

DEPARTMENT OF SOCIAL WORK
WESTERN KENTUCKY UNIVERSITY



Financial Wellness in the Helping Professions

SWRK 490-741 (3 credit hours)

Spring 2023 Second Bi-Term

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Virtual Office Hours: By appointment

Class Meeting Times/Dates: This is an asynchronous web-based course during the second bi-term Spring 2023 semester, March 20 – May 04, 2023.

Course Description

This course is an introduction to working with vulnerable populations on financial management and asset building. Students acquire knowledge and skills in financial life, including credit, debt, budgeting, and financial goal setting. The course identifies ways helping professionals can assist financially vulnerable individuals and families to address financial challenges and build financial wellness. Equally important, students consider the psychosocial issues related to personal financial insecurity and the need to guide others in understanding their relationship with money. Further, the course considers structural and policy issues that impact financial stability (or instability) for individuals and families.

Required Text

Sherraden, M., Birkenmaier, J.M., & Collins, M. J. (2018). *Financial capability and asset-building in vulnerable households: Theory and practice*. Oxford University Press.

Recommended Text

American Psychological Association. (2019). *Publication manual of the American Psychological Association* (7th ed.).

BSW Mission Statement

The mission of the BSW Program at Western Kentucky University is to prepare culturally competent professionals who practice with diverse communities and client systems. The program promotes a commitment to professional ethics, leadership, professionalism, social justice and lifelong learning in order for graduates to practice successfully in a global community.

Council on Social Work Education (CSWE) Definition of Generalist Practice and Required Core Competencies for BSW Education

The Council on Social Work Education defines Generalist Practice as the following:

Generalist practice is grounded in the liberal arts and the person-in-environment framework. To promote human and social well-being, generalist practitioners use a range of prevention and intervention methods in their practice with individuals, families, groups, organizations, and communities based on scientific inquiry and best practices. The generalist practitioner identifies

with the social work profession and applies ethical principles and critical thinking in practice at the micro, mezzo, and macro levels. Generalist practitioners engage diversity in their practice and advocate for human rights and social and economic justice. They recognize, support and build on the strengths and resiliency of all human beings. They engage in research-informed practice and are proactive in responding to the impact of context on professional practice. The baccalaureate program in social work prepares students for generalist practice. The descriptions of the nine Social Work Competencies presented in the EPAS identify the knowledge, values, skills, cognitive and affective processes, and behaviors associated with competence at the generalist level of practice. (EPAS, 2015, p. 11)

Learning Outcomes

Upon successful completion of this course, students should be able to:

Knowledge

Understand the role of a helping professional in helping individuals, families, and communities to manage money and build wealth.

Values

Recognize innovative ways to increase financial stability and assets in individuals, families, and communities.

Skills

Engage clients in financial empowerment and strategies for working on self-identified financial goals and paths toward greater stability and well-being.

CSWE EPAS Core Competencies for BSW Education

The Educational Policy and Accreditation Standards (EPAS) core competencies taught in all Council on Social Work Education (CSWE) accredited BSW programs are included in Appendix A of this syllabus.

Topical Outline:

Module One

- Introductions and Review of Course Outline and Expectations
- Financial Institutions, Lending, & Predatory Lending
- Income Statements and Balance Sheets, and Household Income
- Taxes and Financially Vulnerable Households

Module Two

- Values, Goals, and Spending Plans
- Short-term and Emergency Spending
- Building a Future: Long-Term Savings and Asset Accumulation
- Credit and Credit Building

Module Three

- Debt, Problem Debt, and Debt Negotiation
- Collections, Garnishments, and Bankruptcy
- Financial Practice with Individuals and Families

Module Four

- Estate Planning: Putting Financial Affairs in Order

- Preparing for Financial Security in Old Age

Course Assignments

Class Structure

This is an online course. There are a combination of individual and group assignments/activities in the course. Students are responsible for their own learning and management of the course as outlined in the syllabus and on Blackboard.

