

## **Making a Case in the COVID-19 Pandemic: Inclusion in Consumer Financial Capability Education**

**Jing Jian Xiao, University of Rhode Island<sup>1</sup>**  
**Bryan Dewsbury, Florida International University<sup>2</sup>**  
**Mehri Azizi, Florida International University<sup>3</sup>**

### **Abstract**

This qualitative study is to explore the potential of an innovative case study approach in a personal finance course among college students with the goal of making the course inclusive for students who are from economically disadvantaged families and traditionally have unsuccessful experiences in math. A case study approach was used in a senior-level personal finance course at a public research university. Along with conventional case study exercises given in the course, students were also required to create their own cases based on their diverse backgrounds. Qualitative data were collected from student reflections on their personal case study projects. Findings reveal nuanced information about how students learn concepts, practice math problems, and apply the knowledge of personal finance to their assumed individual life circumstances through this project. Information presented in this article can be informative for educators in higher education and other settings who teach personal finance courses for young adults who have diverse socioeconomic backgrounds and less preparation in math.

---

<sup>1</sup> Jing Jian Xiao (xiao@uri.edu), Professor, Department of Human Development and Family Science

<sup>2</sup> Bryan Dewsbury (bdewsbur@fiu.edu), Associate Professor, Department of Biological Sciences

<sup>3</sup> Mehri Azizi (maziz010@fiu.edu), Doctoral student, Department of Biological Sciences