Instructor: 
Email: 
Phone: 
Office Hours: By arrangement 
Class Day and Time: 

Course Description
This course examines ways to improve the financial stability and security of low-income individuals, families, and communities in the U.S. Students will learn the difference between income assistance and asset-based policies, which aim to help individuals and families build savings and acquire assets that will improve their financial security over the long-term. Historical patterns of institutionalized racism and oppression largely explain racial wealth disparities that justify asset development as a practice and policy strategy to achieve social and economic justice. As a generalist elective, this course uses a comprehensive approach to examine social programs and direct practice interventions, financial services, and policies that can move individuals, families, and communities along the asset-building continuum. The impact of issues such as life stage, social class, and cultural background will be examined. Policy issues include social insurance programs, savings, consumer protection, tax credits, public benefits, and innovative programs; practice issues include financial assessment and goal setting, financial coaching, and integrating financial interventions with traditional psychosocial interventions.

Learning Goals: To prepare students for practice and leadership roles in the fields of social work and social welfare.

This goal is operationalized using three of the ten Council on Social Work Education (CSWE) prescribed competencies. These competencies are as follows:

1. Demonstrate Ethical and Professional Behavior
2. Engage Diversity and Difference in Practice; and
3. Advance Human Rights and Social, Economic and Environmental Justice.

Through these learning goals students will pursue these course objectives and acquire these skills:
1. Students will understand the environmental and political systems that impact the financial health of individuals, families, and communities.
2. Students will understand the role of race and ethnicity in the creation of wealth inequalities in America.
3. Students will understand the role of a social worker in helping individuals, families, and communities to build wealth.
4. Students will understand the range of individual, family, and community practice interventions addressing financial stability and asset building within the larger framework of counseling and psychotherapy theories and approaches.
5. Students will understand the relationships between financial stability, assets, economic empowerment, and harm reduction and addiction models of care.

**Skills**
1. Students will be able to assess individual, family, and community assets, along with their financial well-being.
2. Students will be able to analyze and optimize their interlocking roles as social worker, counselor, case manager, and advocate (among others) in improving the financial security of individuals, families, and communities.
3. Students will be able to recognize and set appropriate and ethical boundaries that are in the best interests of the clients or communities and their goals.
4. Students will be able to increase their self-awareness and identify ethical values in financial social work.
5. Students will appreciate a comprehensive and multicultural approach to improving financial stability.
6. Students will understand their own financial beliefs and attitudes and how they impact their work with clients regarding issues of financial stability, wealth, and asset building.
7. Students will recognize innovative ways to increase financial stability and assets in individuals and communities.

**Course Requirements and Grading**

The format for the class may include lecture, discussion, videos, small group exercises, and guest speakers. It is designed for maximum student participation and sharing of experiences and insights in order to facilitate the integration of theory and practice. *The instructor plays an active part in the learning process.* Students can expect that the instructor will convey clear, specific information about social work theory and practice, and social work values and ethics. Assignments have been developed in a format that encourages learning and provides the instructor with a means to evaluate the student. *The student plays an active part in the learning process.* As with all social work classes, participating in the process of the educational experience is vital. It is expected that students will attend all classes, come to class prepared to discuss the topic and complete assignments on time.

Grading and assessment criteria:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>92-100</td>
</tr>
<tr>
<td>B+</td>
<td>87-91</td>
</tr>
<tr>
<td>B</td>
<td>82-86</td>
</tr>
<tr>
<td>C+</td>
<td>77-81</td>
</tr>
</tbody>
</table>
C          70-76
F           0-69

*Scores to be rounded up at .5

The assignments are:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Percent of Total Grade</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendance and Participation</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Attending a Financial Event/Workshop and Writing the MICRO or MACRO process recording</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Financial News Article Presentation and Discussion</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Financial Portfolio</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Final Paper: Financial Security</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

Course assignment descriptions

It is of utmost importance to understand that the assignments in this course are meant to increase your knowledge of financial issues faced by individuals, families, and communities. In your work with clients at the clinical and macro levels, should you detect an individual is experiencing serious financial problems that you are not equipped to address, please see your supervisor and consider referring your client to a professional financial advisor. It is our role to understand the issues and assess whether managing money/budgeting is a problem (such as in financial abuse), and then refer the client to the proper professional or agency. This is the ethical obligation we have as professional social workers.