Pop-Up Assignments (10 points)

Throughout the course, there will be “pop-up assignments.” These assignments may include short Blackboard discussion questions, completing assessments, reflection questions on readings/videos/podcast, etc. Each of these assignments is 2 points. The assignments may occur at any time. So, students are expected to check Blackboard and email daily. The student will generally have 2 days to complete the assignment. The final grade for this category is the calculated total of the highest 5 scores for these assignments.

Exams (40 points total)

An exam is given every other week at the end of each module for a total of four exams. Each exam is worth 10 points. The exams are from the readings and any additional material provided in the course. The exams are administered via Blackboard. The exams consist of mostly multiple-choice questions, with some true/false, short answer, and essay questions as well. The exams can only be taken once and are timed with approximately 90 seconds available per question. Exams are taken individually and not as a group. Students are expected to honor these guidelines as if they were adhering to the standards and guidelines of professional practice.

Team Project (45 points total)

This is a group assignment. Students are randomly assigned to a group. Each group completes an assessment and intervention plan for a specific population group and financial issue, as well as a group paper. This assignment must include content not specifically covered in the readings and other course material. Periodically, group members will be asked to provide feedback of the involvement and participation of each group member. The feedback will be used to determine each student’s final grade on the project.

- *Team Work Plan* (5 points) (Due the end of week one)
Each group develops a work plan with the names of the team members, and a plan for the work of the project. The plan should detail who will take *primary* responsibility for each of the main content areas (assessment form; intervention plan; spending and reverse budgeting form; credit action plan; special content; etc.). A tentative timeline for the work involved in the project will also be included. While individual team members will have primary responsibility for sections of the assignment, all the team member are responsible for reviewing and approving the final submitted product.
- *Credit Action Plan* (5 points) (Due the end of week three)
Each team completes a draft credit action plan (see Appendix D). After receiving feedback, the team will incorporate the information into the *Assessment Form* and *Intervention Plan*.
- *Spending and Reverse Budgeting Form* (5 points) (Due the end of week four)
Each team completes a draft *Spending and Reverse Budgeting form* (see Appendix C). After receiving feedback, the team will incorporate the information into the *Assessment Form* and *Intervention Plan*.
- *Assessment Form and Intervention Plan* (10 points) (Due the end of week five)

Each team completes a draft *Assessment Form* and *Intervention Plan* (Appendix A & B). After receiving feedback, the team will incorporate the information into the final *Assessment Form*, *Intervention Plan*, and Final Paper.

- *Final Paper* (20 points) (Due the end of week seven)

The final paper will be a team paper of 15-20 pages, double-spaced, using APA 7th edition. All students will receive the same grade for the paper. A minimum of three (3) scholarly sources are required for the paper (in addition to the textbook, if used). 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. Websites with .com that are allowable are those from reputable media only (when in doubt, please ask). The paper should be written as a narrative (i.e., don't repeat the guiding questions in the paper, and avoid bullet points). Note these guidelines of APA:

- Add headings and subheadings to guide the reader through the paper
- Avoid contractions
- Avoid rhetorical questions

The following is an outline for the paper:

- Introduction (suggest 2 pages max)
Provide background information on the population represented by your case study (e.g. older adults, Hispanic/Latinx, etc.) regarding their household finances. Use professional literature (at least three scholarly sources), as well as other sources. Provide a brief transition to the case at the end of this section.
- Individual Case (suggest 5-6 pages)
Provide a narrative summary of the revised assessment form, intervention plan, spending and reverse budgeting form, and credit action plan. Discuss and reference all Appendices in the discussion. In the narrative, be sure to provide specific information about each Appendix (such as total monthly income and sources, monthly expenses, total debt and sources of debt, credit score, etc.). Briefly provide a general overview of each Appendix, in addition to the highlights.
- Specialized Content (3 pages)
Discuss key points about the specialized content related to the case. Incorporate material from the chapter into the discussion. Be sure to connect the material back to the case.
- Conclusion (paragraph)
- Appendix A: Assessment Form
- Appendix B: Intervention Plan
- Appendix C: Spending and Reverse Budgeting
- Appendix D: Credit Action Plan
- References

Professionalism/Participation (5 points)

Professionalism and participation expectations are outlined below.

