### SAN DIEGO COMMUNITY COLLEGE DISTRICT CONTINUING EDUCATION COURSE OUTLINE

### **SECTION I**

SUBJECT AREA AND COURSE NUMBER
CEMR 505
COURSE TITLE
CONSUMER EDUCATION/OLDER ADULT
TYPE COURSE
NON-FEE
CATALOG COURSE DESCRIPTION
This course prepares students who are 55 years and older to make informed decisions concerning product purchases, accessing consumer services and goods, and evaluating sources of information online and in social media. Students participate in activities that promote cyber safety, effective and safe human interaction (face-to-face or online), and access to various resources to provide a satisfying life-style during senior years. This course is open to all adult students(FT)
LECTURE/LABORATORY HOURS
108
ADVISORIES
NONE
RECOMMENDED SKILL LEVEL
NONE

Social Responsibility
 SDCE students demonstrate interpersonal skills by learning and working cooperatively in a diverse environment.

**INSTITUTIONAL STUDENT LEARNING OUTCOMES** 

### INSTITUTIONAL STUDENT LEARNING OUTCOMES (CONTINUED)

2. Effective Communication

SDCE students demonstrate effective communication skills.

3. Critical Thinking

SDCE students critically process information, make decisions, and solve problems independently or cooperatively.

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### INSTITUTIONAL STUDENT LEARNING OUTCOMES (CONTINUED)

4. Personal and Professional Development

SDCE students pursue short term and life-long learning goals, mastering necessary skills and using resource management and self-advocacy skills to cope with changing situations in their lives.

### COURSE GOALS

- 1. Gain an understanding of how physical, psychological and social changes relate to the aging process, and how these changes may enhance or hinder one's consumer decisions.
- 2. Learn about post-retirement opportunities for seniors.
- 3. Learn about the community resources and services available to seniors.
- 4. Learn how government agencies and services can affect life-style.
- 5. Understand the role the senior consumer plays in the market place.
- Develop more effective decision making and time management skills in order to lead a more independent life during senior years.
- 7. Develop more effective resource management and online safety practices.
- 8. Develop an-appreciation of the importance of life-long learning.

### COURSE OBJECTIVES

Upon successful completion of the course, the student will be able to:

- 1. List the various changes\_external and internal that take place during the aging process that are common to most older adults and discuss how these changes will affect consumer behavior.
- 2. Identify the personal values that affect decision-making and life experiences.
- 3. List and define second career and volunteer possibilities.
- 4. Explain the benefits of continuing one's education throughout adult life.
- Identify the community and government resources and services that are available to seniors.
- 6. Comparison shop for food supplies and other household and personal items.
- 7. Interpret labels on food, clothing, and other household items.

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- 8. Evaluate the advantages/disadvantages of the various types of housing/shelter available to seniors.
- Practice resource management in the home in the areas of energy conservation, time management recycling of clothing, household, and other resources found in the home and prevention of food waste.
- 10. Practice safety in the home, in the community, and online.
- 11. Identify and use decision-making skills that promote independent living.

### **SECTION II**

### COURSE CONTENT AND SCOPE

- 1. Introduction to Consumer Behavior of Seniors during the Aging Process
  - 1.1. Myths and realities of aging
  - 1.2. Ageism affecting senior consumers
    - 1.2.1. Unfair treatment of senior consumers
    - 1.2.2. Ethical consumerism and social responsibility
    - 1.2.3. Consumer activism
  - 1.3. Informed and critical consumer decisions
    - 1.3.1. Conscious consumption
  - 1.4. Consumer confidence
  - 1.5. Changes in life-styles
    - 1.5.1. Needs/wants
    - 1.5.2. Values/goals
- 2. Consumer education and advocacy (e.g. AARP, AIS, ElderWatch, etc.)
  - 2.1. Fraud and quackery
  - 2.2. Online deceptions
  - 2.3. Identity theft
  - 2.4. Spam and phishing
  - 2.5. Evaluating sources of online information
  - 2.6. Cyber security
  - 2.7. Tax-related imposters, thefts and scams
  - 2.8. Sweepstakes and lottery scams
  - 2.9. Holiday scams
  - 2.10. Medical identity theft
- 3. Health
  - 3.1. Comparing cost and quality of care
  - 3.2. Comparing prices for prescriptions drugs
  - 3.3. Comparing healthcare plans
  - 3.4. Choosing physicians in and outside network
  - 3.5. Navigating online health portals (e.g. MyChart) in the healthcare systems
  - 3.6. Medicare coverage
- 4. Future planning
  - 4.1. Financial
    - 4.1.1. Retirement planning and management

- 4.1.2. Budgeting
- 4.1.3. Conservatorships
- 4.1.4. Insurance
- 4.1.5. Estate planning
- 4.1.6. Funeral planning
- 4.1.7. Financing options
- 4.1.8. Online banking
- 4.1.9. Credit scores and cards
- 4.1.10. Gifts and donations
  - 1 Reverse mortgage, check and investment scams
- 4.2. Retirement/nursing homes
  - 4.2.1. In-home nursing care
  - 4.2.2. Alternative senior housing
- 4.3. Leisure activities
  - 4.3.1. Hobbies
  - 4.3.2. Travel
    - 1 Discounts for seniors
  - 4.3.3. Socialization
  - 4.3.4. Pets
- 5. Second Career Possibilities/Volunteer Work
  - 5.1. Skill assessment
  - 5.2. Sources for employment and volunteer work
- 6. Continuing Education
  - 6.1. Sources for training/education
  - 6.2. Selection of programs or classes
  - 6.3. E-learning
  - 6.4. The media as an educator
- 7. Community Resources and Services
  - 7.1. Recreational
  - 7.2. Health/medical services and agencies (e.g. Braille Institute, etc.)
  - 7.3. Protection
  - 7.4. Fire department
  - 7.5. Police department
  - 7.6. Communication
    - 7.6.1. Online communications
    - 7.6.2. Preventing and reporting "Robocall" spams
  - 7.7. Transportion
    - 7.7.1. Public, nonprofit and private
    - 7.7.2. Special facilities for the aged and handicapped
  - 8. Government Agencies and Services
    - 8.1. Federal
    - 8.2. State
    - 8.3. County
    - 8.4. City
  - 9. Selection and Purchase of Clothing, Household, and Personal Items

