

SAN DIEGO COMMUNITY COLLEGE DISTRICT
CONTINUING EDUCATION
COURSE OUTLINE

SECTION I

SUBJECT AREA AND COURSE NUMBER

LAWS 510

COURSE TITLE

LAW AND RETIREE - OA

ALTERNATE COURSE TITLE

CONSUMER PROTECTION & RIGHTS

TYPE COURSE

NON-FEE

CATALOG COURSE DESCRIPTION

This course is designed to introduce students who are 55 years and older to basic laws and relevant regulations at federal, state, community levels that impact the daily life of seniors. Students will learn about different types of laws and consumer protection as they relate to current events and topics. Upon completion of the course students will become more educated consumers of legal systems, services, agencies and online processes. This course is open to all adult students. (FT)

LECTURE/LABORATORY HOURS

108

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.

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.
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

The main goal of this course is to update seniors on laws and services that impact the life of every student. Upon completion of the course, the student will:

1. Learn how to access new information to real life situations by identifying new government programs, legislation and their benefits.
2. Learn to resolve conflicts and develop the ability to self-advocate through creating a position and/or drafting correspondence and highlighting senior rights under various subjects of the law.
3. Understanding legal terminology and identifying appropriate government agencies and resources.
4. Learn to protect themselves against offenses such as identity theft and consumer fraud.
5. Understand the significance of contract law, the implications of real estate law and the importance of estate planning.
6. Gain awareness of technology as a communication device, to keep abreast of current government online services, changes in the law.
7. Develop more effective resource management and safety practices, including understanding consumer protection, safety and privacy.
8. Learn how to access in-person and online resources and services available to seniors.

COURSE OBJECTIVES

Upon completion of the course, students will be able to:

1. Identify the appropriate government agency to contact for resolution of personal legal issues/problems.
2. Use appropriate terminology and awareness of current laws in explaining their position and/or needs when seeking legal assistance.
3. Use knowledge of local government programs, community opportunities and current legislation to increase economic status and augment independence.
4. Analyze a voting ballot and various propositions.

COURSE OBJECTIVES (CONTINUED)

5. Compose a simple contract, fill out real estate and mortgage documents, and complete

modest estate planning forms.

6. Use the latest technology including web-based tools such as video conferencing to contact and access various agencies and services.
7. Identify and assess reputable sources of information, services and other resources.
8. Identify and use decision-making skills that promotes consumer protection practices.

SECTION II

COURSE CONTENT AND SCOPE

1. Overview of Major Topics
 - 1.1. Basic legal terminology
 - 1.2. Retirement considerations
2. Government Agencies and Court Systems in the United States
 - 2.1. Understanding roles of federal, state, and local government
 - 2.2. Local, state and federal agencies
 - 2.3. Anatomy of a legal case
3. Areas of Law
 - 3.1. Contract law
 - 3.2. Contracts and agreements
 - 3.3. Consumer laws and protection
 - 3.3.1. Consumer rights, legislation and litigation for seniors
 - 3.3.2. Consumer advocacy (e.g. AARP, AIS, ElderWatch, etc.)
 - 3.3.3. Resources for legal and related assistance
 - 3.3.4. Identity theft and protection
 - 3.3.5. Reliable sources of online information
 - 3.3.6. Tax related imposters, thefts and scams
 - 3.3.7. Sweepstakes and lottery scams
 - 3.3.8. Holiday scams
 - 3.3.9. Medical identity theft
 - 3.3.10. Reverse mortgage, check and investment scams
 - 3.3.11. Online data privacy choices
 - 3.4. Tort law
 - 3.5. Property law
 - 3.6. Employment law
 - 3.7. Real estate law
 - 3.7.1. Types of deeds
 - 3.7.2. Types of co-ownership
 - 3.7.3. Landlord-tenant law
 - 3.8. Voting laws and rights
4. Estate Planning Overview
 - 4.1. Retirement savings
 - 4.2. Wills
 - 4.3. Trusts
5. Estate Administration (Decedent's)
 - 5.1. General probate procedure
 - 5.2. Administration of estates without probate
 - 5.3. Concepts of fiduciary duty

COURSE CONTENT AND SCOPE (CONTNUED)