Evaluation & Grading

<u>Assignment</u>	<u>Points</u>
Pop-Up Assignments	10 points
Exams (4 X 10 points each)	40 points
Team Work Plan	5 points
Credit Action Plan	5 points

Spending & Reverse Budgeting	5 points
Assessment & Intervention Plan	10 points
Final Paper	20 points
Professionalism/Participation	5 points
Total	100 points

Grading Scale:

90-100 pts. =	A
80-89 pts. =	B
70-79 pts. =	C
60-69 pts. =	D
0-59 pts. =	F

Professionalism and Performance Expectations

1. This is an online course. Students are responsible for managing their participation in the course. Students should regularly check Blackboard and their email for assignments and discussion questions. The instructor is available for live discussion during virtual office hours and by appointment.
2. Course participation is required and includes taking part in course discussions.
3. Students are expected to behave professionally, handling all information in a manner consistent with the ethic of confidentiality, and addressing all questions with respect and personal regard. This class involves some discussion of highly sensitive topics and there may be some personal disclosure. So, students are expected to maintain this in a professional manner. Conduct toward classmates, the instructor, and any guests should include a respect of, and allow for, differing opinions.
4. Written assignments must be grammatically correct, typed, double-spaced, and display correct form. Students are expected to use APA style format for citing and listing references. Students are expected to submit work that is written at the college level. Students are encouraged to make use university writing resources if needed. The social work profession involves a significant amount of writing (documentation); therefore, the instructor reserves the right to heavily penalize written work that is of poor quality.
5. Students are expected to be familiar with university policies regarding plagiarism, cheating, and/or academic dishonesty (see the WKU Student Handbook <http://wku.edu/handbook/>). These behaviors result in a zero for the assignment/exam and/or failure for the course. If one uses direct quotes in papers, the quotes must have quotation marks around them and have the author, year, and page number cited. As well, all authors cited in the text must be properly cited on the reference page and the reference page should not have authors who are not cited in the text of the paper.
6. Students are responsible for their own learning by coming to class prepared with readings and assignments completed on schedule. Late assignments are penalized 5% per day. Late work will not be accepted any later than 5 days after the assignment is due. Most of the assignments are submitted on Blackboard.
7. An exam may only be taken once and there are no makeup exams. Most of the exams are given on Blackboard. Exams are taken individually and not as a group.

8. Fulfilling these Professionalism and Performance Expectations will be reflected in the Professionalism grade.

Academic Integrity

[The WKU Undergraduate Catalog \(2019-2020\)](#) provides the following Student Conduct Policies.

Academic Offenses

The maintenance of academic integrity is of fundamental importance to the University. Thus, it should be clearly understood that acts of plagiarism or any other form of cheating will not be tolerated and that anyone committing such acts risks punishment of a serious nature. A student who believes a faculty member has dealt unfairly with him/her in a course involving academic offenses, such as plagiarism, cheating, or academic dishonesty, may seek relief through the Student Complaint Procedure. Questions about the complaint procedure should be directed to the Student Ombuds Officer at (270) 745-6169.

Academic Dishonesty

Students who commit any act of academic dishonesty may receive from the instructor a failing grade in that portion of the coursework in which the act is detected or a failing grade in the course without possibility of withdrawal. The faculty member may also present the case to the Office of Judicial Affairs for disciplinary sanctions.

Plagiarism

To represent written work taken from another source as one's own is plagiarism. Plagiarism is a serious offense. The academic work of a student must be his/her own. One must give any author credit for source material borrowed from him/her. To lift content directly from a source without giving credit is a flagrant act. To present a borrowed passage without reference to the source after having changed a few words is also plagiarism.

Cheating

No student shall receive or give assistance not authorized by the instructor in taking an examination or in the preparation of an essay, laboratory report, problem assignment, or other project that is submitted for purposes of grade determination.

Other Type of Academic Dishonesty

Other types of academic offenses, such as the theft or sale of tests, should be reported to the Office of Judicial Affairs at (270) 745-5429 for judicial sanction.

Most of us find that we need some academic support and direction during our time in the university. WKU offers many resources that can help you be successful in this course. These are listed below.

