permission.</li> <li>• It's okay to disagree with someone's opinion or constructively criticize an idea. It is never okay to personally attack another student. Debate the idea; do not attack the person.</li> <li>• If you would not put it on a billboard, do not post it in an online class.</li> <li>• Free speech is not an absolute right in an online course.</li> <li>• Obey copyright laws and cite others' work appropriately.</li> </ul>
<b>Instructor Expectations</b>	<ul style="list-style-type: none"> <li>• Students are expected to do the reading <i>before</i> watching the lectures. The lectures are not a substitute for reading the text. The lecture may present new information that assumes the reading as background.</li> <li>• Students are expected to take notes during the lectures to supplement their notes from the reading.</li> <li>• Students are responsible for reviewing the statutes that accompany each assignment.</li> <li>• Assignments must be submitted <i>on time</i>, as shown in the weekly outline. Late assignments will not receive credit.</li> <li>• Students should log on to D2L at least every other day to check for announcements, tests, and the final exam.</li> <li>• Students are expected to independently complete all activities, assignments, tests, and the final exam. Students should not collaborate on written assignments or the exam.</li> <li>• To receive maximum points for questions, students need to follow the instructions carefully, follow word limits as instructed, and proofread. There will be deductions if these guidelines are not followed.</li> <li>• To be successful in this course, students need to complete all required assignments, tests, and the final exam.</li> </ul>
<b>Grades</b>	
<b>Final Grade</b>	<p>The following formula will be used to calculate your final grade</p> <ul style="list-style-type: none"> <li>• Final exam = 60%</li> <li>• Discussion Board participation = 15%</li> <li>• Weekly assignments = 25%</li> </ul>
<b>Grading Scale and Criteria</b>	Your grade will conform to your school's grading policy as to whether +s (plus) and -s (minus) are given and to any applicable grading curve.

<b>Grading Policies</b>	<p>Students are expected to submit assignments on time. Assignments submitted after the deadline will not receive credit. If you submit a partial assignment (i.e., answer one assigned problem but not the other), you will receive partial credit.</p> <p>The final exam is strictly time-limited. If you exceed the allotted time, your exam grade will be reduced automatically by 5%. I reserve the right to further reduce exam grades for excessive time overage.</p> <p>Because this is an asynchronous course, make-ups are strongly discouraged. You may work ahead if needed. Please contact me by email <i>in advance</i> to arrange for advance work. Permission will be granted sparingly.</p> <p>Technical difficulties with submission of assignments or the exam can be greatly mitigated with allowing ample time before any deadlines. Serious technical problems will be addressed on a case-by-case basis, in consultation with iLaw regarding the course platform.</p>
<b>Other Course Policies</b>	
<b>Online Attendance</b>	This course is delivered asynchronously to accommodate students' other obligations. Students must access each lecture for an appropriate amount of time, participate substantively in the discussion boards, submit all assignments, and complete the final exam.
<b>Schedule Change Policy</b>	If there is a need to change the course schedule, students will be notified through a D2L news item or an e-mail sent to each student.
<b>Course Schedule and Topics</b>	
<b>Week 1, Modules 1 &amp; 2</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  1. What is Consumer Law? 2. Who is a Consumer?	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 1-14; 17-29 (Assignments 1 and 2)</li> <li>• Course Lecture Recordings: Lecture 1 and Lecture 2</li> <li>• Two Discussion Board Questions</li> <li>• First Written Assignment</li> </ul> <p><b>First Assignment Due:</b> <i>[insert due date(s) for the week]</i></p>
<b>Week 1, Modules 3 &amp; 4:</b> <b>Start: date (Wed)</b> <b>Complete by: date (Sun)</b>  3. Who Makes Consumer Law? 4. Solicitations/Advertising	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 32-45; 49-71; 73-87 (Assignments 3, 4, and 5)</li> <li>• Course Lecture Recordings: Lecture 3 and Lecture 4</li> <li>• Two Discussion Board Questions</li> <li>• Second Written Assignment</li> </ul>

