SAINT LOUIS UNIVERSITY

**SCHOOL OF SOCIAL WORK**

**Financial Capability and Asset Building Practice**

**SWRK 797-01**

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| January Intercession – 1week class | Julie Birkenmaier, Ph.D., LCSW |
| Tegeler Hall | Birkenjm@slu.edu |
| 4 full days and 1 half day for instruction | Office: Tegeler 330 |
| 1 half day for presentations 2 weeks later | Office Phone: 977-3323 |

**COURSE DESCRIPTION**

The course examines the role of social work within financial capability and asset building practice. This course focuses on financial empowerment practices for individuals and families and across the life cycle and communities. Social policy and policy change efforts related to these areas are also examined. Special attention is given to oppressed populations and communities experiencing poverty and near-poverty.

**PREREQUISITES**

SWRK 750 or permission of the instructor

**COMPETENCIES**

Competency 2: Engage Diversity and Different in Practice

Competency 3: Advance human rights and social, economic, and environmental justice.

Competency 7: Assess Individuals, Families, Groups, Organizations and Communities

**TEACHING AND LEARNING METHODS**

Classes will be conducted using large and small group lecture-discussion, small group exercises, and guest speakers. Classroom time will be devoted to short lectures, discussions of the assigned readings and practice exercises. Students are expected to have completed the assigned readings prior to the date for which they are assigned and should not hesitate to raise questions they may have during class discussions.

**TEXTS**

The required text is:

Sherraden, M., Birkenmaier, J.M., & Collins, M. J. (2018). *Financial capability and asset-*

 *building in vulnerable households*. New York: Oxford University Press.

**METHODS OF EVALUATION**

**Pts %**

Class Participation assessed **each day** (4.5x6pts) 27 5%

Quizzes (4x35pts each) 140 16%

Group Presentation due **second half day** 100 20%

Group Final Paper due **second half day** 103 21%

Final Paper Assignments:

* Group Work Plan **due Tues** 10 1%
* Research Synthesis **due Wed**  20 3%
* Financial Summary **due Wed**  20 2%
* Census Table and Narrative **due Thurs**  35 5%
* Draft Assessment Form and Intervention Plan **due Fri** 40 4%

Group Member Assessment 5 1%

**Total 500 100%**

Grading scale is as follows: A = 94-100; A- = 90-93, B+ = 87-89; B = 83-86; B- = 80-82, C+ = 77-79; C = 73-76, C- = 70-72, D = 60-69, F = 59 and below.

**Participation**

Students are expected to actively participate in all class activities, including interactive lectures, discussions, activities, and small group work.

**Quizzes**

Students will take four (4) on-line quizzes over the readings (i.e., over the readings assigned for Monday through Thursday). Students will be given 20 minutes for each quiz. The quizzes will be available from 7pm the evening before the class date until 8am the morning of class. The quizzes are “open book”, but timed, so students must read prior to taking the qui, or risk not finishing the quiz in the allotted time. The reading review questions (available from Blackboard) will help students prepare for the quizzes ahead of time.

**Group Project/Presentation/Paper**

Students will self-select into groups of about four students on the first day based on student choice of a case focused around a specific population. Each group will be given a case that entails an individual or family situation within a specific geographic community in the St. Louis area, and that includes a specific policy or practice to investigate.

The assignment related to each case has four parts. They are:

1. to create an assessment form that reflects important questions related to the population;
2. to complete an assessment and intervention plan for the case;
3. to investigate the access to financial institutions within a specific community; and
4. to conduct research about a practice/policy aspect that relates to the case.

*Please submit all assignments via Blackboard, as a Word Document. Be sure to include all group names on the document.*

The following are specific instructions about the four parts:

**Section 1: Assessment Form**

Each group will be given an individual/family case and a generic assessment form. Each group will complete an assessment form that reflects their individual/family case. A basic form will be provided, and is the basis for the assessment form that the group will create. Groups will include the form in the presentation and paper.

**Section 2: Individual Case**

Each group will research background material about the population represented by the individual/family, including background information and statistics, and complete an assessment (using the form created in Section #1) and an intervention plan for the case.

**Section 3: Community Assessment**

For the community assessment, students will conduct a *modified* community assessment for financial services and financial need for the community based on a visual inspection and publically available data. The needs assessment will focus on the financial institutions, products, and services available to community residents (both mainstream and alternative).

**Section 4: Practice/Policy**

Each case will include a practice or policy on which the group will conduct research. The group will connect the practice/policy to the case.

A packet will be provided to each group that provides full instructions about their project. The project is centered on a specific case. Groups will be asked to create an assessment form, complete an assessment and intervention plan for the case, complete a modified community assessment related to financial access, and prepare information about a related practice/policy. The packet will include the case, credit report(s) that relate to the case, information about the community and practice/policy area for the case, and key questions to guide the community assessment and practice/policy research.

Final Paper Assignments:

Each group will complete five (5) assignments related to their final paper. For all writing assignments, grammar, presentation style, clarity and conciseness will affect the grade, along with the quality of the information and analysis presented.