Academic Support

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Student Disability Services

In compliance with University policy, students with disabilities who require academic and/or auxiliary accommodations for this course must contact the Student Accessibility Resource Center located in Downing Student Union, Room 1074. The SARC can be reached by phone number at 270-745-5004

[270-745-3030 TTY] or via email at sarc.connect@wku.edu. Please do not request accommodations directly from the professor or instructor without a faculty notification letter (FNL) from The Student Accessibility Resource Center.

Title IX/Discrimination and Harassment

Western Kentucky University (WKU) is committed to supporting faculty, staff and students by upholding WKU's [Sex and Gender-Based Discrimination, Harassment, and Retaliation](#) (#0.070) and [Discrimination and Harassment Policy](#) (#0.2040). Under these policies, discrimination, harassment and/or sexual misconduct based on sex/gender are prohibited. If you experience an incident of sex/gender-based discrimination, harassment and/or sexual misconduct, you are encouraged to report it to the Executive Director, Office of Institutional Equity/Title IX Coordinator, Ena Demir, 270-745-6867 or Title IX Investigators, Michael Crowe, 270-745-5429 or Joshua Hayes, 270-745-5121. Please note that while you may report an incident of sex/gender based discrimination, harassment and/or sexual misconduct to a faculty member, WKU faculty are "Responsible Employees" of the University and MUST report what you share to WKU's Title IX Coordinator or Title IX Investigator. If you would like to speak with someone who may be able to afford you confidentiality, you may contact WKU's [Counseling and Testing Center](#) at 270-745-3159.

Writing Center Assistance

The Writing Center on the Bowling Green campus will have writing tutors available to offer advice to current WKU students on any stage of their writing projects. In-person tutoring is available in Cherry Hall 123 from 10-4 Monday through Friday and in the Cravens Commons (at the horseshoe-shaped reference desk) from 5-9 on Sunday through Thursday evenings. WKU students may also request feedback on their writing via email or arrange a real-time Zoom conference to discuss a paper. See instructions and how-to videos on the website (www.wku.edu/writingcenter) for making appointments. Walk-in feedback is available unless we are booked up. Students may also get short writing questions answered via email; just put "Quick question" in the subject line to (writingcenter@wku.edu).

The WKU START Centers will be offering writing tutoring sessions via Zoom as well as in person in their Glasgow and Elizabethtown locations. More information on how to make appointments and what to expect from your appointment will continue to be posted at (<https://www.wku.edu/startcenter/>).

Regional Campus Library Support

The Extended Campus Library Services Office will copy citations and pull library books for students at extended campuses and send them through the mail. There is no cost to students (although you do have to pay to return the library books). WKU also has a courier service to extended campuses. For further information, go to: http://www.wku.edu/library/dlps/extended_campus/index.php. Turn-around time can be anywhere from a few days to two weeks, so plan ahead.

COVID-19 Guidelines

All students are strongly encouraged to get the COVID-19 vaccine. In accordance with WKU policy, all students must call the WKU COVID-19 Assistance Line at 270-745-2019 within 4 hours of testing positive for COVID-19 or being identified as a close contact to someone who has tested positive. The COVID Assistance Line is available to answer questions regarding any COVID-19 related issue. This guidance is subject to change based on requirements set forth by federal, state, and local public health entities. Please refer to the Healthy on the Hill website for the most current information.

www.wku.edu/healthyonthehill

Regular and Substantive Interaction (Online Courses Only)

The U.S. Department of Education requires that distance education courses must include regular and substantive interaction between students and faculty. For more information about Regular and Substantive Interaction at WKU, please visit the [Regular and Substantive Interaction in Online and Distance Learning webpage](#).

In this course, regular and substantive interaction will take place in the following ways:

- Availability for synchronous sessions with faculty and students during office hours,
- Faculty participation in discussion boards,
- Weekly announcements,
- Setting assignment due dates that are spread throughout the term of the class, and
- Timely and detailed feedback on assignments provided within one week of submission.

Registration Dates

Registration information, including the dates for dropping/adding a course, is located on the Registration Guide at: <https://www.wku.edu/registrationguide/>

Disclaimer

The professor reserves the right to make announced changes in the course due to extenuating circumstances.

