



UNC
SCHOOL OF SOCIAL WORK

THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

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Course Number: SOWO 490
Wednesdays 3:00-4:30pm
In person TTK 107
Zoom, as needed: Meeting ID: 918 4593 0319

Course Title, Semester, Year: Tools for Financial Coaching & Economic Justice, Fall 2022

Instructor: Dr. Allison De Marco
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Community Partner: Tyler Haugle
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Partner course in *Student Learning to Advance Truth and Equity (IAAR-SLATE)* initiative through the Institute of African American Research.

Student Hours:

Dr. De Marco: after class and by appointment
Tyler Haugle: Wednesday 10am-12pm, Location CEF or TBD

Course Description:

This course examines financial systems in the United States and how they impact low-income individuals with a focus on financial coaching and working with individuals who are experiencing or at-risk of homelessness.

Objectives:

Students will engage in critical analyses of systems and structures in the US that exclude low-income communities and communities of color, perpetuate systems of oppression, and contribute

to a widening racial wealth gap. Students will also gain experience with these issues by working as financial coaches alongside individuals transitioning out of homelessness. Course topics include both historical context of systems of oppression, focusing on financial systems, as well as policies on the local level and strategies for financial coaching.

IAAR-SLATE’s Coursework Component:

Along with many other courses across UNC, this course is participating in an important initiative by the Institute of African American Research called Student Learning to Advance Truth and Equity. IAAR-SLATE seeks to increase undergraduates’ understanding of race, racism and racial equity. All courses, like ours, in the program will include three required readings and three required activities that explore these topics. By enrolling in this course, you are committing to joining in all of the assigned elements of the program, some of which are in-class and some of which take place outside of our class time. We will discuss some material together in our class, but we will also have opportunities to meet and learn from people whose work or lives help us understand race, racism and racial equity better. In some of the activities, you will also be able to dialogue with students in other courses who are also participating in the same required activities. There will be 2-3 SLATE events to join: the SLATE Research Symposium on September 7th or 8th 5-9pm, a book talk and campus tour, and a virtual “Hour of Action.”

Context, Analysis & Approach	Empowering Personal Finance
Power dynamics in financial coaching	Budgeting
Structures of oppression that sustain poverty	Banking and access to financial systems
Alternative financial services	Understanding and building credit
Racial inequity in US financial institutions	Understanding and resolving debt
Using a racial equity lens in policy and poverty analysis	Ethics of the US credit system
Inequitable access to building wealth and its generational effects	
How charity and justice differ as approaches	

Expanded Description:

This course will equip students with the skills to critically analyze structural inequities in US financial systems as well as the tools to use an empowerment-based approach to financial coaching. The instructors and guest speakers will facilitate discussions and exercises to apply concepts to the practical context of volunteering as an Advocate with the Community Empowerment Fund (CEF).

CEF is a nonprofit organization which pairs teams of volunteers (“Advocates”) to work one-

on-one with individuals who are homeless or at risk of homelessness (“Members”).

Building uniquely powerful and transformative relationships, Advocates work alongside Members to assist them in reaching goals, moving into independent housing, saving for significant assets, and achieving financial stability. Advocates directly deliver CEF’s supportive, holistic, and relationship-based financial capability building services to members, serving as financial coaches and offering access to free financial products. CEF serves Orange and Durham Counties in North Carolina, leveraging the time and energy of 250 volunteers from the Chapel Hill and Durham communities to support over 1000 current members.

Course Requirements:

1. A grade of satisfactory in this course requires satisfactory completion of all assignments of this course including written and oral assignments, attendance and active participation, and at least 2 hours of service each week outside of the course as a CEF Advocate
2. Absence policy: Students can miss no more than 2 class sessions classes to receive a passing grade.
3. Tardiness: Arriving to class later than 15 minutes without prior permission will be counted as an unexcused absence.
4. Written assignments: All assignments will be uploaded to Sakai.

1) Midterm Assignment: Team Racial Equity Assessment: Use a racial equity assessment toolkit to analyze a county or municipal policy that elected officials (one from each municipality and Orange County) choose. Officials will each choose 1-2 policies for student groups of 2-5 to work with. Officials will attend class to give overview of local work to advance racial equity in local government and provide information on the policy options for analysis. The project will have two stages – a first draft for review by instructors and/or partners and a final draft, which will also include a recorded lightning presentation. There may be an opportunity to present the analysis to the elected boards.

