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European Consumer Debt Network Newsletter



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Wishing all of our ECDN members and colleagues an enjoyable Christmas break, and very best wishes for a peaceful new year





A new online course for professionals increases understanding of the role of financial issues as part of the gambling problem (by Takuusäätiö)

A gambling problem is often accompanied by financial and debt problems, which can lead to long-term harm experienced by the player and their loved ones. Resolving financial and debt problems supports recovery from a gambling problem.

Takuusäätiö has, together with the Institute of Health and Welfare and the Game Clinic, produced the **Gambling Problem and Finance online course**. It is aimed at social and health sector professionals who encounter individuals who are in financial and debt difficulties due to their own, or their loved ones, gambling problem. The online course is also suitable for students in the field.

Although money is a significant element in gambling and experiencing gambling disadvantages, the potential of financial knowledge has not yet been utilized much from the point of view of preventing and reducing gambling disadvantages. Our online course is one answer to this situation identified in the Gambling Policy Programme, says Minna Markkanen, director of the Guarantee Foundation.

The online course offers information, encouragement, materials and tools to support customer work. The content of the course is practical and encourages you to think about gambling and financial problems from the perspective of your own work, as well as hearing from experienced experts. In addition, the course challenges thinking about your own personal relationship with money. Our own personal values, attitudes, and experiences are also in the background when we meet clients in different financial situations in our work and discuss financial matters with them.

About 30 professionals participated in the online course pilot. One professional who encounters gamblers in his client work summed up the benefits of the course;

The course was a comprehensive whole, where the subject was examined from many different perspectives. I especially liked the speeches of the experience experts. I also thought it was a good observation that our own perception of money and the use of money might affect how we approach the customer's financial problems. An important consideration was also the fact that the player has to learn the value of money and how to use money wisely, and it doesn't happen in an instant.

The discussions in the online course also encourage participants to learn from peers. In the discussions, it is possible to share experiences and together deepen the understanding of the role of financial and debt issues in the gambling problem.

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2022: END OF YEAR PEPPI UPDATE

Against the backdrop of the ongoing cost of living crisis across Europe, the objectives of the PEPPI project have become increasingly pertinent as 2022 has progressed. Co-funded by the European Union, PEPPI aims to put in place debt advice networks in thirteen member states where little or no similar infrastructure currently exists. The PEPPI project will also provide a European knowledge platform which will eventually provide certification for debt advisors, an online academy with expert webinars, expert-peer coaching, and the project will also assist the development of national consumer websites for financial information and education.

Building on the fifteen years of ECDN's pan-European experience in debt advice and financial education, it has been a busy and constructive year for the PEPPI project and our new partners. There are now eleven countries with PEPPI national coordinators in place, and in July 2022 an inaugural meeting took place with these national coordinators, the ECDN team, representatives from DG Justice, and the European Innovation Council, and SMEs Executive Agency (EISMEA). Since this first meeting, there have been a further eight network meetings bringing the relevant stakeholders at a national level together.

Country / National Coordinator

Bulgaria / Willy Pierre ABBAL (Temida Foundation)

Croatia / Igor Škrković (Padobran)

Cyprus / Marios Droushiotis (Cyprus Consumer Association)

Greece / Anastassis Kokougiannis (EKPIZO)

Hungary / Jozsef Meszaros (Cognitive)

Italy / Giorgio Calcagnini, Germana Giombi (Università di Urbino)

Lithuania / Kestutis Kupsys (Lithuanian Consumers Alliance)

Malta / Helena Holland (Gemma, Ministry for Social Policy and Children's Rights)

Romania / Rodica Apan (Associate Professor)

Slovakia / Ladislav Šutý (UPSVR, Central Office of Labour, Social Affairs & Family)

Spain / Carlos Zarco Plezeguelos (Abogados Zarco)

Also in the last quarter of the year, two logos for PEPPI have been developed and registered with the German Patent and Trade Mark Office.



The next step will be the start of our webinar series for the participating project countries on 18 January 2022. This webinar will deliver information about different approaches in the legal structure for the setting up of a debt advice service.

As mentioned in previous newsletters, the great knowledge-base of the ECDN membership is a useful asset for PEPPI. Members are invited to submit all forms of material for our platform and for the websites for financial information and education.

Please contact: secretary@ecdnet.eu

ECDN ANNUAL GENERAL MEETING

The management team are pleased to announce the final details for the ECDN 2022 Annual General Meeting. After several years hiatus, we are pleased that the meeting can be in person, and we are delighted that it will be held in Malta, one of the PEPPI project participant countries. With the help of the PEPPI national coordinator, the Salini Resort in St Paul's Bay has been secured as our venue for 22 and 23 March 2023.

The AGM will begin on 22 March at 9am, and will conclude by lunchtime. On 23 March, it will be a full day event (9am-5pm) for the European Network Conference. This conference is part of the PEPPI project; each participating country will deliver a paper about the state, progress and experiences of developing debt advice services in their country. Additionally open papers can be presented. If you would like to give a presentation please send your ideas and proposal to **president@ecdn.eu** (**deadline: 18 January 2023**). The conference is free to attend, but please register in advance with **secretary@ecdn.eu**

We are currently exploring hybrid meeting options for members who may not be able to attend in person. It would be helpful if members could let us know if they plan to attend in person, or if remote attendance would be preferable: **secretary@ecdn.eu**

All travel and accommodation costs must be borne by the attendee. It is strongly recommended that attendees book flights as soon as possible.

We look forward to seeing you all in Malta in March!

AGM venue:

Salini Resort, Salina Bay, St Paul's Bay, NXR9030, Malta
<https://saliniresort.com/>

For a preferential rate, please use the code ECDN23 when booking accommodation via:
<https://saliniresort.reserve-online.net/>

Date: 22nd (9-13 h) - 23rd (9-17 h) March 2023



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