Acknowledgement

This course is adapted from *SWRK3600 Financial Capability and Asset Building Practice* at St. Louis University, School of Social Work. Special thanks to Dr. Julie Birkenmaier for her collegial support in sharing course materials and expertise.

**SWRK 490-741 Class Schedule
Spring 2023 Second Bi-Term**

Week	Dates	Topic	Assignments Due
Module One			
1	Week of 03/20	<ul style="list-style-type: none"> • Introduction • Financial Institutions, Lending, & Predatory Lending 	<ul style="list-style-type: none"> • Sherraden et al. Chapters 1, 3, & 4 • Team Work Plan due 03/25 at 11:59pm (CT)
2	Week of 03/27	<ul style="list-style-type: none"> • Income Statements, Balance Sheets, & Household Income • Taxes & Financially Vulnerable Families 	<ul style="list-style-type: none"> • Sherraden et al. Chapters 5, 6, & 7 • Exam 1: 03/30 12:01am (CT) to 04/01 11:59pm (CT)
Module Two			
3	Week of 04/03	<ul style="list-style-type: none"> • Values, Goals, & Spending Plans • Short-term & Emergency Savings 	<ul style="list-style-type: none"> • Sherraden et al. Chapters 8 & 9 • Credit Action Plan due 04/08 at 11:59pm (CT)
4	Week of 04/10	<ul style="list-style-type: none"> • Building a Future: Long-term Savings & Asset Accumulation • Credit & Credit Building 	<ul style="list-style-type: none"> • Sherraden et al. Chapters 10 & 11 • Spending & Reverse Budgeting Form due 04/15 at 11:59pm (CT). • Exam 2: 04/13 12:01am (CT) to 04/15 11:59pm (CT)
Module Three			
5	Week of 04/17	<ul style="list-style-type: none"> • Debt, Problem Debt, & Debt Negotiation • Collections, Garnishments, & Bankruptcy 	<ul style="list-style-type: none"> • Sherraden et al. Chapters 14 & 17 • Assessment & Intervention Plan due 04/22 at 11:59pm (CT)
6	Week of 04/24	<ul style="list-style-type: none"> • Financial Practice with Individuals & Families 	<ul style="list-style-type: none"> • Sherraden et al. Chapter 21 • Exam 3: 04/27 12:01am (CT) to 04/29 11:59pm (CT) • Final Paper due 04/29 at 11:59pm (CT)
Module Four			

7	Week of 05/01	<ul style="list-style-type: none"> • Preparing for Financial Security in Old Age • Estate Planning: Putting Financial Affairs in Order • Conclusion: Where To Go From Here 	<ul style="list-style-type: none"> • Sherraden et al. Chapter 18 • Sherraden et al. Chapter 19 • Exam 4: 05/03 12:01am (CT) to 05/04 11:59pm (CT)
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All class schedules, activities, assignments, and due dates are subject to change.

Appendix A

Council on Social Work Education (CSWE) 2015 Educational Policy and Accreditation Standards (EPAS)

Core Competencies

In 2008 CSWE adopted a competency-based education framework for its EPAS. As in related health and human service professions, the policy moved from a model of curriculum design focused on content (what students should be taught) and structure (the format and organization of educational components) to one focused on student learning outcomes. A competency-based approach refers to identifying and assessing what students demonstrate in practice. In social work this approach involves assessing the students' ability to demonstrate the competencies identified in the educational policy. (EPAS, 2015, p. 4)

Competency 1: Demonstrate Ethical and Professional Behavior

Social workers understand the value base of the profession and its ethical standards, as well as relevant laws and regulations that may impact practice at the micro, mezzo, and macro levels. Social workers understand frameworks in practice, research, and policy arenas. Social workers recognize personal values and the distinction between personal and professional values. They also understand how their personal experiences and affective reactions influence their professional judgment and behavior. Social workers understand the profession's history, its mission, and the roles and responsibilities of the profession. Social workers also understand the role of other professions when engaged in inter-professional teams. Social workers recognize the importance of life-long learning and are committed to continually updating their skills to ensure they are relevant and effective. Social workers also understand emerging forms of technology and the ethical use of technology in social work practice. Social workers:

- Make ethical decisions by applying the standards of the NASW Code of Ethics, relevant laws and regulations, models of ethical decision-making, ethical conduct of research, and additional codes of ethics as appropriate to context;
- Use reflection and self-regulation to manage personal values and maintain professionalism in practice situations;
- Demonstrate professional demeanor in behavior; appearance; and oral, written and electronic communication;
- Use technology ethically and appropriately to facilitate practice outcomes; and
- Use supervision and consultation to guide professional judgment and behavior.