2) Final Assignment: Oral History Paper: Complete an oral history by interviewing a CEF member or someone with equivalent experience and tie to themes from the course and through contextual Advocate work (1250 words). We will work with non-CEF students to identify interview subjects.

3) Service Learning: As an APPLES course, students are committing to volunteer 30 hours over the semester as CEF Advocates at CEF’s Chapel Hill office, this is estimated at 3-5 hours a week for 10-14 weeks with CEF. We will work with students to accommodate remote service hour needs and non-CEF projects. [For students who want experiential education credit.]

Turning in Assignments: [due dates are flexible and will be adjusted as needed.]

Please follow these conventions when submitting work.

- Papers will be *double* spaced, Times New Roman *font size 12*, 1-inch margins.
- Upload your completed assignment to Sakai, with the following naming

convention:

- *PID name of document date*
- For example, an Oral History file would be named: *PID OralHistory 10.6.22*
- Use only your PID to identify your assignments and not your name to enable blind scoring. This means do not type your name at the top of your documents.
- It is important that you format and name your assignments correctly for us to receive and review them.

Assignments and Grading:

Class participation and attendance (20%)

Successful Completion of Exercises (e.g. Budgeting Activity, MoneySpent Module; 10%)

Service-Learning Hours (25%)

Midterm: Racial Equity Assessment (25% [5% Peer evaluation])

Final: Oral History Paper (20%)

A = 90-100

B = 80-89

C = 70-79

D = 60-69

F = 60 or below

Policy on Incompletes and Late Assignments:

All assignments are due by midnight on the due date. If there is a need for an extension, the student is responsible for requesting it at least one week before the due date. For unplanned late assignments the grade will be reduced by ½ letter grade for each day, including weekend days, it is late. If an Incomplete needs to be assigned it is the student's responsibility to initiate a conversation with the instructor to request an Incomplete— instructors have no responsibility to give an Incomplete without such a request.

Ground Rules:

The University of North Carolina at Chapel Hill has had a student-administered honor system and judicial system for over 100 years. The system is the responsibility of students and is regulated and governed by them, but faculty share the responsibility. If you have questions about your responsibility under the honor code, please bring them to my attention or consult with the office of the Dean of Students or the Instrument of Student Judicial Governance. Your full participation and observance of the honor code is expected. See <http://honor.unc.edu/> for information for students regarding UNC Honor code.

Community Standards in Our Course and Mask Use.

This fall semester, while we are *still* in the midst of a global pandemic, all enrolled students are required to wear a mask covering your mouth and nose at all times in our classroom. This requirement is to protect our educational community -- your classmates and us -- as we learn together. If you choose not to wear a mask, or wear it improperly, we

will need to ask to you leave. Students who have an authorized accommodation from Accessibility Resources and Service have an exception. For additional information, see <https://carolinatogether.unc.edu/university-guidelines-for-facemasks/>.

Cell Phones and Laptops:

Please refrain from cell phone use in class and use laptops only for class-related purposes.

Partnership Grants:

One way to deepen your service-learning experience is to apply for a Partnership Grant. These grants fund supplementary materials for enhancement projects related to your CEF service. Ten partnership grants of up to \$100 each are awarded each semester. Applications must be submitted with both the approval of the community partner and faculty member. For more information, visit: <http://ccps.unc.edu/apples/service-learning-courses/service-learning-resources/funding-opportunities/>.

Writing Skills:

Communicating clearly through the written word is a professional skill that is essential to every aspect of social work. The School of Social Work provides students with access to a wide array of resources for improving writing skills:

- All SOSW students can use the UNC Writing Center <http://www.unc.edu/depts/wcweb/>
- Students can work independently to improve skills by reviewing the series of PowerPoint presentations available at <http://ssw.unc.edu/students> under the “Writing Resources” tab
- Students interested in individual help can schedule an appointment to meet with one of the School’s academic editor: Susan White (sewhite@email.unc.edu)

Accessibility and Resources Services

The School of Social Work aims to create an educational environment that supports the learning needs of all students. The University of North Carolina – Chapel Hill facilitates the implementation of reasonable accommodations, including resources and services, for students with disabilities, chronic medical conditions, a temporary disability, or pregnancy complications resulting in difficulties with accessing learning opportunities. The Accessibility Resources and Service (ARS) Office at UNC has been established to coordinate all accommodations. If you might need accommodations at any point during the semester, please contact ARS prior to the beginning of the semester or as early in the semester as possible so that they can assist you; this process takes time. You can visit their website at <http://accessibility.unc.edu>, and contact ARS by email: accessibility@unc.edu or phone at 919-962-8300. The accommodations process starts with ARS and helps instruct Faculty at the School of Social Work on how best to proceed. As a School, we are committed to working with ARS and students to implement needed accommodations for all of our students. In addition to seeking ARS supports, please also reach out to your instructor to communicate how best your needs can be met once you have begun the ARS process.

