

Promoting Financial Inclusion in Low Income Communities

University Certificate of Professional Development
Undergraduate level 3 and postgraduate level M

Introduction

The academic programme in Promoting Financial Inclusion in Low Income Communities is offered to people working, paid or voluntary, in agencies and organisations concerned with financial inclusion, financial capability education and/or the development of access to financial services for people on low incomes.

This CPD offers a staff development and educational opportunity for housing officers, money advice workers, local government officers, probation officers, regeneration workers, youth and community workers, social workers, health visitors, financial inclusion staff, credit union and CDFI directors, staff and volunteers as well as and all those who are engaged with adults and/or young people in low income communities.

Aims of the course

The programme of studies will aim to deepen participants' theoretical and practical understanding of poverty, over-indebtedness and financial exclusion.

It will explore a range of policy and other initiatives within Government, the financial services industry and the community and voluntary sectors aimed at promoting financial inclusion and greater access to financial services for people on low incomes.

It will focus on investigating how partnership and cooperative approaches to tackling financial exclusion can, and do, work in practice. It has a particular focus on the role of credit unions and money advice agencies in promoting financial inclusion and in delivering financial capability education.

The CPD takes a community and participative approach to the development of financial services and is focused on responding to the needs of low income consumers.

The organisation of the Course

The CPD is offered as a single level 3 12 credit module within the University Modular Framework: ASCYC3003I. It is also offered as a single level M 10 credit module within the University Modular Framework: ASLYCM001

The mode of study will be part-time, over 10 weeks in semester 2 of the academic year.

Teaching will be fortnightly over 5 full days in Liverpool. (A 6th optional day is offered for essay support, date to be determined)

Commencing in January 2012.

All Fridays. 9.30 a.m. – 3.30 p.m.

On Jan. 20th, Feb. 3rd & 17th, Mar, 2nd & 16th

At level 3, study is broken down into 120 hours of learning, 40 hours of taught theory, seminars and group work and 80 hours of reflection and private study.

At Level M, study is broken down into 100 hours of learning, 40 hours of taught theory, seminars and group work and 60 hours of reflection and private study.

Arrangement of Practical Study

THE CPD aims to integrate theory and practice. Students have the possibility, if appropriate, as part of their reflective assignment, to conduct a practical exercise in developing financial inclusion or financial capability education within a community context.

Course Content

The CPD curriculum will address:

- The sociology, economics and politics of poverty and financial exclusion in low income communities
- Policy development in promoting financial inclusion
- The dynamics of low income financial market
- The role of the banking and financial services industry and of co-operative and third sector financial providers
- The impact of sub-prime lenders 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

Assessment

The programme will be assessed using two distinct methods, each of which is utilised to identify particular learning outcomes. These are:-

At level 3

1. an academic essay on an aspect of financial inclusion within the contemporary policy context

At level M

1. an academic essay focusing on an element of the strategic promotion of financial inclusion within the contemporary policy context
2. a reflective assignment on the practical development of financial inclusion or financial capability education in a multi-agency context

Both Level 3 and Level M students follow the same course of studies. However, M level students are expected to write at a higher academic and strategic level.

Course Intake

The CPD programme will be offered once a year, in January (minimum 25 per intake group).

Entry Requirements

1. Experience of working in low income communities.
2. Evidence of previous academic Level 2 study or equivalent. Participants will need to demonstrate academic ability to complete the course.

Level M applicants will need evidence of previous academic Level 3 study or equivalent (this will normally be a first degree).

3. Students will be required to identify a practice co-ordinator who will facilitate and support learning as it relates to the work environment (this normally would be the students line manager).

Awards

Successful completion of the course will lead to the following awards:

The University Certificate of Professional Development for 12 credits at Level 3 in Promoting Financial Inclusion in Low Income Communities. Or:-

The University Certificate of Professional Development for 10 credits at Level M in Promoting Financial Inclusion in Low Income Communities.

Application

For an application pack, please contact:

Applications & Admissions

Faculty of Health & Applied Social Sciences

Liverpool John Moores University

79 Tithebarn Street, Liverpool, L2 2ER

Tel: 0151 231 5829

Email: Health@ljmu.ac.uk

For further information please contact:

Paul A Jones (Programme Leader)

Tel: 07939 566552 or 0151 231 4064

Email: p.a.jones@ljmu.ac.uk

The **co-operative** bank
good with money

This CPD was developed with the support of The Co-operative Bank.