

Northern Marianas College
CURRICULUM ACTION REQUEST

Effective Semester / Session: Fall 2010

Type of Action:

- New
- Modification
- Move to Inactive (Stop Out)
- Cancellation

Course Alpha and Number: LW 110

Course Title: Personal Law and Finance

Reason for initiating, modifying, or canceling course: This course replaces LW 106 Personal Law. In relation to the course guide for LW 106, this course guide for LW 110 reflects changes in the course number and course title, department name, textbook, catalog course description, course outline, instructional goals, and the student learning outcomes, and adds the assessment measures.

Frank Sobolewski July 1, 2010
Proposer Date

Acting
Thomas M. Christ
Department Chair Date *7/1/10*

Smuel
Dean of Academic Programs and Services Date *7.1.10*

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Course Guide

Course: LW 110 Personal Law and Finance

1. **Department:** Social Sciences and Fine Arts
2. **Purpose:**

This course provides a general overview of the individual's rights and responsibilities under the law, with emphasis on a variety of frequently encountered legal issues and topics and personal financial matters. This course enables students to make informed decisions on the legal and personal financial matters affecting their lives, and to ascertain when it would be desirable to seek the assistance of an attorney.
3. **Description**
 - A. **Required/Recommended Textbook(s) and Related Materials**

Required: Arbetman, Lee P. and Edward L. O'Brien, *Street Law: A Course in Practical Law*, 8th ed. Columbus, Ohio: McGraw-Hill Glencoe, 2010.
Readability Level: Grade 9.8
 - B. **Contact Hours**
 1. **Lecture:** 3 per week / 45 per semester
 2. **Lab:** None
 3. **Other:** None
 - C. **Credits**
 1. **Number:** 3
 2. **Type:** Regular degree credits
 - D. **Catalogue Course Description**

This course provides a basic knowledge of legal principles, rights, and responsibilities that affect the average person's everyday life. Topics covered include the criminal justice system, family law, employee rights and obligations, consumer rights and obligations, civil wrongs (torts), contracts, landlord—tenant issues, and the CNMI legal system and its cultural implications. English Placement Level: EN 093/094. Math Placement Level: None. (Offered Fall and Spring)
 - E. **Degree or Certificate Requirements Met by Course**

This course fulfills part of the General Education requirements for Social Sciences for the A.A. degree in Liberal Arts. This course is also an elective course for the A.A. degree in Liberal Arts and for the A.S. degree in Natural Resource Management.

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F. Course Activities and Design

This course incorporates lectures, small-group and class discussions, guest speakers, possible field trips to the CNMI's courthouse and law library, take-home quizzes, a short exploratory paper on a legal topic or issue addressed by the course, and a midterm and a final exam. Students are strongly encouraged to read the local daily newspapers and other periodicals and to bring to class articles relating to topics under discussion.

4. Course Prerequisite(s); Concurrent Course Enrollment; Required English/Mathematics Placement Level(s)

Prerequisites: None.

English Placement Level: EN 093/094.

Math Placement Level: None.

5. Estimated Cost of Course; Instructional Resources Needed

Cost to the Student: Tuition for a 3-credit course, the cost of the textbook, and the student activities fee.

Cost to the College: Instructor's salary.

Instructional resources need for this course include standard classroom materials and supplies such as chalk and chalkboard, TV/VCR and videotaped programs, library books, and other resources, as needed.

6. Method of Evaluation:

Student grades will be based on the regular letter grade system as described below:

- A: Excellent – grade points: 4.0;
- B: Above average – grade points: 3.0;
- C: Average – grade points: 2.0;
- D: Below average – grade points: 1.0;
- F: Failure – grade points: 0.0.

NMC's grading and attendance policies will be followed.

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7. Course Outline

This is a topical outline and does not necessarily indicate the sequence in which the material will be presented.

- 1.0 Crimes and Criminal Justice
 - 1.1 Crimes
 - 1.1.1 Crimes against property and persons and other crimes
 - 1.1.2 Defenses to criminal charges
 - 1.2 The Criminal Justice System
 - 1.2.1 The steps in the criminal justice process: arrest, booking, proceedings before trial, trial (bench trial or jury trial), sentencing, incarceration, and appeals
 - 1.2.2 The difference between frisk, search, and seizure
 - 1.2.3 An individual's rights when and after arrested
- 2.0 Marriage, Divorce, and the Family
 - 2.1 Getting married and premarital (prenuptial) agreements
 - 2.2 Common-law marriage
 - 2.3 Spouse abuse
 - 2.4 Child abuse and child neglect
 - 2.5 Adoption, legitimacy, and paternity
 - 2.6 The difference between annulments, separation, and divorce
 - 2.7 Divorce property division, alimony, and rights to child custody, child visitation, and child support
 - 2.8 Reproductive rights and abortion
 - 2.9 Same-sex partner relationships
- 3.0 Housing and Landlord—Tenant Issues
 - 3.1 Buying a house, and mortgages
 - 3.2 Types of leases
 - 3.3 Rights and obligations of the landlord and the tenant
- 4.0 Obtaining an Automobile
 - 4.1 Buying a car
 - 4.2 Financing a car
 - 4.3 Leasing a car
 - 4.4 Automobile insurance, and automobile accidents

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- 5.0 Product Warranties and Liability
 - 5.1 Express Warranties
 - 5.2 Implied Warranties
 - 5.3 Disclaimers
 - 5.4 Defective products and product liability
 - 5.5 Liability insurance
 - 5.6 Federal consumer protection laws, agencies, and commissions
 - 5.7 Private consumer protection organizations

