
Supervisor's Name	Brenda Spotton Visano
Supervisor Email Address*	spotton@yorku.ca
Supervisor's Department	Economics & SPPA
Project Title	Financial Inclusion, Fintech and Alternative Consumer Financial Services

Description of Research Project (1500 characters maximum)

This research project aims to understand the developments and the impact of the growth of alternative consumer finance options in Canada. The overarching question driving this research is how to best ensure full financial inclusion with the availability of safe, sound, and affordable basic payments and credit services for Canadian consumers in an evolving financial landscape? The unbundling of financial services afforded by digital financial innovation combined with the rise in Alternative Financial Service Providers such as payday lenders and cheque cashing outlets demands we re-imagine and reformulate our conception of how best to structure the consumer financial system. The wider potential benefit of this project lies in informing policies that will ensure all Canadians have equal access to safe and affordable basic financial services.

Undergraduate Student Responsibilities (1500 characters maximum)

Student will assist with the collection and cataloguing of digital financial consumer finance applications and store-front Alternative Finance Options (such as cheque-cashing services, rent-to-own services).

Qualifications Required (750 characters maximum)

Students whose GPA may be a bit lower due to the demands of working part-time are especially encouraged to apply. Additional qualifications include an interest in and a familiarity with consumer financial technology applications (consumer-oriented fintech) and alternative financial services such as payday loans, remittances, cheque-cashing etc; as well as a familiarity with personal finance basics and basic financial calculations