- 9.1. Label interpretation
- 9.2. Sources for supplies
  - 9.2.1. Discount houses
  - 9.2.2. Retail
  - 9.2.3. Wholesale
  - 9.2.4. Co-ops
  - 9.2.5. Online shopping
  - 9.2.6. Thrift stores
  - 9.2.7. Smartphone apps
- 10. Independent Living Skills
  - 10.1. Decision-making and goal-setting techniques
  - 10.2. Time-management techniques
- 11. Resource Management
  - 11.1. Energy conservation techniques
  - 11.2. Recycling or reconstruction of usable household items
  - 11.3. Prevention of food waste
- 12. Safety
  - 12.1. Security at home
  - 12.2. Fire
    - 12.2.1. Prevention
    - 12.2.2. Procedures for handling fire
    - 12.2.3. Community/household safety

### APPROPRIATE READINGS

Reading assignments may include, but are not limited to the following:

- 1. News reports and articles
- 2. Government notifications
- 3. Literature related to consumer educations of seniors

### WRITING ASSIGNMENTS

Writing assignment may include, but are not limited to, the following:

- 1. Keeping a note book
- 2. Creating a personal plan for retirement/senior years

#### **OUTSIDE ASSIGNMENTS**

Outside assignments may include, but are not limited to, the following:

- 1. Researching of articles, newspapers and websites related to consumer education
- 2. Group assignments reviewing cases of consumer fraud
- 3. Studying government, agencies, and non-profit organization (e.g. AARP) notifications

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### APPROPRIATE ASSIGNMENTS THAT DEMONSTRATE CRITICAL THINKING

Students will engage in class activities and group assignments that will enhance their ability to make informed decisions in today's consumer environments. These activities may include, but are not limited, to the following:

- Comparing prices of goods and services
- 2. Comparing cost and quality of various goods and services
- 3. Developing sustainable consumer behaviors and plans
- 4. Effectively translating consumer awareness for the online environment

### **EVALUATION**

The student and the instructor will evaluate the success of the course using student evaluations of the course content, in addition to one or more of the following:

- 1. The student will take a pre-test and a post-test.
- 2. The student will set goals and evaluate the success of these goals upon completion of the course.
- 3. Student participation.
- 4. Continued student attendance.

### METHOD OF INSTRUCTION

Methods of instruction may include but are not limited to lectures, laboratory, presentations, class discussions, individual study, field trips, and guest speakers.

This course, or sections of this course, may be offered through distance education.

### TEXTS AND SUPPLIES

The instructor will provide a copy of the course syllabus and all relevant handouts. The student will be responsible for transportation costs, materials, pen/pencil, notebook, and supplies for preparing student selected projects.

Textbooks may include, but are not limited to:

Consumer Education and Economics - Teachers Guide Edition, Ross E. Lowe, Glencoe/McGraw-Hill School Pub, current edition

Consumer Health: Making Informed Decisions, J. Thomas Butler, Jones & Bartlett Learning, current edition

The Empowered Patient: How to Get the Right Diagnosis, Buy the Cheapest Drugs, Beat Your Insurance Company, and Get the Best Medical Care Every Time, Elizabeth S. Cohen, Ballantine Books, current edition

Consumer Health: A Guide to Intelligent Decisions, Robert Barrett Stephen; London, William; Kroger, Manfred; Hall, Harriet; Baratz, McGraw-Hill Humanities/Social, current edition

An Introduction to Community & Public Health, James F. McKenzie, Robert R. Pinger, Denise Seabert, Jones & Bartlett Learning, current edition

10 Costly Medicare Mistakes You Can't Afford to Make, Danielle Kunkle Roberts, Roselane Publishing, current edition

Cybersecurity: A Comprehensive Beginner's Guide to learn the Realms of Cybersecurity from A-Z, Elijah Lewis, Independently published, current edition

Cybersecurity For Dummies (For Dummies (Computer/Tech), Joseph Steinberg, For Dummies, current edition

PREPARED BY Phyllis Cooper/Marjorie Howe	DATE	Fall, 1981
REVISED BYJim Smith	DATE	April, 1985
REVISED BY Instructional Services/SLO's Added	DATE	May 7, 2015
REVISED BY <u>Claudia Tornsäufer</u>	DATE	April 7, 2021
REVISED BY <u>Claudia Tornsäufer</u>	DATE	June 2, 2021

Instructors must meet all requirements stated in Policy 3100 (Student Rights, Responsibilities and Administrative Due Process), and the Attendance Policy set forth in the Continuing Education Catalog.

#### **REFERENCES:**

San Diego Community College District Policy 3100 California Community Colleges, Title 5, Section 55002 Continuing Education Catalog