Competency 2: Engage Diversity and Difference in Practice

Social workers understand how diversity and difference characterize and shape the human experience and are critical to the formation of identity. The dimensions of diversity are understood as the intersectionality of multiple factors including but not limited to age, class, color, culture, disability and ability, ethnicity, gender, gender identity and expression, immigration status, marital status, political ideology, race, religion/spirituality, sex, sexual orientation, and tribal sovereign status. Social workers understand that, as a consequence of difference, a person's life experiences may include oppression, poverty, marginalization, and alienation as well as privilege, power, and acclaim. Social workers also understand the forms and mechanisms of oppression and discrimination and recognize the extent to which a culture's structures and values, including social, economic, political, and cultural exclusions, may oppress, marginalize, alienate, or create privilege and power. Social workers:

- Apply and communicate understanding of the importance of diversity and difference in shaping life experiences in practice at the micro, mezzo, and macro levels;
- Present themselves as learners and engage clients and constituencies as experts of their own experiences; and
- Apply self-awareness and self-regulation to manage the influence of personal biases and values in working with diverse clients and constituencies.

Competency 3: Advance Human Rights and Social, Economic, and Environmental Justice

Social workers understand that every person regardless of position in society has fundamental human rights such as freedom, safety, privacy, an adequate standard of living, health care, and education. Social workers understand the global interconnections of oppression and human rights violations, and are knowledgeable about theories of human need and social justice and strategies to promote social and economic justice and human rights. Social workers understand strategies designed to eliminate oppressive structural barriers to ensure that social goods, rights, and responsibilities are distributed equitably and that civil, political, environmental, economic, social, and cultural human rights are protected. Social workers:

- Apply their understanding of social, economic, and environmental justice to advocate for human rights at the individual and system levels; and
- Engage in practices that advance social, economic, and environmental justice.

Competency 4: Engage in Practice-informed Research and Research-informed Practice

Social workers understand quantitative and qualitative research methods and their respective roles in advancing a science of social work and in evaluating their practice. Social workers know the principles of logic, scientific inquiry, and culturally informed and ethical approaches to building knowledge. Social workers understand that evidence that informs practice derives from multi-disciplinary sources and multiple ways of knowing. They also understand the processes for translating research findings into effective practice. Social workers:

- Use practice experience and theory to inform scientific inquiry and research;
- Apply critical thinking to engage in analysis of quantitative and qualitative research methods and research findings; and
- Use and translate research evidence to inform and improve practice, policy and service delivery.

Competency 5: Engage in Policy Practice

Social workers understand that human rights and social justice, as well as social welfare and services, are mediated by policy and its implementation at the federal, state, and local levels. Social workers understand the history and current structure of social policies and services, the role of policy in service delivery, and the role of practice in policy development. Social workers understand their role in policy development and implementation within their practice settings at the micro, mezzo, and macro levels and they actively engage in policy practice to effect change within those settings. Social workers recognize and understand the historical, social, cultural, economic, organizational, environmental, and global influences that affect social policy. They are also knowledgeable about policy formulation, analysis, implementation, and evaluation. Social workers:

- Identify social policy at the local, state, and federal level that impacts well-being, service delivery, and access to social services;
- Assess how social welfare and economic policies impact the delivery of and access to social services; and

- Apply critical thinking to analyze, formulate, and advocate for policies that advance human rights and social, economic, and environmental justice.

