

SAN DIEGO COMMUNITY COLLEGE DISTRICT
CONTINUING EDUCATION
COURSE OUTLINE

SECTION I

SUBJECT AREA AND COURSE NUMBER

CEMR 510

COURSE TITLE

ALTERNATE TITLE(S):

CONSUMER ED-SPECIAL TOPICS

HOME ENERGY CLINIC-OA

(This course outline reflects the content for the
Special Topic PROTECTING INDIVIDUAL RIGHTS)

TYPE COURSE

NON-FEE

VOCATIONAL

CATALOG COURSE DESCRIPTION

A course designed to deal with current problems and topics of special interest in consumer education and home economics. (FT)

LECTURE HOURS

LABORATORY HOURS

3 hours per week
(for 3 weeks)

ADVISORIES

NONE

RECOMMENDED SKILL LEVEL

NONE

INSTITUTIONAL STUDENT LEARNING OUTCOMES

1. Social Responsibility
SDCE students demonstrate interpersonal skills by learning and working cooperatively in a diverse environment.
2. Effective Communication
SDCE students demonstrate effective communication skills.

INSTITUTIONAL STUDENT LEARNING OUTCOMES (CONTINUED)

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

Achievement of the course objectives will give the student:

1. Knowledge of the legal system.
2. Knowledge of the available network of resource agencies.
3. Knowledge of how one enters into and terminates a contract.
4. Knowledge of one's rights related to credit.
5. Knowledge of how excessive debts can be reduced or extinguished.
6. Knowledge of the need for a will and its contents.
7. Knowledge of rights and obligations related to marriage and divorce.

COURSE OBJECTIVES

At the end of the course, the student will:

1. Identify and discuss an individual's legal rights and responsibilities.
2. Discuss how legal rights are enforced.
 - 2.1. Name and describe two types of courts where rights are enforced.
 - 2.2. Name and describe two alternatives to litigation.
 - 2.3. Name and describe two agencies charged with enforcement of rights.
3. Discuss consumer protection through legislation and agencies and list problems and solutions with respect to purchasing and selling consumer products.
4. Evaluate a valid contract and list the basic rules governing contracts.
5. Examine one's credit rights and discuss how one is protected when:
 - 5.1. Applying for credit.
 - 5.2. Credit record is checked.
 - 5.3. One pays for credit.
 - 5.4. One uses a credit card.
6. Describe methods that can be used to get out of unmanageable debts.
7. Discuss the need to have a will:
 - 7.1. Contents of a will.
 - 7.2. Making and changing a will.
8. Recognize one's rights in relation to marriage and divorce.

SECTION II

COURSE CONTENT AND SCOPE

1. Legal Rights and Their Enforcement
 - 1.1. Right to life, liberty, property and the pursuit of happiness - everyday rights
 - 1.2. Agencies
 - 1.3. Courts
 - 1.4. Alternatives to the judicial system
2. Protection of Consumer's Rights
 - 2.1. Advertising
 - 2.2. Seals of approval
 - 2.3. Labels and packaging
 - 2.4. Selling methods
 - 2.5. Credit, collection and billing methods
 - 2.6. Consumer Defenses
 - 2.7. Civil and criminal penalties
3. Credit Rights and Its Fair Use
 - 3.1. Consumer credit protection act
 - 3.1.1. Misleading interest rates
 - 3.1.2. Financial charges
 - 3.1.3. Disclosures
 - 3.1.4. Resources
 - 3.2. Discrimination and solutions
 - 3.3. Creditor's rights to check credit records
 - 3.3.1. Credit reporting agencies
 - 3.3.2. Contents of credit report
 - 3.3.3. Obtaining one's own credit report.
 - 3.4. Credit cards--obtaining, using them, resolving disputes as to errors
4. Debtor's Rights
 - 4.1. Secured Transactions
 - 4.2. Bankruptcy
 - 4.2.1. Chapter 7
 - 4.2.2. Chapter 11
 - 4.2.3. Chapter 13
5. Contracts
 - 5.1. The agreement
 - 5.1.1. Elements
 - 5.2. Form or types of contracts
 - 5.3. Contracts benefiting third parties
 - 5.4. Termination of contracts
 - 5.4.1. Discharge
 - 5.4.2. Breaches
6. Wills
 - 6.1. Reasons for having wills
 - 6.1.1. Intestacy
 - 6.1.2. Administration of Estate
 - 6.2. What can be included in will

COURSE CONTENT AND SCOPE (CONTINUED)

- 6.3. How to make a will
- 6.4. How to change
- 6.5. Avoiding probate
- 7. Rights and Responsibilities In Marriage And Divorce
 - 7.1. Premarital agreements
 - 7.2. Ownership of assets - community property
 - 7.3. Children -- support, custody, adoption
 - 7.4. Divorce
 - 7.4.1. Grounds
 - 7.4.2. Judicial process
 - 7.4.2.1. Support
 - 7.4.2.2. Property division
 - 7.5. Enforcement of court orders

APPROPRIATE READINGS

NONE

WRITING ASSIGNMENTS

NONE

OUTSIDE ASSIGNMENTS

NONE

APPROPRIATE ASSIGNMENTS THAT DEMONSTRATE CRITICAL THINKING

NONE

EVALUATION

The student and the teacher will evaluate the success of the course using student evaluations of the course content and the teacher and at least one of the following:

1. The student will set goals and evaluate the achievement of these goals upon completion of the course.
2. Student attendance and participation in class.

METHOD OF INSTRUCTION

Lectures, class discussions and student projects.

TEXTS AND SUPPLIES

Recommended reading list will be provided by the instructor.

CONSUMER ED-SPECIAL TOPICS

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Course outline, bibliography and any appropriate handouts will be supplied by the instructor. Pen/pencil and notebook will be supplied by the students.

PREPARED BY Miriam Kennedy Esq. DATE April 3, 1987

REVISED BY Instructional Services, SLOs added DATE March 10, 2017

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

