Liverpool John Moores University

Title: PROMOTING FINANCIAL INCLUSION IN LOW INCOME

COMMUNITIES

Status: Definitive

Code: **6001YCWORK** (100662)

Version Start Date: 01-08-2014

Owning School/Faculty: Nursing and Allied Health Teaching School/Faculty: Nursing and Allied Health

Team	Leader
Paul Jones	Υ

Academic Credit Total

Level: FHEQ6 Value: 12.00 Delivered 25.00

Hours:

Total Private

Learning 120 Study: 95

Hours:

Delivery Options

Course typically offered: Semester 2

Component	Contact Hours
Lecture	20.000
Seminar	4.000
Tutorial	1.000

Grading Basis: 40 %

Assessment Details

Category	Short	Description	Weighting	Exam
	Description		(%)	Duration
Essay	AS1	Essay focusing on an element of promoting financial inclusion and/or financial capability within the contemporary policy context, 3000 words	100.0	

Aims

The module aims to enable students to understand, critique and analyse the links between poverty, over-indebtedness and financial exclusion and focuses on investigating practical and strategic solutions to promoting financial inclusion in low income communities.

Learning Outcomes

After completing the module the student should be able to:

- 1 Critically analyse the dynamics of poverty and financial exclusion in low income communities.
- 2 Reflect upon and analyse practical and policy developments in the promotion of financial sevices for people in low income communities.
- Apply theoretical and practical approaches to financial education including developing financial capability in young people
- 4 Analyse the role of money advice agencies in tackling over-indebtedness in low income communities

Learning Outcomes of Assessments

The assessment item list is assessed via the learning outcomes listed:

essay 1 2 3 4

Outline Syllabus

The sociology, economics and politics of poverty and financial exclusion in low income communities.

Government policies on tackling poverty and promoting financial inclusion from the 1980's to the present time

The dynamics of low income financial market

The background, principles and practice of the banking and financial services industry and of third sector financial providers in promoting financial inclusion.

The impact of alternative, sub-prime lenders (e.g. home credit companies) operating in low income communities

The role of money advice agencies in low income communities

The dynamics and delivery of financial capability education

Pathways to financial inclusion

Strategic and partnership approaches the promotion of financial inclusion.

Learning Activities

Lectures; seminars, tutorials and presentation preparation groups

References

Course Material	Book
Author	Carbo S., Gardener P.M. and Molyneux P.,
Publishing Year	2005
Title	Financial Exclusion

Subtitle	
Edition	
Publisher	Palgrave
ISBN	

Course Material	Book
Author	Ellison A., Whyley C, Forster R and Jones P.A.
Publishing Year	2011
Title	Credit and low-income consumers
Subtitle	A demand-side perspective on the issues for consumer protection
Edition	
Publisher	Friends Provident Foundation and Policis
ISBN	

Course Material	Book
Author	Jones P.A. and Ellison A
Publishing Year	2011
Title	Community Finance for London
Subtitle	Scaling up the credit union adn social finance sector
Edition	
Publisher	Liverpool John Moores University
ISBN	

Course Material	Book
Author	Dolphin T
Publishing Year	2009
Title	Saving and Asset Building in low-income households
Subtitle	
Edition	
Publisher	ippr
ISBN	

Course Material	Book
Author	McAteer M and Evans G
Publishing Year	2011
Title	Does Debt Advice Pay
Subtitle	A business case for social landlords
Edition	
Publisher	Hyde Housing
ISBN	

Course Material	Book
Author	Jones P.A.
Publishing Year	2001
Title	Access to Credit on a Low Income
Subtitle	a study into how people on low incomes in Liverpool

	access and use consumer credit.
Edition	
Publisher	The Co-operative Bank. Manchester
ISBN	

Course Material	Book
Author	Jones P.A. and Barnes T
Publishing Year	2005
Title	Would You Credit It
Subtitle	people telling stories about credit
Edition	
Publisher	The Co-operative Bank, Manchester
ISBN	

Course Material	Book
Author	Jones P.A
Publishing Year	2006
Title	Giving credit where it's due: Promoting financial inclusion
	through quality credit unions.
Subtitle	
Edition	
Publisher	Local Economy, Volume 21, Number 1, Pages:36 - 48.
	Routledge
ISBN	

Course Material	Book
Author	Kempson E
Publishing Year	1996
Title	Life on a Low Income
Subtitle	
Edition	
Publisher	Joseph Rowntree Foundation.
ISBN	

Course Material	Book
Author	Kempson E, McKay S and Collard S
Publishing Year	2005
Title	Incentives to save: Encouraging saving among low-income
	households.
Subtitle	
Edition	
Publisher	HM Treasury, London
ISBN	

Course Material	Book
Author	Kober C. and Paxton W.
Publishing Year	2002

Title	Asset-based welfare and poverty
Subtitle	Exploring the case for and against asset-based welfare policies
Edition	
Publisher	ippr. London
ISBN	
Course Material	Book
Author	
Publishing Year	
Title	
Subtitle	
Edition	
Publisher	
ISBN	
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Course Material	Book
Author	
Publishing Year	
Title	
Subtitle	
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Publisher	
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Course Material	Book
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Subtitle	
Edition	
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Course Material	Book
Author	Sherraden M
Publishing Year	1992
Title	Assets and the Poor: A New American Welfare Policy
Subtitle	
Edition	
Publisher	M.E. Sharpe
ISBN	

Notes

This module is designed for youth and community workers, social workers, housing officers, probation officers, money advice workers and all those who are practically engaged with young people and adults in low income communities