Financial News Article Presentation and Discussion – In a group of 3

The goal of this Assignment and Discussion is to link current financial issues to course content. For this assignment, you are required to read a major national newspaper as they provide original, comprehensive, and well-regarded reporting on financial issues in the United States. The current events assignment requires you to select and describe the content from an article that is related to a financial issue, that has either a clinical or macro (policy, administration) focus.

Selecting an Article
You and your team will select an article from The New York Times, Boston Globe, San Francisco Chronicle, Washington Post, or the Wall Street Journal. You will present a short summary of the article to the class and a written summary of the article to the professor. The written summary
should be one-page in length. In your summary and discussion, you will include the following elements:

- Describe the main point of the article (2–3 sentences);
- Explain how the material relates to the course content (i.e., article DOES NOT have to be related to the current Module’s topic);
- Consider the article’s implications for personal finance or macro-related financial issues
- Pose two questions for class discussion;
- Provide a link to the article.

You will then facilitate a discussion of the article with the class. And as part of the discussion we will address the two questions you posed.

Financial event/workshop is a community-based or school-based financial fitness event or workshop. This project can be done in groups with a combination of MACRO and CLINICAL students. Students will be able to create their own event/workshop or participate in existing events. Students will be involved in the event/workshop on activities including, but not limited to: program design, marketing and outreach, fundraising, direct service, evaluation, research, volunteer recruitment, and event management.

- **MACRO:** Reflection must include assessment of community financial needs and the event/workshop’s ability to meet these needs. Please follow the format and questions in the MACRO process recording.
- **CLINICAL:** Reflection must include the impact of the event/workshop on an individual/family/group. Please follow the format and questions in the CLINICAL process recording.

Financial portfolio includes an analysis of a client’s personal income and expenses, spending plan, analysis of the credit report, assessment of financial values and behaviors, and a short-term financial plan. This assignment will be completed through a combination of in-class and out of class exercises. The following assignments are included:
- Financial genogram and analysis
- Credit report and analysis
- Income/expenses and analysis
- Short-term financial plan and reflection

Final paper will focus on a financial issue or intervention and the affected populations. Example topics include: money wiring services located in low-income or high immigrant neighborhoods, self-efficacy in financial decision making, child support arrearage, or racial inequities in mortgage lending. Students write an 8-10 page research paper on the topic.

MACRO: The paper should explain the history of a financial issue or a proposed solution to an issue, the impact on a specific community, practice implications for working with communities
of affected persons, and will identify any gaps in community practice, research, or policy. The project should end with recommendations for social workers in macro settings and diverse communities.

**CLINICAL:** The paper should explain the intervention (proposed or existing) and its theoretical underpinning(s), its utilization with specific client populations, and will identify any gaps in direct practice, research, or policy. The paper should end with recommendations for social workers working with individuals and families in diverse direct practice social work settings.

**Participation and Attendance Grade**
Participation is an essential part of graduate education. You are expected to attend all classes, which will be held via Zoom and arrive on time. I will make note of your attendance throughout the semester. If you know you are not going to be able to attend a class or you will be significantly late, it is your responsibility to contact the instructor in advance and to arrange to get notes from another student. You are still responsible for any assignments due.

Similar to employees who show up for work but fail to perform their jobs, students who show up to class, but do not prepare and participate are not really learning to their fullest capacity. You are expected to come to class prepared to discuss the topics and assigned readings. Your final participation grade will not only depend on your attending class, but will also include participation in discussions, debates, and other in-class and on-line communications/discussions.

Students are responsible for: 1) attending all classes, 2) being prepared to discuss main points in the readings, 3) handing in assignments on the due dates and in accordance with the NASW Code of Ethics for honorable and ethical conduct, 4) participating in group and class discussions and case studies related to the course topics.

**Attendance is required.** Absence, early departure, or lateness to class is acceptable only for compelling reasons, such as illness. Two or more absences (excused or otherwise) will result in course failure. Multiple unexcused departures or late arrivals will also result in course failure.