Equal Opportunity and Compliance (EOC) Statement

Acts of discrimination, harassment, interpersonal (relationship) violence, sexual violence, sexual exploitation, stalking, and related retaliation are prohibited at UNC-Chapel Hill. If you have

*experienced these types of conduct, you are encouraged to report the incident and seek resources on campus or in the community. Please contact the Director of Title IX Compliance / Title IX Coordinator (Adrienne Allison, adrienne.allison@unc.edu), Report and Response Coordinators (Ew Quimbaya-Winship, eqw@unc.edu; Rebecca Gibson, rmgibson@unc.edu; Kathryn Winn kmwinn@unc.edu), Counseling and Psychological Services (CAPs)** (confidential) in Campus Health Services at (919) 966-3658, or the Gender Violence Services Coordinators (confidential) (Cassidy Johnson, cassidyjohnson@unc.edu; Holly Lovern, holly.lovern@unc.edu) to discuss your specific needs. Additional resources are available at safe.unc.edu.*

Statement of Basic Needs

Any student who has difficulty getting enough to eat every day, lacks a safe place to live or faces unjust deportation is living with hardship that may make it difficult to excel in this course. If any of this is true for you, you are urged to contact the Dean of Students for support <https://odos.unc.edu/> or call (919) 966-4042. Please notify us if you are comfortable in doing so, and we'll help however we can. For information about public resources in the Chapel Hill-Carrboro area visit: <http://thecef.force.com>. The University of North Carolina maintains a food pantry, the Carolina Cupboard, where students and other members of the campus community can get free food if they need it. For more information visit: <http://carolinacupboard.web.unc.edu/> or call CarolinaCupboard@gmail.com.

Course Schedule:

All assigned readings can be found in the Resources section of Sakai.

Week	Topic	Speakers	Readings (to be emailed as needed and found in Sakai)
1 Aug. 17	Course Overview Reading discussion Pre-questionnaire	Dr. Allison De Marco and Tyler Haugle	What's Missing From the Discourse About Anti-racist Teaching. By Dr. Jarvis R. Givens. [Atlantic article] Paulo Freire – Pedagogy of the Oppressed (pp 53-67)
2 Aug. 24	The Coach Approach - What is Financial Coaching? Topics: Introduction to empowerment-based coaching, the intersection between racial equity, trauma-informed care and financial coaching Introduction to CEF Financial Coaching Program	Tyler Haugle [Allison in Canada]	Nikole Hannah-Jones' introductory essay to the NYT Magazine's 1619 Project (pp. 14-26) Implementing Financial Coaching: Implications for Practitioners Financial Coaching: An Asset Building Strategy
3 Aug. 31	Asset-Building in Low-Income Communities Topics: Group norms, income v. asset inequality; what is an asset; racial wealth disparity; asset-building tools, asset- building policy Activity: Racial Wealth Gap Simulation	Dr. De Marco	SLATE item: Historical Foundations of Race" https://nmaahc.si.edu/learn/talking-about-race/topics/historical-foundations-race Center For Economic Development (CFED), “ Why Assets Matter ” p. 13 Assets & Opportunity Network, Scorecard NC 2014 , p. 16

			<i>It Would Take 228 Years for Black Families to Amass Wealth of White Families, Analysis Says</i>
4 Sept. 7	Understanding the Local Policy Context: Overview and Conversation with Elected Officials Racial Equity Policy Analysis Assignment (Midterm)	Dr. De Marco Special Guests - Local Elected Officials: Councilmember Camille Berry (Chapel Hill) Mayor Damon Seils (Carrboro)	State of the Community Report (briefly review) Matthew Desmond's essay on slavery and capitalism from the NYT Magazine's 1619 Project (pp. 30-40) GARE Resource Guide (pp. 6-11): https://racialequityalliance.org/wp-content/uploads/2015/02/GARE-Resource_Guide.pdf Watch: Interview of Richard Rothstein, <i>The Color of Law</i>, with Ta-Nehisi Coates: https://www.youtube.com/watch?v=9Pb6y9rNKmo
5 Sept. 14	Assets and Racial Equity I In class activity: Using a racial equity toolkit	Dr. De Marco	Trymaine Lee's essay on the racial wealth gap from the NYT Magazine's 1619 Project (pp. 82-83) Camara Phyllis Jones, "Levels of Racism" Listen: The Weeds' Podcast "What is Critical Race Theory, Anyway?"
6 Sept. 21	Barriers and Traps in Personal Finance Topics: Defining unbanked & underbanked; how does one	Tyler Haugle	De Marco, A., De Marco, M., Biggers, A, West, M., & Young, J.. (2015). Can People Experiencing Homelessness Acquire Financial Assets? <i>Journal of</i>

