

**Consumer Law & Finance
Spring 2015 (2 Hours)
Professor Tracie R. Porter**

READING & WRITTEN ASSIGNMENTS

	<i>Topics Covered</i>	<i>Assigned Reading</i>
Jan. 12	Introduction to the Course Overview of Consumer Laws	Introduction & Chapter 1 pp. 1-34
Jan. 19	Consumer Laws, The Statutory Cast of Characters <i>Adam and Brynne Story</i> Common Law Approach	Cont.
Jan. 26	Statutory Law Approach - Federal & State Laws Federal Trade Commission	Chapter 1 pp. 46-96
Feb. 2	Statutory Law (cont.) State UDAPs and Little FTC Acts	Chapter 1 pp. 97-130
Feb. 9	Introduction to Disclosure Laws & Credit Markets	Chapter 2 pp. 149-201 231-237 242-268
Feb. 16	Disclosure Laws (Continued) <u>Presentation No. 1</u> (10% of Presentation Grade) <u>Constituent Perspectives</u> Based on the Notes on pp. 262-268, what arguments would you make for or against the current disclosure regime as it relates to protecting consumers? You will debate a classmate on the issues.	Cont.
Feb. 23	<u>Presentation No. 1</u> Group Presentations	
Mar. 2	Consumer Contracts Bait & Switch, Schemes & Sales The Wraps and Rolling Contracts <u>Written Assignment No. 1</u> (10% of WA Grade) & <u>Presentation No. 2</u> (20% of Presentation Grade) <u>Privacy Laws Debate</u> Based on the Perspectives set forth on pp. 549-552, research and prepare a brief presentation and prepare a 2-Page Memorandum on your views on the movement towards RFID and privacy issues. <u>Memo Due Date:</u> Monday, March 16 by 9:00 am (by email) <u>Presentation Date:</u> Monday, March 16	Chapter 3 pp. 269-304 317-336
Mar. 9	NO CLASS – SPRING BREAK	

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Mar. 16	<p><u>Presentation No. 2</u></p> <p>Privacy Laws Presentation</p>	
Mar. 23	<p>Credit Markets: Credit Reporting Consumer Credit Disputes and Resolution</p> <p>Assignment For Class: Each student should obtain and bring a copy of her/his credit report to class. You may access a copy of your credit report from www.freecreditreport.com, or a similar website (for free or a fee) for class discussion.</p>	<p>Chapter 4 pp. 337-386 399-405 424-430</p>
Mar. 30	<p>Consumer Transactions</p>	<p>Chapter 5 pp. 481-552</p> <p>Chapter 6 pp. 571-580 607-618</p>
Apr. 6	<p>Predatory Lending</p> <p><u>Writing Assignment No. 2</u> (10% of WA Grade) & Presentation No. 3 (30% of Presentation Grade)</p> <p><u>Predatory Lending Policy Position Papers & Presentations</u> Write a Position Paper on the Issues identified in Problem 9-16 (on p. 947) (max. 4 pages, double-spaced). Samples have been provided for you on TWEN. Choose ONLY 1 of the issues identified in the problem and be prepared to make your Oral Presentation of your recommendations to the class in a 5-8 minute presentation and discussion. You should consider conducting outside research for this assignment to support your position and may you powerpoint in your presentation.</p> <p>Written Assignment No. 2 - Due Date: Monday, Apr. 27 (by email)</p>	<p>Chapter 9 pp. 851-870 879-923</p>
Apr. 13	<p><u>Presentation No. 3</u></p> <p>Policy Position Presentations</p>	
Apr. 20	<p><u>Presentation No. 3</u></p> <p>Policy Position Presentations</p>	
Apr. 27	<p><u>Writing Assignment No. 2</u></p> <p>Policy Position Paper Due Date</p>	