Papers are graded based on the students’ use and integration of original ideas supported with evidence from research, assigned and recommended readings, class discussion, and outside sources of information (i.e., journal articles, books, experts, etc.). Papers that are graded exceptional (i.e., an ‘A’) are those that go beyond feeding back class notes and readings. An exceptional grade demonstrates evidence of advanced conceptualization and critical analysis of the material.

Professional social workers keep case records, write treatment reports for referral sources and managed care companies, correspond with judges and other professionals, develop policy, and advocate for their clients. Each of these tasks requires excellent writing skills. Therefore proper grammar, syntax, spelling, and appropriate referencing are expected for all assignments. You must adhere to the style guidelines of the *Publication Manual of the American Psychological Association (7th Edition)*. Failure to do so will result in substantial deductions from your paper’s grade.
**Course Evaluation**

Rutgers University issues a survey that evaluates both the course and the instructor. This survey is completed by students toward the end of the semester, and all answers are confidential and anonymous. The instructor also may choose to conduct a mid-semester evaluation.

**Academic Integrity Policy**

As per Rutgers University Academic Integrity Policy, “Students are responsible for understanding the principles of academic integrity and abiding by them in all aspects of their work at the University. Students are also encouraged to help educate fellow students about academic integrity and to bring all alleged violations of academic integrity they encounter to the attention of the appropriate authorities.” All SSW students are expected to review and familiarize themselves with the RU Academic Integrity Policy in its’ entirety.

As per Rutgers University Academic Integrity Policy, “The principles of academic integrity require that a student: make sure that all work submitted in a course, academic research, or other activity is the student’s own and created without the aid of impermissible technologies, materials, or collaborations; properly acknowledge and cite all use of the ideas, results, images, or words of others; properly acknowledge all contributors to a given piece of work; obtain all data or results by ethical means and report them accurately without suppressing any results inconsistent with the student’s interpretation or conclusions; treat all other students ethically, respecting their integrity and right to pursue their educational goals without interference. This principle requires that a student neither facilitate academic dishonesty by others nor obstruct their academic progress; uphold the ethical standards and professional code of conduct in the field for which the student is preparing.”

Students should review all types of Academic Integrity Violations per the RU Academic Integrity Policy. Below are some of the more common violations, as articulated in Rutgers University Academic Integrity Policy:

**Plagiarism:** Plagiarism is the use of another person’s words, ideas, images, or results, no matter the form or media, without giving that person appropriate credit. To avoid plagiarism, a student must identify every direct quotation using quotation marks or appropriate indentation and cite both direct quotation and paraphrasing properly according to the accepted format for the particular discipline or as required by the instructor in a course. Some common examples of plagiarism are: Copying word for word (i.e. quoting directly) from an oral, printed, or electronic source without proper attribution: Paraphrasing without proper attribution, i.e., presenting in one’s own words another person’s written words or ideas as if they were one’s own, regardless of the nature of the assignment; Incorporating into one’s work graphs, drawings, photographs, diagrams, tables, spreadsheets, computer programs, or other non-textual material from other sources, regardless of format, without proper attribution.”

**Cheating:** Cheating is the use or possession of inappropriate or prohibited materials, information, sources, or aids in any academic exercise. Cheating also includes submitting
papers, research results or reports, analyses, and other textual or visual material and media as one’s own work when others prepared them. Some common examples are: Prohibited collaboration: receiving research, programming, data collection, or analytical assistance from others or working with another student on an assignment where such help is not permitted; Copying another student’s work or answers on a quiz or examination; Using or having access to books, notes, calculators, cell phones, technology, or other prohibited devices or materials during a quiz or examination; Submitting the same work or major portions thereof to satisfy the requirements of more than one course without permission from the instructors involved; Preprogramming a calculator or other device to contain answers, formulas, or other unauthorized information for use during a quiz or examination; Acquiring a copy of an examination from an unauthorized source before the examination; Having a substitute take an examination in one’s place; Submitting a purchased or downloaded term paper or other materials to satisfy a course requirement; Submitting as one’s own work a term paper or other assignment prepared, in whole or in part, by someone else.”

Any faculty member or academic administrator who becomes aware of a possible academic integrity violation must initiate a formal complaint with the Office of Student Conduct and the SSW’s Academic Integrity Facilitator (Laura Curran at lacurran@ssw.rutgers.edu). The AIF deciding the case (the “adjudicator”) shall notify the accused student of the allegation in writing or by electronic communication within fifteen working days of the time the faculty member becomes aware of the alleged violation.