	become unbanked/underbanked?; barriers associated with lack of access to bank accounts. Experiences with Saving: How does one save towards a goal from a CEF Member's perspective Verify step in Connect		<i>Sociology and Social Welfare.</i> Watch: Last Week Tonight with John Oliver: Payday Lending
7 Sept. 28	Charity and Justice	Dr. De Marco & Tyler	[TBD]
8 Oct. 5	Assets and Racial Equity II: Why do class and racial disparities exist? Topics: What is the difference between personal, internalized, and structural racism? What historical factors account for the wealth gap? In class activity: Using an organizational anti-racism assessment Budgeting Activity Assigned (due 10/19) Keep track of all expenses for 1 week, then play through the MoneySpent module and write a brief (~½ page) reflection: http://playspent.org	Dr. De Marco	Ta-Nehisi Coates – The Case for Reparations SLATE item: “Legendborn + Ledgendmaking” https://sothernfutures.unc.edu/legendborn-legendmaking/
9 Oct. 12 No Class	UNIVERSITY DAY NO CLASS		

10 Oct. 19	MSW Intern-led session - Credit and Debt I Budgeting Topics: Making budgeting relevant; understanding individual's financial situation; tools to create a budget. Budgeting Assignment Due Racial Equity Policy Analysis Assignment – Draft Due Topics: Credit Building products, talking with creditors, dealing with past debts, correcting credit report errors, payment plans, scams	MSW INTERN	A Brief Postwar History of US Consumer Finance Consumer Misunderstanding of Credit Card Use, Payments, and Debt: Causes and Solutions Wong, Two Cents, “How to Read and Understand Your Credit Report”
11 Oct. 26	Asset Building and Community Organizing Oral History Paper Assigned (due Dec. 3)	George Barrett and Yvonne Cleveland, Marion Cheek Jackson Center (confirmed)	SLATE item: “How to Continue Activism in a Racist Country” https://www.teenvogue.com/story/how-to-continue-activism-in-a-racist-country
12 Nov. 2	Ethics & the US Credit System Case Competition Racial Equity Policy Analysis Assignment- Final Draft DUE	Tyler Haugle	* https://www.cnbc.com/2019/02/27/american-consumer-credit-rating-system-is-broken.html * https://www.nclc.org/images/pdf/credit_discrimination/Past_Imperfect050616.pdf * https://www.usatoday.com/story/news/factcheck/2020/08/31/fact-check-u-s-not-only-country-have-credit-score-system/3445883001/
13	Housing and Financial	Tyler & Allison	Affordable Housing Primer

Nov. 9	Capability Topics: Barriers to housing and employment, available resources and options for affordable housing, overview of structures that prevent or allow for affordable housing and employment, overview of Rapid Rehousing process, local context	Discussion – scatter site affordable housing versus project-based	(p. 1-37) Household Financial Security Framework The Benefits of Ban the Box Alexander – <i>The New Jim Crow</i> – <i>The Cruel Hand</i> (p144-157)
14 Nov. 16	Poverty & Policy Topics: Affordable Care Act, Earned Income Tax Credit, SNAP, TANF, Housing Choice Vouchers.	Dr. De Marco and Corey Root [Orange County Housing Director; to be invited] Rachel Waltz [Orange County Homeless Programs Coordinator; to be invited]	TIP: a useful bit of background analysis can be found here: https://www.brookings.edu/blog/fixgov/2021/07/02/why-are-states-banning-critical-race-theory/ Reading 2: TBA
15 Nov. 23 No Class	Thanksgiving break		
16 Nov. 30 LDOC	Reflections & Course Evaluations Oral History Paper Assignment Due (Dec. 3) Post-questionnaire	Dr. De Marco and Tyler Hagle	