6. Social Security and Health
 - 6.1. Protections under Employment Retirement Income Security Act (ERIS)
 - 6.2. State and federal legislation affecting seniors
 - 6.3. Retirement healthcare coverage options
 - 6.4. Retirement healthcare options
 - 6.5. Medicare
 - 6.6. Healthcare insurance plans
 - 6.7. Prescription drug insurance plans
 - 6.7.1. Navigating online resources, portals, information, etc.
7. Legal and Related Support Services and Agencies for Seniors
 - 7.1. Navigating government, community and agency websites
 - 7.2. Reputable sources of information and news
 - 7.3. Senior housing
 - 7.4. Transportation
 - 7.5. Senior abuse and protection
 - 7.6. Malpractice
 - 7.7. Legal support resources for disabled older adults
 - 7.8. Durable power of attorney
 - 7.9. Advanced health care directives
 - 7.10. Consumer protection of seniors
 - 7.11. Future planning
8. Continuing Education and Training
 - 8.1. Sources and places for training and education
 - 8.2. Accessing reputable online information and opportunities
 - 8.3. Financial
 - 8.4. Retirement planning and management (e.g. short-and long-term)
 - 8.5. Conservatorships
 - 8.6. Insurance
 - 8.7. Estate planning
 - 8.8. Funeral planning
 - 8.9. Financing options (e.g. loans, credit cards, credit sources, etc.)
 - 8.10. Online banking
 - 8.11. Gifts and donations
9. Choosing Legal and Professional Representation
 - 9.1. Lawyer, real-estate agent, estate planner, health agent or other
 - 9.2. Legal assistance from non-profit agencies

APPROPRIATE READINGS

Reading assignments may include, but are not limited to, materials distributed in class from various agencies, courts and guest speakers. In addition, students are encouraged to read local newspapers, web pages, literature and government announcements that address legal topics of interest to seniors. A reading list and webliography (an annotated list of websites) may be distributed in class.

WRITING ASSIGNMENTS

Writing assignments may include, but are not limited to, preparing a Small Claims Complaint form, writing a draft of their wishes, directives and/or will, creating an online portal for health and/or educational services.

OUTSIDE ASSIGNMENTS

Outside assignments may include, but are not limited to, activities such as observing selected video clips of court or legal procedures, touring the local courthouses or visiting government offices. Additional assignments may include online research of any particular class topic.

APPROPRIATE ASSIGNMENTS THAT DEMONSTRATE CRITICAL THINKING

Appropriate assignments that demonstrate critical thinking may include, but are not limited to, drafting a letter to a government agency to resolve a pending personal legal issue.

EVALUATION

The students 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. Student attendance
2. The student will take a pre-test and a post-test.
3. The student will set goals and evaluate the success of these goals upon completion of the course.
4. Student participation in weekly course activities and discussions.
5. Individuals and groups will demonstrate practices that support increased self-confidence, health (mental, emotional and physical), communication, and relationships with self and others.

METHOD OF INSTRUCTION

Methods of instruction may include but are not limited to lectures, presentations, class discussion, individualized 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 written materials, audio and video tapes, and charts when and if it is needed.

Social Security, Medicare and Government Pensions: Get the Most Out of Your Retirement and Medical Benefits, Joseph Matthews, current edition
American Bar Association Legal Guide for Americans Over 50: Everything about the Law and Medicare and Medicaid, American Bar Association, current edition
Estate Planning Basics, Denis Clifford, Nolo, current edition

TEXTS AND SUPPLIES (CONTINUED)

- Elder Law: Legal Planning for Seniors*, Maria B. Whealan Esq., Susan G. Parker Esq., Parker Press, current edition
Estate Planning for the Savvy Client: What You Need to Know Before You Meet With Your Lawyer, Mary L Barrow Esq, Savvy Client Press, current edition
Get the Most Out of Retirement: Checklist for Happiness, Health, Purpose, and Financial Security, Sally Balch Hurme. AARP/American Bar Association, 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
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

PREPARED BY <u>Hill</u>	DATE <u>June 1982</u>
REVISED BY <u>Richard J. LeVine</u>	DATE <u>April 2002</u>
REVISED BY <u>Instructional Services/SLO's Added</u>	DATE <u>May 7, 2015</u>
REVISED BY <u>Richard J. LeVine</u>	DATE <u>March 24, 2016</u>
REVISED BY <u>Claudia Tornsaüfer</u>	DATE <u>April 7, 2021</u>
REVISED BY <u>Claudia Tornsaüfer, Hayk (Harvey) Zeytunyan</u>	DATE <u>June 2, 2021</u>

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