

Statement of participation

Guest user

has completed the free course including any mandatory tests for:

You and your money

This 12-hour free course explored how individuals and households manage their debt, with respect to the wider, changing, social and economic context.

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www.open.edu/openlearn

This statement does not imply the award of credit points nor the conferment of a University Qualification.
This statement confirms that this free course and all mandatory tests were passed by the learner.

Please go to the course on OpenLearn for full details:

<https://www.open.edu/openlearn/money-business/personal-finance/you-and-your-money/content-section-0>

COURSE CODE: **DB123_2**

You and your money

<https://www.open.edu/openlearn/money-business/personal-finance/you-and-your-money/content-section-0>

Course summary

An important aspect of personal finance is the way in which individuals and households manage their debt, how much it costs and the different types of credit they can or cannot access. This free course, You and your money, explores these issues, with respect to the wider, changing, social and economic context.

Learning outcomes

By completing this course, the learner should be able to:

- demonstrate a knowledge of the structure of the financial services industry and the role of financial liberalisation in shaping this industry
- understand the basics of debt and interest
- appreciate different forms of unsecured lending
- apply the financial planning model to the borrowing process.

Completed study

The learner has completed the following:

Section 1

Debt

Section 2

Exploration of debt

Section 3

Debt costs

Section 4

Debt and household finance

Section 5

The borrowing process

Section 6

Conclusion