	<b>Second Assignment Due:</b> [insert due date(s) for the week]
<b>Week 2, Modules 5 &amp; 6</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  5. Consumer Privacy & Identity Theft 6. Credit Reporting	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 89-104; 106-129 (Assignments 6 and 7)</li> <li>• Course Lecture Recordings: Lecture 5 and Lecture 6</li> <li>• Two Discussion Board Questions</li> <li>• Third Written Assignment</li> </ul> <b>Third Assignment Due:</b> [insert due date(s) for the week]
<b>Week 2, Modules 7 &amp; 8</b> <b>Start: date (Wed)</b> <b>Complete by: date (Sun)</b>  7. Credit Discrimination 8. UDAP	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 131-157; 159-178 (Assignments 8 and 9)</li> <li>• Course Lecture Recordings: Lecture 7 and Lecture 8</li> <li>• Two Discussion Board Questions</li> <li>• Fourth Written Assignment</li> </ul> <b>Fourth Assignment Due:</b> [insert due date(s) for the week]
<b>Week 3, Modules 9 &amp; 10</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  9. Warranties 10. Usury/Credit Cost Disclosures	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 181-201; 204-217; 218-236 (Assignments 10, 11, and 12)</li> <li>• Course Lecture Recordings: Lecture 9 and Lecture 10</li> <li>• Two Discussion Board Questions</li> <li>• Fifth Written Assignment</li> </ul> <b>Fifth Assignment Due:</b> [insert due date(s) for the week]
<b>Week 3, Modules 11 &amp; 12</b> <b>Start: date (Wed)</b> <b>Complete by: date (Sun)</b>  11. Home Purchases 12. Home Mortgages	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 244-268; 272-297 (Assignments 13 and 14)</li> <li>• Course Lecture Recordings: Lecture 11 and Lecture 12</li> <li>• Two Discussion Board Questions</li> <li>• Sixth Written Assignment</li> </ul> <b>Sixth Assignment Due:</b> [insert due date(s) for the week]
<b>Week 4, Modules 13 &amp; 14</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  13. Credit Cards/Banking Transactions 14. Automobile Transactions	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 299-312; 380-403; 314-333 (Assignments 15, 19, and 16)</li> <li>• Course Lecture Recordings: Lecture 13 and Lecture 14</li> <li>• Two Discussion Board Questions</li> <li>• Seventh Written Assignment</li> </ul> <b>Seventh Assignment Due:</b> [insert due date(s) for the week]

<b>Week 4, Modules 15 &amp; 16</b> <b>Start: date (Wed)</b> <b>Complete by: date (Sun)</b>  15. Payday Loans 16. Student Loans	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 335-350; 353-378 (Assignments 17 and 18)</li> <li>• Course Lecture Recordings: Lecture 15 and Lecture 16</li> <li>• Two Discussion Board Questions</li> <li>• Eighth Written Assignment</li> </ul> <p><b>Eighth Assignment Due:</b> [insert due date(s) for the week]</p>
<b>Week 5, Modules 17 &amp; 18</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  17. Online Transactions 18. Creditor Remedies	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 405-422; 425-443 (Assignments 20 and 21)</li> <li>• Course Lecture Recordings: Lecture 17 and Lecture 18</li> <li>• Two Discussion Board Questions</li> <li>• Ninth Written Assignment</li> </ul> <p><b>Ninth Assignment Due:</b> [insert due date(s) for the week]</p>
<b>Week 5, Modules 19 &amp; 20</b> <b>Start: date (Wed)</b> <b>Complete by: date (Sun)</b>  19. Debtor Rights 20. Debt Collection Abuses	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 445-467; 469-490 (Assignments 22 and 23)</li> <li>• Course Lecture Recordings: Lecture 19 and Lecture 20</li> <li>• Two Discussion Board Questions</li> <li>• Tenth Written Assignment</li> </ul> <p><b>Tenth Assignment Due:</b> [insert due date(s) for the week]</p>
<b>Week 6, Modules 21 &amp; 22</b> <b>Start: date (Mon)</b> <b>Complete by: date (Th)</b>  21. Public Enforcement 22. Private Enforcement	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 492-515; 518-536 (Assignments 24 and 25)</li> <li>• Course Lecture Recordings: Lecture 21 and Lecture 22</li> <li>• Two Discussion Board Questions</li> <li>• Eleventh Written Assignment</li> </ul> <p><b>Eleventh Assignment Due:</b> [insert due date(s) for the week]</p>
<b>Week 6, Modules 23 &amp; 24</b>  23. Alternative Dispute Resolution 24. Future of Consumer Law	<ul style="list-style-type: none"> <li>• Reading Assignment: pp. 538-558; 561-575 (Assignments 26 and 27)</li> <li>• Course Lecture Recordings: Lecture 23 and Lecture 24</li> <li>• Two Discussion Board Questions</li> <li>• Twelfth Written Assignment</li> </ul> <p><b>Twelfth Assignment Due:</b> [insert due date(s) for the week]</p>
<b>Institutional Policies</b>	
<b>School Policy</b>	Your home school policies controls on matters of Student Honor, Student Conduct, Student Religious Observance.

<b>Special Accommodations</b>	ADA Accommodations. Contact your home school regarding requests for accommodations. Please ask your school to send granted accommodations to <a href="mailto:support@lawstudentonline.com">support@lawstudentonline.com</a> .
<b>Student Resources</b>	
<b>Technology Resources</b>	<a href="#">D2L Learning Environment Help</a> or visit the Student Orientation course in D2L
<b>Collaborate Resources</b>	Directions for installing and using Collaborate (Online Rooms) is included Above in <a href="#">Online Course Technical Requirements</a> .