The True Potential Centre for the
Public Understanding
of Finance

The Open University
Business School

Managing My Financial Journey

A NEW COURSE THAT EXAMINES THE HUGE CHANGES TAKING PLACE TO THE FINANCIAL SERVICES INDUSTRY, TO THE PRODUCTS ON OFFER TO THE CONSUMER AND TO THE WAY REGULATION AND CONSUMER PROTECTION OPERATE.

MANAGING MY FINANCIAL JOURNEY IS THE THIRD IN THE TRILOGY OF PERSONAL FINANCE COURSES PRODUCED BY THE OPEN UNIVERSITY'S TRUE POTENTIAL CENTRE FOR THE PUBLIC UNDERSTANDING OF FINANCE (TRUE POTENTIAL PUFIN).

THE COURSE WILL BE AVAILABLE ONLINE AND FREE OF CHARGE IN APRIL 2016.

Overview

The course examines the state of the UK financial industry in the aftermath of the 2007/08 financial crisis. You learn how the industry and the products offered are changing, how the conduct of financial firms is regulated and how regulators protect the consumer.

About the course

The dramatic events of the financial crisis in the late 2000s transformed the UK financial services industry. Long established institutions went out of business, others were forced into takeovers and only the intervention of governments worldwide – courtesy of eye-watering sized financial recovery packages – prevented the banking industry from implosion.

Now nearly 10 years on from the crisis it's time to take stock and examine how the industry looks today – how its structure, the way it operates and the way it is regulated have changed.

Most importantly how is the industry now working for the consumer? What are the products? How competitive is the industry? Is regulation working effectively to protect consumers in the financial market place? And where can consumers go to get help and guidance in a changing environment where rules about product selling are changing and where greater freedoms can be exercised with pension savings?

This facilitated 4-week course guides you through the UK financial market place. We start with a rapid review of the history of the industry leading up to the financial crisis that transformed it. We examine the institutions that comprise the industry and the issues they are currently grappling with. We walk down the financial supermarket aisles and see what's changing with the products on offer. And we examine how the industry is now regulated and how this regulation and the guidance provided by various agencies can help consumers make the right, informed, choices in the financial market place.

At the end of the course you will have gained a full insight into how the UK financial services industry operates and how you can transact business with knowledge and confidence.

Where to find the course

With the generous support of True Potential LLP, this course will be presented for the first time in Spring 2016 on the FutureLearn platform. The scheduled start date is April 25th 2016. Follow this link to sign-up to the course:

www.futurelearn.com/courses/categories

From October 2016, the course will be permanently available on OpenLearn, the Open University's social learning platform. Follow this link to find out more:

www.open.edu/openlearn/money-management

What are the requirements?

This free course is intended for anyone with an interest in developing their personal financial knowledge to help make good decisions when managing their finances and buying financial products.

The course does not require any previous experience of studying this subject.

The course is designed to run on desktops, tablets and mobile devices; however, some of the material is quite detailed and using a larger screen will enhance your experience. Materials are best viewed running the most up-to-date software available for your device and using the most recent version of the web browser.

What's in the course?

The course involves 3 hours of study per week.

Week 1:	The financial services industry – its origins and development in the UK
Week 2:	The post-crisis financial services industry: new players, new issues, new rules
Week 3:	What's on offer? The products in the market place and the current issues
Week 4:	My rights and my protection: regulation and consumer protection

Martin Upton is your educator and guide through the course. He is Director of the True Potential Centre for the Public Understanding of Finance (True Potential PUFin), based at The Open University Business School.

He'll meet you at the start of each week to tip you off about the highlights and challenges, to remind you what you've learned and to help you make the most of these four weeks of learning about the financial services industry.

The establishment and activities of True Potential PUFin have been made possible thanks to the generous support of True Potential LLP. True Potential has committed to a five-year programme of financial support for the Centre.

FIND THE COURSE ON:

FutureLearn: Start date is April 25th 2016 | www.futurelearn.com/courses/categories *or*

OpenLearn: From October 2016 | www.open.edu/openlearn/money-management