

NORTHERN ILLINOIS UNIVERSITY
Testing Services
And
School of Family & Consumer Sciences

**HDFS 207 – The Consumer
Proficiency Examination**

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 is administered through Testing Services and must be scheduled in advance with Testing Services, www.niu.edu/testing, (815) 753-1203, testing@niu.edu.

EXAMINEE MUST BRING VALID STUDENT IDENTIFICATION TO THE EXAM.

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:

1. The Consumer interest
2. The Consumer Movement
3. Consumer rights, responsibilities, and remedies
4. Ripoffs and frauds in the marketplace
5. Laws that help consumers
6. The capitalistic American marketplace
7. Economic concepts critical to consumer success
8. Consumers in the global marketplace
9. The planned buying process
10. Food issues
10. Health care issues
11. Product safety issues
12. Banking, credit, and housing issues
13. Insurance and investment issues