Additional Materials are available on the Web site for this course. There will be more material assigned during the semester and available on the course website.

General Instructions: "Add" in this Syllabus refers to the Additional Materials. Page numbers without designation refer to pages in the casebook. The statutes and regulations referred to are included in 2009 Statutory Supplement and the Additional Materials. Ignore questions in the casebook Notes which refer to the common law principles discussed in Chapter 1, the Uniform Consumer Sales Practices Act, and the Statutory Supplement. The casebook is referring to Greenfield’s Statutory Supplement. We use the 2009 Statutory Supplement instead of Greenfield’s.

Changes in Assignments: Check the course website for changes in the assignments and other matters pertaining to the course.

Additional Materials: The Additional Materials initially provided is titled Additional Materials, version 1.0 because there will be at least one more version. There has been a steady flow of new developments and new versions will be prepared to reflect the latest changes.

1. Introduction  
Pages 1-4

2. Deception: the common law  
P. 7: omit Jones case  
P. 21: omit Note 4  
Pages 6-7 16-21
3. **Deception: FTC Act**

   P. 74-75: omit Questions 2, 3, and 4
   P. 79: omit Note 5
   P. 82, omit *Warner-Lambert*
   P. 98-99, read Notes 6 & 7 only

4. **Unfair Acts & Practices**

   P. 505: omit Notes 4-6
   P. 511: omit Questions 2 & 3
   P. 523: omit Question 7
   P. 524: omit Note 11

5. **Deceptive & Unfair Practices: state statutes**

   P. 155: omit Note 13
   P. 525: start with last ¶ 525-26
   P. 526, omit *Best case*

6. **Georgia Fair Business Practices Act**

   Add 11-27

7. **Other Georgia Laws: Predatory Lending, Identity Fraud, Usury Limits, Sale of Motor Vehicles Over the Internet**

   Add 28-31

8. **Truth in Lending**

   A. TILA requirements

   P. 186: omit all except top carryover ¶
   P. 188: start with Part B, Scope
   Sections 226.3 & 226.4 are not in the Statutory Supp.
   They are in Add. pp. 32-36

   P. 189: Problem 1 refers to §128 disclosures. You do not need §128 to do the Problem. (It is not in the Statutory Supp.) It is the general disclosure section & its substance is repeated in Reg. Z, §226.18, in Add. p. 40 et seq. To answer the question in Problem 1, all you need is TILA §103, in the Statutory Supp. See outline for Problem 1 in Add, “Truth in Lending Problems.”
   P. 189: omit Problem 2, 2nd ¶ and Problem 5
   P. 189: Problem 4. Do only the Chagall painting problem. See §226.3(b)
   P. 190: Part C, Timing, see Reg. Z §226.17(g); omit 2nd ¶
   P. 192: omit Problem 1, 3rd ¶, omit Problems 2-4

   **Assignment 8 is continued on the next page**
Assignment 8, continued

P. 197: omit Problem at bottom of page.
In connection with discussion of open-end credit, pp. 197-198,
Reg. Z, § 226.2(a)(20) defines open-end credit, inter alia, as where “The
creditor reasonably contemplates repeated transactions.”
P. 200: omit all except “Analysis”
P. 212: omit top ¶
Pp.212-16: “Rent-To-Own” and “Clarity.” Optional. Will not be discussed in class.
P. 220: omit Problem 3

B. Enforcement 220-21

C. Remedies 788
P. 788: omit Problems 2 & 3 and Mayfield Add 49-50
Add 51-54 Optional

9. Credit Card Reform Material will be available on Handouts section of
Course Web site.

10. Georgia Payday Lending Law Add 55-66

11. Consumer Protection for the Military Add 67-74

12. Plain Language and Perspectives---OPTIONAL 223-26

13. Fair Credit Reporting Act Add 75-84

In class we will begin our examination of the FCRA by reviewing the following
sections of the Act: §§ 602, 603(d), 603(f), 604(a)(3)(F)(i).