Once the student has been notified of the allegation, the student may not drop the course or withdraw from the school until the adjudication process is complete. A TZ or incomplete grade shall be assigned until the case is resolved. For more information, see RU Academic Integrity Policy and Procedures for Adjudicating Academic Integrity Violations.

To promote a strong culture of academic integrity, Rutgers has adopted the following honor pledge to be written and signed on examinations and major course assignments submitted for grading: On my honor, I have neither received nor given any unauthorized assistance on this examination/assignment.

Disability Accommodation

Rutgers University welcomes students with disabilities into all of the University's educational programs. In order to receive consideration for reasonable accommodations, a student with a disability must contact the appropriate disability services office at the campus where you are officially enrolled, participate in an intake interview, and provide documentation: https://ods.rutgers.edu/students/documentation-guidelines. If the documentation supports your request for reasonable accommodations, your campus’ disability services office will provide you with a Letter of Accommodations. Please share this letter with your instructors and discuss the accommodations with them as early in your courses as possible. To begin this process, please complete the Registration form on the ODS website.
Academic Resources

Library Research Assistance

Dr. Meredith Parker is the social work librarian on the New Brunswick Campus meredith.parker@rutgers.edu p. 848-932-6124; Natalie Borisovets is at Newark, Dana Library natalieb@rutgers.edu 973-353-5909; Katie Anderson is at Camden, Robeson Library: Katie.anderson@rutgers.edu 856-225-2830. They are all available to meet with students.

Writing Assistance

Success in graduate school and within the larger profession of social work depends on strong writing skills. Writing skills can be improved with practice and effort and Rutgers has multiple resources available to help students strengthen their professional and academic writing skills.

All MSW Students

All MSW SSW students: New Brunswick, Camden, Newark, Intensive Weekend, online and blended are eligible to access writing assistance at the New Brunswick Learning Center. https://rlc.rutgers.edu/student-services/writing-tutoring Online tutoring is available.

Newark Students Only

The Newark writing center is available for MSW students on the Newark campus by appointment. Online tutoring may be available. http://www.ncas.rutgers.edu/writingcenter

Additional Online Resources

APA Style

All students are expected to adhere to the citation style of the Publication Manual of the American Psychological Association, 7th edition (2020). It can be purchased at APA Manual 7th Edition. The Purdue OWL website also provide assistance with APA style https://owl.english.purdue.edu/owl/resource/560/01/

Course Outline:

Module 1: Course Overview and Introduction
1. Social justice theories
2. Key public policies that historically impacted wealth creation – Social Security Act, Homestead Act, GI Bill, Aid to Families with Dependent Children (AFDC), Women, Infants, and Children (WIC), Head Start, Temporary Assistance for Needy Families (TANF)
3. Key public policies that impact community wealth – Community Development Block Grant, Community Investment Tax Credit, New Market Tax Credit


**Module 2: Guest Speaker – Basics of Financial Security**

Speaker: Maura Attardi  
Director, Education & Community Relations Money Management International

*Beginning my Financial Journey*

**Basic Banking:** This workshop explores how to begin a relationship with a reputable financial institution and use basic financial products. Participants will learn the benefits of opening and maintaining checking and savings accounts, as well as how to determine which type of financial institution best meets their needs.  
**Priorities, Setting Goals, Income, and Expenses:** To achieve long-term financial success, one must first identify the goals they want to achieve. Participants in this workshop will learn how to determine realistic financial goals and develop an action plan to accomplish these goals.

**Module 3: The Financial Service System**

1. Explore relevant roles for social workers (counselor/therapist/coach, broker, case manager, educator, advocate, organizer, navigator)  
2. Regulatory policies – Community Reinvestment Act  
3. Mainstream and alternative financial products, services, and institutions  
4. Online tools for individuals and families: Working with clients to pull and analyze credit reports, credit scores, budgeting resources, and other interventions/strategies.

**Required Reading:**


Additional Reading:

For class discussion: Pull your free credit report prior to class ([www.annualcreditreport.com](http://www.annualcreditreport.com)) and calculate your weekly income and fixed expenses. We will analyze your income and expenses and learn the rudiments of increasing financial capability in a household.

