

Syllabus

CONSUMER LAW

Summer 2020

3 CREDIT HOURS

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PART 1: COURSE DETAILS

CONTACT INFORMATION

INSTRUCTOR

Instructor: Katie Porter

FACILITATOR

Facilitator: Leah Plunkett

Office Hours: Upon Request

Phone: 603-531-5177

E-mail: Leah.Plunkett@law.unh.edu

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.

Feedback policy: Feedback on grades and assignments is typically returned by the Thursday or Friday following the weekly due dates set forth in the course schedule, or within 4-5 days of assignment submission.

TECH SUPPORT

For technical support, please contact the Helpdesk at:

Phone: 800-472-8899

Email: support@lawstudentonline.com

COURSE DESCRIPTION

This course examines contemporary consumer law. 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. The course considers how consumer protection statutes and regulations have origins in the common law of tort and contract. In addition to traditional topics such as unfair or deceptive acts and practices, warranties, and consumer finance, the class examines how the legal 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, the 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.

COURSE LEARNING OUTCOMES

Upon completion of this course, students will be able to

- Understand the goals of modern consumer laws to provide protections and remedies in situations for which common law doctrines produce undesirable results.
- Know the key laws applicable to common transactions, including home and automobile purchases, sales of goods, and consumer borrowing.
- Improve critical reading abilities of statutes and regulations and examine how courts interpret consumer law statutes.
- 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.
- 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.

PART 2: MATERIALS AND COURSE REQUIREMENTS

READINGS

REQUIRED TEXT

Modern Consumer Law, 1st ed. (Wolters Kluwer/Aspen 2016)

Statutory Supplement to *Modern Consumer Law* (no charge; posted to course website for download).

RECOMMENDED TEXTS & OTHER READINGS

No additional materials are necessary.

The following blogs may be helpful in learning of emerging issues:

www.creditslips.org (Professor Porter sometimes blogs here)

<http://pubcit.typepad.com/> (Consumer Law & Policy blog)

The best overall resource sites are:

National Consumer Law Center: <https://www.nclc.org/>

Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/>

Federal Trade Commission: <https://www.ftc.gov/>

TECHNOLOGY REQUIREMENTS

Students are expected to meet basic technology requirements to successfully participate in this online course. Failure to meet these requirements may cause problems accessing the course materials. It is the student's responsibility to ensure all requirements are met prior to the start of the course.

- Access to the Internet is required. While any browser can be used, Firefox and Chrome are recommended.
- Access to D2L and Zoom (Online Office Hours) Tool. See [Part 4: Accessing the Course](#) for more details.
- You will need the capability to speak and hear so you can watch videos and participate in the live online office hours. Make sure that the device(s) you will be using have a microphone and speakers or that you have access to a headset. A webcam is optional but not required.

PART 3: COURSE SCHEDULE

Any change related to the course schedule will be communicated to the students through an announcement and by modifying this document.

Each module and the related discussion board will open at 12:00 am ET on the Saturday before the week in which the module is covered.

Assignments and Discussions

- **Assignments:** All assignments are due by 11:59 pm ET on Sunday of the assigned week.
- **Discussions:** The first module and its original discussion responses will be due by 11:59pm ET on Wednesday of each week. The second module and its original discussion responses will be due by 11:59pm ET on Sunday of each week. Although the

deadline is not until Sunday evening, I recommend completing the discussion responses by Friday night or Saturday morning to encourage active and engaging dialogue.