Competency 6: Engage with Individuals, Families, Groups, Organizations, and Communities

Social workers understand that engagement is an ongoing component of the dynamic and interactive process of social work practice with, and on behalf of, diverse individuals, families, groups, organizations, and communities. Social workers value the importance of human relationships. Social workers understand theories of human behavior and the social environment, and critically evaluate and apply this knowledge to facilitate engagement with clients and constituencies, including individuals, families, groups, organizations, and communities. Social workers understand strategies to engage diverse clients and constituencies to advance practice effectiveness. Social workers understand how their personal experiences and affective reactions may impact their ability to effectively engage with diverse clients and constituencies. Social workers value principles of relationship-building and inter-professional collaboration to facilitate engagement with clients, constituencies, and other professionals as appropriate. Social workers:

- Apply knowledge of human behavior and the social environment, person-in-environment, and other multidisciplinary theoretical frameworks to engage with clients and constituencies; and
- Use empathy, reflection, and interpersonal skills to effectively engage diverse clients and constituencies.

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

Social workers understand that assessment is an ongoing component of the dynamic and interactive process of social work practice with, and on behalf of, diverse individuals, families, groups, organizations, and communities. Social workers understand theories of human behavior and the social environment, and critically evaluate and apply this knowledge in the assessment of diverse clients and constituencies, including individuals, families, groups, organizations and communities. Social workers understand methods of assessment with diverse clients and constituencies to advance practice effectiveness. Social workers recognize the implications of the larger practice context in the assessment process and value the importance of inter-professional collaboration in this process. Social workers understand how their personal experiences and affective reactions may affect their assessment and decision-making. Social workers:

- Collect and organize data, and apply critical thinking to interpret information from clients and constituencies;
- Apply knowledge of human behavior and the social environment, person-in-environment, and other multidisciplinary theoretical frameworks in the analysis of assessment data from clients and constituencies;
- Develop mutually agreed-on intervention goals and objectives based on the critical assessment of strengths, needs, and challenges within clients and constituencies; and
- Select appropriate intervention strategies based on the assessment, research knowledge, and values and preferences of clients and constituencies.

Competency 8: Intervene with Individuals, Families, Groups, Organizations, and Communities

Social workers understand that intervention is an ongoing component of the dynamic and interactive process of social work practice with, and on behalf of, diverse individuals, families, groups, organizations, and communities. Social workers are knowledgeable about evidence-informed interventions to achieve the goals of clients and constituencies, including individuals, families, groups, organizations, and communities. Social workers understand theories of human behavior and the social

environment, and critically evaluate and apply this knowledge to effectively intervene with clients and constituencies. Social workers understand methods of identifying, analyzing and implementing evidence-informed interventions to achieve clients and constituency goals. Social workers value the importance of inter-professional teamwork and communication in interventions, recognizing that beneficial outcomes may require interdisciplinary, inter-professional, and inter-organizational collaboration. Social workers:

- Critically choose and implement interventions to achieve practice goals and enhance capacities of clients and constituencies;
- Apply knowledge of human behavior and the social environment, person-in-environment, and other multidisciplinary theoretical frameworks in interventions with clients and constituencies;
- Use inter-professional collaboration as appropriate to achieve beneficial practice outcomes;
- Negotiate, mediate, and advocate with and on behalf of diverse clients and constituencies; and
- Facilitate effective transitions and endings that advance mutually agreed-on goals.

Competency 9: Evaluate Practice with Individuals, Families, Groups, Organizations, and Communities

Social workers understand that evaluation is an ongoing component of the dynamic and interactive process of social work practice with, and on behalf of, diverse individual, families, groups, organizations, and communities. Social workers recognize the importance of evaluating processes and outcomes to advance practice policy, and service delivery effectiveness. Social workers understand theories of human behavior and the social environment, and critically evaluate and apply this knowledge in evaluating outcomes. Social workers understand qualitative and quantitative methods for evaluating outcomes and practice effectiveness. Social workers:

- Select and use appropriate methods for evaluation of outcomes;
- Apply knowledge of human behavior and the social environment, person-in-environment, and other multidisciplinary theoretical frameworks in the evaluation of outcomes;
- Critically analyze, monitor, and evaluate intervention and program processes and outcomes, and
- Apply evaluation findings to improve practice effectiveness at the micro, mezzo, and macro levels.