Module 4 – Individual or Family in System – Values, Beliefs, and Behaviors
1. Exploring values and beliefs of the client and worker (strengths-based perspective)
2. History of social workers and asset building
3. Socio-economic Empowerment Assessment
4. Asset-building continuum
5. Financial genogram

Required Reading


Module 5 – Impact of family history and financial personality on behaviors
1. Financial archetypes
2. Family history and value creation (family systems theory)
3. Ethical and professional boundaries (managing use of self)

Required Reading


**Module 6 – Impact of financial stressors on individuals, families, and groups**
1. Environmental influences (person in environment)
2. Financial barriers
3. Address emotional impacts due to financial stress (marital strife, parenting, depression)
4. Motivational interviewing and exploring desire to change; barriers to change
5. Harm reduction model and examination of addictions and the relationship with financial capability and economic empowerment, especially in populations at risk for risky behaviors

**Required Reading**


**Module 7 – Impact of financial stressors on community members**
1. Business and mortgage divestment
2. Impact of foreclosures and remedies
3. Predatory lending
4. Homelessness
5. Living wage

**Required Reading**


**Module 8 – Impact of race, gender, and culture on wealth creation**
1. Diversity within racial and ethnic groups
2. Racial equality tool-kit
3. Community partnerships and taskforces

**Required Reading**


**Optional websites:**

United for a Fair Economy: Racial Wealth Divide [http://www.faireconomy.org/issues/racial_wealth_divide](http://www.faireconomy.org/issues/racial_wealth_divide)

*Spring Break – Enjoy (March 14 – 18)*

**Module 9 – Asset-Building Continuum over the Lifecycle**
1. Critical stages for individuals to build assets
2. Critical stages for community asset development
3. Assessment and problem solving process

**Required Reading**


**March 23**
**Module 10 – Emergency and transitional populations**
1. Crisis theory/intervention
2. Programs and Interventions – Financial education, public income supports, EarnBenefits, First Call for Help
3. Products and resources – Free checking and savings, second chance checking, annual credit report
4. Policies – Asset limits, benefit cliffs, bounce loans, tax credits

**Required Reading**


March 30

Module 11 – Financially stable individuals and communities

1. Program – Financial education, financial and credit counseling, VITA, Family Self-Sufficiency, legal services
2. Products – health insurance, debt management, credit builder or rebuilder loans, access to community capital
3. Policies – consumer protection and regulation of credit and small dollar loans

Guest Speaker: Maura Attardi (Part II)

Credit Reports and Credit Scores: Establishing good credit goes far beyond simply being approved for a credit card or loan. This workshop will teach participants how credit can impact their daily life and the role that establishing and maintaining good credit can play in achieving their overall financial goals.

Managing Credit: Credit is an important part of a sound financial plan when it is managed responsibly. This workshop will teach participants when to use credit, how to identify and avoid predatory lenders, and how to compare credit cards for the best value.

Required Reading


Module 12 – Individual asset ownership

1. Program – Financial education, car ownership, homeownership, foreclosure prevention, entrepreneurship
2. Products – Individual Development Accounts, flexible CDs, financial aid, refinance and “rescue” products
3. Policies – Auto insurance pricing, program funding, credit reporting standards

Assignment due: Financial fitness workshop/event and process recording

Required Reading


**Module 13 – Community Asset Ownership**

1. Asset mapping
2. Program – worker-owned cooperatives, microenterprise, collective ownership, resident investment
3. Products – business equity products, community benefit agreements
4. Policies – inclusionary zoning, housing vouchers

Film (PBS): *Faith, Hope, and Capital*

**Required Reading**


**Module 14 – Increasing access for vulnerable populations**

1. Profile on the aged
2. Effective strategies for people with disabilities to build assets
3. Community initiatives
4. Policy implications
Required Reading


Optional reading:


Final Paper Due

Module 15 - Family and community economic success in rural areas

1. Profile of rural families and communities
2. Programs: matched savings for college access and small business development, car ownership, public transportation
3. Products: Rural development and access to capital, stored value cards
4. Policies: broadband expansion, infrastructure development

Required Reading
