

HDFS 207 – The Consumer Proficiency Examination

Testing Services and the School of Family & Consumer Sciences

# Course Description

Role of family members as consumers; influence of values and goals upon consumption practice; information and protection for the consumer.

# Proficiency Exam

The exam consists of 100 objective items. Two hours of testing time are allowed. The minimum passing score is 80 test items answered correctly. Upon successful completion of the exam three (3) hours of credit for HDFS 207, The Consumer, will be granted.

**Note**: Students may not earn proficiency credit for a course for which they have received credit; nor may they receive credit for courses which substantially overlap or are prerequisite to any in which they are enrolled or for which they have received credit. Normally, a student may attempt to gain proficiency credit for a particular course only once. *(*Academic Regulations) Proficiency Examinations, Northern Illinois University Undergraduate Bulletin.

# Registration

This exam must be scheduled in advance with [Testing Services](https://www.niu.edu/testing/), 815-753-1203, [testing@niu.edu](mailto:testing@niu.edu).

Examinees must bring valid photo identification to the examination.

# Results

Examination results will be available immediately following completion of the exam.

# Study Materials

Garman, E.T. (1996). Consumer Economic Issues in America. Houston: Dame Publications.

This is an excellent textbook which would be helpful to study while preparing for the exam.

It is available in the NIU library (reserve room).

# Areas to Be Covered

* Consumer interest
* The Consumer Movement
* Consumer rights, responsibilities, and remedies
* Rip-offs and frauds in the marketplace
* Laws that help consumers
* The capitalistic American marketplace
* Economic concepts critical to consumer success
* Consumers in the global marketplace
* The planned buying process
* Food issues
* Health care issues
* Product safety issues
* Banking, credit, and housing issues
* Insurance and investment issues