Module Specification

Credit Assessment

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Part 1: Information

Module title: Credit Assessment

Module code: UMATHJ-15-3

Level: Level 6

For implementation from: 2027-28

UWE credit rating: 15

ECTS credit rating: 7.5

College: College of Business and Law

School: CBL Bristol Business School

Partner institutions: None

Field: Accounting and Finance

Module type: Module

Pre-requisites: None

Excluded combinations: None

Co-requisites: None

Continuing professional development: No

Professional, statutory or regulatory body requirements: None

Part 2: Description

Overview: The module introduces students to the process of credit management and prepares students to assess and manage credit risk, assess credit policies and credit data.

Features: Not applicable

Educational aims: In addition to the Learning Outcomes the educational experience may explore, develop, and practise the following:

Communication of information, ideas, arguments, concepts, theories and development of an argument in a clearly and effectively organised essay or report.

Use of IT and computer skills in the identification of source material, capture and manipulation of data and support of research.

Planning and undertaking tasks, developing criteria to evaluate performance and seeking and making use of feedback.

Reflection on the integration of credit theory into practice and development of critical skills needed for efficient credit professionals.

Outline syllabus: Indicative syllabus includes the following areas:

The theory, nature and related costs and benefits of Credit Management.

Credit Terms, Products and Services.

Key Factors affecting choice of Credit Policy.

Incentives offered to customers to increase sales.

Credit Assessment.

Incentives and promotional forms of credit.

Credit Performance Measures and Reporting.

Analysing and reporting KPIs of the credit function.

Legal aspects of Credit Management.

Importance of Current Issues in Credit Management in today's business environment.

Part 3: Teaching and learning methods

Teaching and learning methods: The module is delivered following an active learning and practice-led approach emphasising applications of credit management.

Real-life, practical examples will be introduced to help engage the students in credit analysis and the management of credit. Students will be encouraged to approach the issues from a variety of different angles. Lectures will be backed up with hand-outs for all the material covered. Students will be encouraged to participate and share any practical experiences so that the class as a whole benefits from the collective experience.

The emphasis is on providing a structured learning environment within which the student can develop an understanding of, and skills within, the subject area of credit management. In particular, the focus is on supporting students in the development of skills that will enable them to become progressively more independent learners during the year. Students, in addition to the scheduled contact hours, should engage with essential reading, assignment preparation and completion.

Students will be directed towards the University Library online Study Skills resources for the development of skills appropriate to the level and style of the module.

Module Learning outcomes: On successful completion of this module students will achieve the following learning outcomes.

MO1 Evaluate and distinguish between different credit policies using critical analysis

MO2 Critically apply principles of credit assessment to interpret credit data to draw conclusions.

Hours to be allocated: 150

Contact hours:

Independent study/self-guided study = 114 hours

Face-to-face learning = 36 hours

Reading list: The reading list for this module can be accessed at readinglists.uwe.ac.uk via the following link https://uwe.rl.talis.com/index.html

Part 4: Assessment

Assessment strategy:
Summative assessment consists of one task:

Task (100%) - The students will need to complete an individual 2,000 word assignment based on a topical credit management issue to apply credit assessment principles.

Assessment tasks:

Written Assignment (First Sit)
Description: A 2,000-word individual written assignment.
Weighting: 100 %
Final assessment: Yes
Group work: No
Learning outcomes tested: MO1, MO2

Written Assignment (Resit)
Description: A 2,000-word individual written assignment.
Weighting: 100 %
Final assessment: Yes
Group work: No
Learning outcomes tested: MO1, MO2

Part 5: Contributes towards

This module contributes towards the following programmes of study:

Accounting and Finance {Top-Up} [Frenchay] BA (Hons) 2027-28

Business Management with Accounting and Finance {Top-Up} [Frenchay] BA (Hons) 2027-28

Accounting and Finance {Top-Up} [Thuongmai] BA (Hons) 2027-28

Business Management with Accounting and Finance {Top-Up} [Tianfu] BA (Hons) 2027-28