- 6.0 Contracts
 - 6.1 Elements of a contract
 - 6.2 Written and oral contracts
 - 6.3 Illegal contracts
 - 6.4 Breach of contract

- 7.0 Consumer Credit, Financial Services, Debt Collection, and Bankruptcy
 - 7.1 Bank accounts and banking transactions
 - 7.2 Consumer credit, credit cards, loans, and interest rates
 - 7.3 Debt collection practices
 - 7.4 Court action, including default judgment, garnishment, and attachment
 - 7.5 Bankruptcy

- 8.0 Torts (Civil Wrongs)
 - 8.1 Liability, remedies, and settlements
 - 8.2 Tort law
 - 8.3 Types of torts
 - 8.3.1 Intentional torts
 - 8.3.1.1 Intentional torts that injure persons
 - 8.3.1.2 Intentional torts that harm property: real property, personal property, and intellectual property
 - 8.3.2 Acts of negligence
 - 8.3.3 Strict liability
 - 8.4 Civil lawsuits
 - 8.5 Filing a suit in small claims court

- 9.0 Employment Rights, Responsibilities, and Protections
 - 9.1 Pre-employment rights
 - 9.2 Title VII of the Civil Rights Act of 1964, as amended
 - 9.3 The Fair Labor Standards Act of 1938, as amended
 - 9.4 The Equal Pay Act of 1963, as amended

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- 9.5 The Age Discrimination in Employment Act of 1967, as amended
- 9.6 The Occupational Safety and Health Act of 1970, as amended
- 9.7 The Americans with Disabilities Act of 1990
- 9.8 The Family and Medical Leave Act of 1993
- 9.9 Social Security taxes and Social Security retirement, disability and survivors' benefits
- 9.10 Medicare taxes and benefits
- 9.11 The National Labor Relations Act of 1935, as amended; labor unions, collective bargaining, and unfair labor practices
- 9.12 Privacy rights of employees at work
- 9.13 Loss of employment
 - 9.13.1 Employment contracts
 - 9.13.2 Illegal job terminations
 - 9.13.3 Job layoffs
 - 9.13.4 Unemployment compensation
- 9.14 Employment law issues in the CNMI

- 10.0 Finding the Right Lawyer
 - 10.1 When do you need a lawyer
 - 10.2 How to find a lawyer
 - 10.3 Lawyers' fees
 - 10.4 Working with your lawyer

- 11.0 The CNMI Legal System and its Cultural Implications

8. Instructional Goals

This course will introduce students to:

- 1.0 The scope of crime as defined under the U.S. legal system and the U.S. criminal justice system;
- 2.0 How the U.S. criminal justice system operates;
- 3.0 Legal issues and problems relating to marriage, divorce, and the family, as encountered in the U.S. and the CNMI;
- 4.0 Landlord—tenant legal issues in the U.S. and the CNMI, and buying a house;

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- 5.0 Legal issues and consumer problems in commercial transactions involved in obtaining and using an automobile;
- 6.0 Consumer rights relating to product warranties and product liability;
- 7.0 Legal issues and problems relating to various types of contracts;
- 8.0 Consumer credit, financial services, debt collection practices, and bankruptcy;
- 9.0 Civil wrongs (torts), different types of torts, and a person's rights and responsibilities under tort law, including filing a lawsuit;
- 10.0 The process of suing in small claims court;
- 11.0 Employees' legal rights, responsibilities, benefits, and protections, especially under U.S. (Federal) laws, and employment law issues in the CNMI;
- 12.0 A person's need for, and how to find and work with a lawyer; and
- 13.0 The CNMI legal system and its cultural implications.

9. Student Learning Outcomes

Upon successful completion of this course, students will be able to:

- 1.0 Identify and define the primary crimes against property and crimes against persons under the U.S. legal system;
- 2.0 Explain how the U.S. criminal justice system operates;
- 3.0 Describe legal issues and problems relating to marriage, divorce, spouse abuse, child abuse, child neglect, child custody, and child support, as encountered in the U.S. and the CNMI;
- 4.0 Identify various types of mortgages and leases and explain the rights and obligations of the landlord and the tenant, in the U.S. and the CNMI;
- 5.0 Describe legal issues and consumer problems involved in buying, financing, or leasing a car, and in obtaining automobile insurance;

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- 6.0 Explain different types of product warranties and product liability and the rights of the consumer relative to defective products;
- 7.0 Identify the elements of a contract and different types of contracts, and identify and explain the different types of remedies for breach of consumer contracts;
- 8.0 Identify different types of consumer credit and the costs (charges) for each type of credit, and describe different types of debt collection practices;
- 9.0 List and classify examples of civil wrongs (torts), and explain a person's rights and responsibilities under tort law;
- 10.0 Identify and explain the procedures involved in a small-claims court lawsuit and a civil lawsuit;
- 11.0 Explain an employee's legal rights, responsibilities, benefits, and protections, especially under U.S. (Federal) laws;
- 12.0 Determine when a person might need the services of a lawyer, identify how to locate the type of lawyer needed, and role-play attorney-client interviews; and
- 13.0 Demonstrate the ability to apply critical thinking skills to real-life issues addressed by the course.

10. Assessment Measures

Assessment of student learning may include, but not be limited to, the following:

- 1.0 Class participation;
- 2.0 Small group discussions;
- 3.0 Role-playing scenarios;
- 4.0 Writing assignments and exercises;
- 5.0 Oral and visual presentations;

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6.0 Homework;

7.0 Quizzes;

8.0 Unit exams; and

9.0 A final exam