

## Liverpool John Moores University

Title: PROMOTING FINANCIAL INCLUSION IN LOW INCOME COMMUNITIES  
Status: Definitive  
Code: **6506YCBAP** (116730)  
Version Start Date: 01-08-2014

Owning School/Faculty: Nursing and Allied Health  
Teaching School/Faculty: St Helens College

Team	Leader
Kat Cartmell	Y

**Academic Level:** FHEQ6      **Credit Value:** 12.00      **Total Delivered Hours:** 25.00  
**Total Learning Hours:** 120      **Private Study:** 95

### 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	Description	Weighting (%)	Exam Duration
Portfolio	AS1	Portfolio and presentation demonstrating engagement , reflection, learning and practical ability in the development of financial capability education within a community context	50.0	
Essay	AS2	Essay focusing on an element of promoting financial inclusion within the contemporary policy context	50.0	

### 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 Recognise the low income financial market, particularly in relation to young people.
- 3 Reflect upon and analyse practical and policy developments in the promotion of financial inclusion
- 4 Critique the role of banks and mainstream financial providers in serving low income consumers and analyse the emerging role of credit unions, community banks and community development finance initiatives
- 5 Discuss theoretical and practical approaches to financial capability education including developing financial capability in young people
- 6 Analyse the role of money advice agencies in tackling over-indebtedness in low income communities
- 7 Plan and deliver practical financial capability education and training sessions within a community context.

## **Learning Outcomes of Assessments**

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

Portfolio +	2	3	5	7
Presentation				
Essay	1	4	6	

## **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. Visiting Credit Unions and Community Projects.

## References

<b>Course Material</b>	Book
<b>Author</b>	Carbo S., Gardener P.M. and Molyneux P.,
<b>Publishing Year</b>	2005
<b>Title</b>	Financial Exclusion
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	Palgrave
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Coben D, Dawes M, and Lee N
<b>Publishing Year</b>	2005
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	National Research and Development Centre for Adult Literacy and Numeracy
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Flaherty J, Veit-Wilson J and Dornan P
<b>Publishing Year</b>	2004
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	5th
<b>Publisher</b>	Child Poverty Action Group
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Hills J
<b>Publishing Year</b>	2004
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	OUP
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	HM Treasury

<b>Publishing Year</b>	2004
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	HM Treasury, London
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Jones, P.A
<b>Publishing Year</b>	2001
<b>Title</b>	undefined
<b>Subtitle</b>	a study into how people on low incomes in Liverpool access and use consumer credit.'
<b>Edition</b>	
<b>Publisher</b>	The Co-operative Bank. Manchester
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Jones P.A. and Barnes T
<b>Publishing Year</b>	2005
<b>Title</b>	undefined
<b>Subtitle</b>	people telling stories about credit'
<b>Edition</b>	
<b>Publisher</b>	The Co-operative Bank, Manchester
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Jones, P.A
<b>Publishing Year</b>	2006
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	Local Economy, Volume 21, Number 1, Pages:36 - 48. Routledge
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Kempson E
<b>Publishing Year</b>	1996
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	Joseph Rowntree Foundation.
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Kempson E, McKay S and Collard S

<b>Publishing Year</b>	2005
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	HM Treasury, London
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Kober C. and Paxton W.
<b>Publishing Year</b>	2002
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	ippr. London
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Levitas R.
<b>Publishing Year</b>	2005
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	Palgrave
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Lister R
<b>Publishing Year</b>	2004
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	Polity Press, Cambridge
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	National Consumer Council
<b>Publishing Year</b>	2005
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	The National Consumer Council and Policis, London
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Palmer Guy, Carr Jane and Kenway Peter
<b>Publishing Year</b>	2005
<b>Title</b>	undefined

<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	JRF and New Policy Institute, York
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Pantazis C., Gordon D., and Levitas R.,
<b>Publishing Year</b>	2006
<b>Title</b>	undefined
<b>Subtitle</b>	
<b>Edition</b>	
<b>Publisher</b>	The Policy Press
<b>ISBN</b>	

<b>Course Material</b>	Book
<b>Author</b>	Sherraden M
<b>Publishing Year</b>	1992
<b>Title</b>	undefined
<b>Subtitle</b>	A New American Welfare Policy'
<b>Edition</b>	
<b>Publisher</b>	M.E. Sharpe
<b>ISBN</b>	

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## 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