1. Work Plan - A work plan that provides the names of the group members, and a plan for the work of the project. The plan should detail who will take primarily responsibility for each of the main areas (assessment form, intervention plan, community assessment and policy/practice aspect), editing parts or the whole paper, and a tentative timeline for each section of the work involved in the project. **Due Tuesday**.
2. Research Synthesis – Each group will turn in a two page, double-spaced synthesis of research findings from at least three sources about the population that is the focus of the group’s case. The sources should be contemporary, and not older than 10 years. NOTE: These citations should hold the potential to contribute to the final paper, but groups are free to ultimately decide to not use the scholarly sources identified for

along with *first page/abstract/copy of website material for each source***. The research synthesis paper will briefly describe the findings, and discuss the relationship of the research findings to the population/issue. Due Wednesday.**

1. Financial summary – Each group will complete a two page, double-spaced synthesis of the financial information for their case, including detailed information from the credit report. **Due Wednesday**
2. Census Data and Narrative – Each group will research and present census data about the community featured in their case in a table format, as well as discussed in a narrative. The narrative should display strong writing skills. **Due Thursday**.

5. Draft Assessment form and Intervention Plan – Each group will turn in a draft (complete draft) of the assignment detailed below. The group is to revised the assignment, and use the final version for the final paper. **Due Friday**.

Below are instructions about final paper and presentations:

1. Presentation

Presentations will occur on Friday afternoon two weeks after the week-long class on the case and findings for community assessment and policy/practice portions of the project. The presentations will be approximately 30-45 minutes, and will include the use of one or more visual aids (i.e., Powerpoint, Prezi, etc.). The presentation will include the majority of the information in the paper (but not all, given the time limitations). See the appendix for instructions for the presentation.

1. Final paper

The final paper will be a group paper of 12-15 pages, double-spaced, using APA 6th edition. All students will receive the same grade for the paper. The paper should include a cover sheet that outlines, specifically, which student wrote each section, and any other roles taken by specific students (i.e., was one student a section editor? The overall editor?) A minimum of three (3) scholarly sources are required for the paper. Other sources can include non-scholarly sources, such as reports from think tanks and organizations. Websites used for the paper should be from those with the domain of .edu, .gov, and .org only. The following is an outline for the paper:

Introduction

Provide background information on the population and/or presenting issue represented by your case (i.e., single mothers, immigrants, etc.). Use professional literature (at least three scholarly sources), as well as other sources. For this section, use the content from the Research Synthesis assignment.

Individual Case

Using the form provided as a basis, create a **completed** assessment form for the population represented by your case, as well as a total of the client expenses, reverse budgeting to learn needed income, a credit action plan, and an intervention plan (form provided). Include the actual calculations and documents as Appendix A. Write a narrative summary of the assessment, expenses, reverse budgeting, credit action plan, and intervention plan for the case in the body of the paper. Refer the reader to Appendix A for more detail.

Community Assessment: Inclusion (Financial Access)

Use the handout provided about community assessment to structure this section. Write the narrative to summarize key points about the Census Data (gathered in the Census Data and Narrative assignment). In this section, include required information (i.e., alternative and formal financial institutions, CRA rating, VITA sites, etc.). Include the Census Data and narrative information as Appendix B. Discuss the ability of your client to access resources needed for financial inclusion.

Practice/Policy

Each case has been assigned one specific policy or practice area that applies to the case. Research questions have also been provided. In this section, provide information about the practice or policy area, carefully answering each research question. Be sure to connect the material back to the case.

Conclusion

Appendix A: Completed assessment form and intervention plan, expense summary, reverse budgeting, and credit action plan.

Appendix B: Census chart (revised using instructor feedback when turned in as an assignment)

References – APA style.

### Special Considerations for a one-week course

This course is an intensive one-week course. Class hours are from 9-4pm Monday through Thursday, and 9am-12:30pm on Friday and 12-3pm on a Friday two weeks later. **Please reserve the entire day of the second half day as a make-up day in case class is cancelled during the week due to inclement weather.**

Each student must be willing to pace her or himself and complete work continually, rather than leaving all of the work to the end. The style of the classes will be highly interactive. Success will require active student participation and contributions. Each student should be prepared to discuss the readings, ask questions, contribute ideas, and share experiences during each class session.

**COURSE OUTLINE**

NOTE: All readings are from required textbook:

Sherraden, M., Birkenmaier, J.M., & Collins, M. J. (2018). *Financial capability and asset-*

 *building in vulnerable households*. New York: Oxford University Press.

**Monday**

**Required Readings (See Reading Review Questions):**

Introduction, Chapters 1-5

**Due: Quiz #1**

**Tuesday (See Reading Review Questions)**

**Required Readings:**

Chapters 6-10

**Due by 8am Tuesday morning to the instructors:**

1. Group work plan

2. Quiz #2

**Wednesday**

**Required Readings (See Reading Review Questions):**

Chapters 11-15

**Due by 8am Wednesday morning**

1. Research synthesis
2. Financial summary
3. Quiz #3

**Thursday**

**Required Readings (See Reading Review Questions):**

Chapters 16-20

**Due by 8am Thursday morning**

1. Census table and narrative
2. Quiz #4

**Friday**

**Due by 8am Friday morning**

1. Draft Assessment Form and Intervention Plan

**Friday, 2 weeks later – 12-3pm**

Due:

* Student group presentations
* Group papers
* Group member assessments
* Course evaluations

Appendix

Presentation checklist

**Content**

Introduction

Brief description of the family, community, and policy to be discussed.

Main Content

* Case assessment data
* Intervention, including spending plan, reverse budgeting, and credit action plan
* Community assessment, including information about financial institutions, products and services, CRA information, and VITA site availability
* Policy, including answering the research questions provided

**Process**

Members of the group present equally

Other

* Professional dress
* Little to no reliance on notes, and NO reading of content
* Stand away from the computer, make eye contact with audience, project voice, use small movement

TURN IN: Turn in a hard copy of the visual, including notes, in class