

# Good practices in debt advice

The online seminar series forms part of the project on "Provision of actions to extend the availability and improve the quality of debt-advice services for European households" (Specific Contract No. 20198601). This project was commissioned by European Commission European Innovation Council and SMEs Executive Agency and carried out by VVA and CEPS.

## Seminar 1

21 SEP 2021

## Seminar 2

23 SEP 2021

## Seminar 3

28 SEP 2021

### OPENING PLENARY AND WELCOME TO THE PARTICIPANTS

First opening plenary: Message by Commissioner **Didier Reynders** European Commissioner for Justice

Innovation in debt advice

#### EMOTIONAL ADVICE FOR DEBTORS

**Kathy Wade**  
Money Advice Trust (UK)

Over-indebtedness has a large impact on the emotional well-being of debtors, which is an important factor to consider in the delivery of debt advice. Debt advisors can train their ability to identify and manage their own emotions and the emotions of the debtors.

#### ACCELERATING DEBT SETTLEMENT AND DEBT REPAYMENT

**Mirjam Zwennis-Deekman**  
Kredietbank Amsterdam (NL)

To come to an arrangement with the creditors, it is usually required to have a complete overview of the debt and agreement with the creditors. This can be a very time-consuming. The experiences in Amsterdam show that various measures can contribute to shortening this process (pre-agreements with creditors, pre-financing, automation of calculations, etc.).

#### ADDRESSING NEW FORMS OF DEBT

**Dieter Korczak** GP Forschungsgruppe Studien  
**Sally Peters** IFF (DE)

FinTech and E-commerce are introducing new forms of credit and ways to get into debt. This requires to adapt the delivery of debt advice. This good practice builds on the experiences in Germany to address these new forms of credit in debt advice.

Agreeing debt settlement with creditors

#### AMICABLE DEBT SETTLEMENT IN FRANCE

**Elodie Aguilar**  
Crésus (FR)

This good practice covers the general approach to amicable debt settlement followed by the financial institution funded debt advisors of Crésus in France.

#### AMICABLE DEBT SETTLEMENT IN IRELAND

**Gwen Harris**  
Money Advice and Budgeting Service (IE)

This good practice covers the general approach to amicable debt settlement followed by the publicly funded debt advisors of MABS in Ireland.

#### CODE OF CONDUCT DEBT ADVISORS AND DEBT COLLECTORS

**Francesca Costabile**  
Forum Unirec and Asso-consum (IT)

A good understanding between the debtors and creditors can contribute to more effective, amicable debt settlement. This good practice covers the code of conduct agreed between the main consumer protection associations and association of debt collectors in Italy.

Organisation of debt advice

#### DEBT ADVICE BY CONSUMER ORGANISATION

**Ana Passos**  
DECO (PT)

Debt advice can be provided by consumer organisations. DECO in Portugal forms an example of a consumer organisation providing debt advice focused on out-of-court settlements.

#### DEBT ADVICE PAID BY FINANCIAL SECTOR

**Pauline Dujardin**  
Crésus (FR)

Obtaining funding for independent debt advice is one of the main challenges. In France, this challenge is overcome with funding from the financial sector for the Crésus foundation.

#### PUBLIC DEBT ADVICE HELPLINE

**Adrian O'Connor**  
Citizens Information Board (IE)

Resources available for debt advice are limited in most countries, which requires using resources efficiently. MABS uses a combination of a helpline and in-person debt advice. This good practice demonstrates the helpline, which forms the first point of contact and provides basic debt advice.

## FOCUS GROUPS ABOUT GOOD PRACTICES

**BREAKOUT ROOM 1**  
Emotional advice for debtors

**BREAKOUT ROOM 2**  
Amicable debt settlement in France

**BREAKOUT ROOM 3**  
Debt advice by consumer organisation

**BREAKOUT MAIN ROOM**  
Accelerating debt settlement and debt repayment

**BREAKOUT ROOM 2**  
Amicable debt settlement in Ireland

**BREAKOUT ROOM 3**  
Debt advice paid by financial sector

**BREAKOUT ROOM 1**  
Addressing new forms of debt

**BREAKOUT MAIN ROOM**  
Code of conduct debt advisors and debt collectors

**BREAKOUT ROOM 3**  
Public debt advice helpline

### CLOSING PLENARY

Final closing plenary: **Nils Behrndt**, Acting Deputy Director-General, DG JUST