Week	Dates	Module	Topics	Readings	Assignments Due
Week 1	5/23-5/31	Module 01	What is Consumer Law? Who is a Consumer?	pp. 1-14; 17-29 (Readings 1 & 2)	Recorded Lectures 1 & 2 Discussions 1 & 2 Original discussion post (Due 5/27) Written assignment 1 and discussion replies (Due 5/31)
		Module 02	Who Makes Consumer Law? Solicitations/ Advertising	pp. 32-45; 49-71; 73-87 (Readings 3-5)	Recorded Lectures 3 & 4 Discussions 3 & 4 Original discussion post (Due 5/31) Written assignment 2 and discussion replies (Due 5/31)
Week 2	5/30-6/7	Module 03	Consumer Privacy & Identity Theft Credit Reporting	pp. 89-104; 106-129 (Readings 6-7)	Recorded Lectures 5 & 6 Discussions 5 & 6 Original discussion post (Due 6/3) Written assignment 3 and discussion replies (Due 6/7)
		Module 04	Credit Discrimination UDAP	pp. 131-157; 159-178 (Readings 8-9)	Recorded Lectures 7 & 8 Discussions 7 & 8 Original discussion post (Due 6/7) Written assignment 4 and discussion replies (Due 6/7)
Week 3	6/6-6/14	Module 05	Warranties Usury/Credit Cost Disclosures	pp. 181-201; 204-217; 218-236 (Readings 10-12)	Recorded Lectures 9 & 10 Discussions 9 & 10 Original discussion post (Due 6/10) Written assignment 5 and discussion replies (Due 6/14)
		Module 06	Home Purchases Home Mortgages	pp. 244-268; 272-297 (Readings 13-14)	Recorded Lectures 11 & 12 Discussions 11 & 12 Original discussion post (Due 6/14) Written assignment 6 and discussion replies (Due 6/14)
Week 4	6/13-6/21	Module 07	Credit Cards/Banking Transactions Automobile Transactions	pp. 299-312; 380-403; 314-333 (Readings 15, 19, 16)	Recorded Lectures 13 & 14 Discussions 13 & 14 Original discussion post (Due 6/17) Written assignment 7 and discussion replies (Due 6/21)
		Module 08	Payday Loans Student Loans	pp. 335-350; 353-378 (Readings 17-18)	Recorded Lectures 15 & 16 Discussions 15 & 16 Original discussion post (Due 6/21) Written assignment 8 and discussion replies (Due 6/21)

Week	Dates	Module	Topics	Readings	Assignments Due
Week 5	6/20-6/28	Module 09	Online Transactions Creditor Remedies	pp. 405-422; 425-443 (Readings 20-21)	Recorded Lectures 17 & 18 Discussions 17 & 18 Original discussion post (Due 6/24) Written assignment 9 and discussion replies (Due 6/28)
		Module 10	Debtor Rights Debt Collection Abuses	pp. 445-467; 469-490 (Readings 22-23)	Recorded Lectures 19 & 20 Discussions 19 & 20 Original discussion post (Due 6/28) Written assignment 10 and discussion replies (Due 6/28)
Week 6	6/27-7/5	Module 11	Public Enforcement Private Enforcement	pp. 492-515; 518-536 (Readings 24-25)	Recorded Lectures 21 & 22 Discussions 21 & 22 Original discussion post (Due 7/1) Written assignment 11 and discussion replies (Due 7/5)
		Module 12	Alternative Dispute Resolution Future of Consumer Law	pp. 538-558; 561-575 (Readings 26-27)	Recorded Lectures 23 & 24 Discussions 23 & 24 Original discussion post (Due 7/5) Written assignment 12 and discussion replies (Due 7/5)
		Module 13	Review for Final Exam	None	Prepare for final exam
FINAL EXAM	July 6 – July 10.				

PART 4: ACCESSING THE COURSE

TIME ZONES

Please note that this course is setup to run in the Eastern Time zone. Check your **course schedule** for all assignment deadlines. Please be mindful of the time zone differences:

Eastern	Central	Mountain	Pacific
11:59pm	10:59pm	9:59pm	8:59pm

As a student in a distance education course, it is your responsibility to learn and observe the time deadlines for assignments. Late work will not be accepted due to time zone differences.

COURSE SITE (D2L)

The course will be taught entirely online in an asynchronous environment using the Learning Management System – Desire2Learn (D2L).

The course is designed to give students a dynamic online learning experience. Students will receive notice of a student orientation which will familiarize you with the basics of navigating this platform. Students will also receive their log in information (username and password) via email.

To access the course:

- Go to: <https://mycourses.lawonline.me>.
- Enter the username and password you have been provided.
- Locate and click on the course name under *My Courses*.

If you have trouble logging in, please contact the Helpdesk; 800-472-8899 or support@lawstudentonline.com.

OFFICE HOURS VIA ZOOM

Online office hours will be available through Zoom. Students will have the opportunity to speak with the instructor during these office hours. Students can also choose to share their web cam or be given permission to share documents with the instructor via the online rooms.

To join the online office hours, simply enter the Zoom meeting using the link located under the “Online Room” tab of the navigation bar.

PART 5: COURSE STRUCTURE

OVERVIEW

The course is organized around a weekly schedule that will begin each Saturday and end the following Sunday. Any assignments for a given topic will normally be due at the end of the weekly period unless otherwise indicated. **Please refer to the “Course Schedule” for due dates.**

Consumer Law is organized by module. Each module consists of reading assignments, recorded lectures, discussion questions, and a written assignment.