Assignment 13 continued on next page
Assignment 13, continued

P. 233: Question 3, see FCRA §604( c) & (e), & 615(d). [1681b( c) & (e), & 1681m(d)]
See Add “Prescreening Under the FCRA.”
P. 233: omit Problem 6
P. 234: omit Problem 7
P. 245-46: omit Part III of Koropolous
P. 252: omit Problem 9
P. 256: The end of the second from last sentence in the last ¶ cites § 611(5)(B). The correct cite is § 611(a)(6)(B)(iv).
P. 262: Problem1, see § 619. It is not in your Statutory Supp. It states “Any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined..., [or] imprisoned for not more than two years, or both.” See also § 603(w)(3), on p.1085 of Stat & § 604(a)(3)(F)(I) on p. 1086 of Stat.
P. 262: omit Problem 2
P. 263: omit Problems 3, 4, 6
P. 263: Problem 7, omit 2nd ¶. Review §§ 1681m(e) & 1681m(h) for general familiarity.
P. 270: omit Problem 5
P. 271: read top ¶ only

14. Quality Standards

Magnuson-Moss Warranty Act. Optional Add 85

15. Limits on the Terms of the Deal Add 86-89

Unconscionability. For the NEC case, we’ll spend most of our time on ¶¶ 2 & 3. Read UCC §2-302 in the 2008 Statutory Supp., p. 134

16. Debt Collection 590-91
P. 613: Question 5 only; see FDCPA §§ 805, 806, 809 613
Pp. 614-16: Question 11 only 614-16
P. 625: Question 6 only, see FDCPA §807(5) & (11) and §809 625-33
P. 626: Note 10 only Add 90-95
P. 630: Note 13 only
P. 631: omit Problem 14
P. 632: omit Problem 15

17. Consumer Remedies Add 96-102
18. The battle for a Consumer Protection Agency
Handout will be on course web site

19. Sample Exam
Add 103-104

MISCELLANEOUS

COURSE OBJECTIVES: Gain an understanding of the statutes, case law, concepts, and policies involved in consumer law.


ATTENDANCE: Regular attendance is required. In the event a student has more than two unexcused absences, the Instructor may in his discretion lower the student’s grade or require a forced withdrawal from the course.

CANCELLED CLASS: There will be no class on March 29. Instead we will have class on the Make-Up day, April 27. (The College is closed January 18 for Martin Luther King, Jr. Day.)

EXAM & GRADING: Students may elect to take a three hour exam or write a paper. Students who fail to satisfy the deadlines for submitting paper topics, outlines, or drafts will be required to take the exam (unless the student obtains the Instructor’s permission for an extension). The exam will be open book. Students may take into the exam the casebook, 2009 Statutory Supplement or other compilation of statutory materials, the Additional Materials, handouts, other material available on the course Web site, their notes and outlines. Students may not bring into the exam any commercial texts that are not assigned, commercial outlines, nutshells, hornbooks and the like. This prohibition includes scanning or downloading third party material and incorporating it into material you bring to the exam. Past exams are not available for review. A Sample Exam question is in the Additional Materials. You should print the material on the course web site such as the Additional Materials and handouts so you can take them with you into the exam. DO NOT WAIT UNTIL THE DAYS IMMEDIATELY PRECEDING THE EXAM TO PRINT THIS MATERIAL. In past years, the
COL course web sites have not been operational due to technical problems in the days just before some exams, preventing students who waited until that time from printing the course materials.

**PAPERS**

Students writing a paper must comply with all of the requirements. The requirements for papers are set out in a memo available on the course Web site. Click on ‘Paper Requirements and Topics’ and read ‘Paper Topics,’ and ‘Paper Deadlines and Other Requirements’ as well as any other applicable memos which may be posted from time to time.

**PREREQUISITES:**

All first-year full time courses.

**OFFICE HOURS:**

Mondays and Wednesdays, 1:30 to 4:00. Tuesdays and Thursdays, 11:00 to noon. Professor Budnitz also is available at other times if necessary; call or e-mail to make an appointment. Professor Budnitz' phone number is (404) 413-9155; e-mail mbudnitz@gsu.edu.

**ASSIGNMENTS & NOTICES**

Routinely check the GSU College of Law Web site for this course for updates and changes in assignments and for other notices.

**MAKE-UP EXAM:**

Arranged through the office of the Associate Dean in accordance with policies stated in the College of Law Bulletin.

**CAVEAT:**

The course syllabus provides a general plan for the course; deviations may be necessary.