There are 24 recorded lectures and discussion questions scheduled over 12 weeks. In addition to discussions, there will be one written assignment per *module*, to correspond with the lectures. There is a total of 12 written assignments. **Please refer to the “Course Schedule” for due dates.**

CONTENT DELIVERY

COURSE LECTURES

There will be approximately 120 minutes of course lecture videos (usually split into four videos)

to watch each week. These videos will be linked to from the course site.

READINGS

The readings are drawn from the required course text. Students must consult and read the statutory supplement as they read in the required course text and complete discussion questions and written assignments.

ASSIGNMENTS AND ACTIVITIES

ASSIGNMENTS

Each module will contain one written assignment for a total of 12 written assignments. Assignments are listed in order of due date under Units on the main menu. See “Activity Summary & 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.

DISCUSSION BOARD

2 questions will be posted to the Discussion Board for each module (one for each recorded lecture) for a total of 24 questions. You are expected to add at least 2 contributions per question, for a total of 8 contributions each week. Each question must have a direct response and a reflection on a classmate’s contribution to a discussion question.

FINAL EXAM

The exam will take the form of timed essay exam with 3-5 questions. The exam will be administered online during the published exam period. Your final exam will be proctored through an automated online service that verifies your identity and records you taking your exam through your webcam. As your Final Exam approaches, additional details related to the Final Exam itself and exam administration will be available in the Final Exam Information Module.

PART 6: STUDENT RESPONSIBILITIES

MANAGING YOUR STUDIES

The following attributes will greatly contribute to your success in this course.

- *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.
- *Be an independent learner.* Successful online students are self-starters. 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.
- *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.
- *Manage your time well.* You must be able to organize and plan your own best "time to

- learn." The key to success is to make the time to learn.
- *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 reflections - of your own work as well as your course mates' - 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.
 - *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.

RESPECTING THE ACADEMIC COMMUNITY

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.

All students are expected to follow netiquette guidelines as outlined below:

- You are not text messaging friends. This means text message acronyms (such as LOL, IMHO, BCNU, etc.) are not acceptable. Express yourself with proper spelling, grammar, and punctuation.
- Out of respect for your fellow course mates' and instructor's time, keep your communications as clear, straightforward, and concise as possible.
- Use appropriate mixed case text; avoid using all lowercase or all uppercase text (SHOUTING).
- You are your words. Your communication in an online course represents you. Always review and edit your communication before submitting.
- Give respect to your classmates. Be courteous, respectful of others' opinions, sensitive to diversity, and polite.
- Respect other people's privacy. Do not share other individual's personal information (i.e., e-mail addresses, phone numbers, etc.) without permission.
- 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.
- Obey copyright laws and cite others' work appropriately.

INSTRUCTOR EXPECTATIONS OF STUDENTS

- Students are expected to do the reading *before* 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.
- Students are expected to take notes during the lectures to supplement their notes from

- the reading.
- Students are responsible for reviewing the statutes that accompany each assignment.
 - Assignments must be submitted *on time*, as shown in the weekly outline. Late assignments will not receive credit.
 - Students should log on to D2L at least every other day to check for announcements, tests, and the final exam.
 - Students are expected to independently complete all activities, assignments, tests, and the final exam. Students should not collaborate on written assignments or the exam.
 - 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.
 - To be successful in this course, students need to complete all required assignments, tests, and the final exam.

PART 7: GRADES AND GRADING POLICIES

GRADED COURSE ACTIVITIES

The following formula will be used to calculate your final grade:

Percentage	Description
50%	Final Exam
20%	Discussion Board Participation
30%	Module Assignments
100%	Total Percentage Possible

GRADING SCALE

Your grade will conform to your school's grading policy as to whether +s and –s are given and to any applicable grading curve.

GRADING POLICIES

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.

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.

Because this is an asynchronous course, make-ups are strongly discouraged. You may work ahead if needed. Please contact me by email *in advance* to arrange for advance work. Permission will be granted sparingly.

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.

PART 8: OTHER COURSE POLICIES

See school policies on matters of Academic Integrity and Student Conduct. Matters involving integrity or Honor Code issues will be transmitted to school administration.

ATTENDANCE

This course is delivered asynchronously to accommodate students' other life obligations. Students must access each lecture for an appropriate amount of time, participate substantively in the Case Problem Assignments, and complete the Final Exam by set due dates. Students' attendance responsibilities follow school policy. Any questions will be referred to school's administration.

SPECIAL ACCOMMODATIONS

Contact school about requests for special accommodations and ask that they send granted accommodations to support@lawstudentonline.com

PART 9: TOPICS

1	Consumer Meets Business – Getting into the Deal
2	Doing the Deal – Terms of Financing
3	The Deal Goes Awry - Enforcement
4	Consumer Law Policy Making