

Different approaches in debt advice

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Systemic counselling in debt advice

A first overview

Topics

- Your experience
- Our professional attitude
- Colaborative search for solutions with clients

Entry question

**How much money do you carry on your body at the moment?
including**

- Clothes
- Mobile phone
- Glasses and contact lenses
- Piercing
- Tatoos
- Jewellery, Cash....

In Euro???

Are you surprised about the amount?

Second question



Have YOU ever been afraid that no money will come out of the cash machine?

How did it feel?

What would have helped you in this situation?

Which statement do you like?

I always pass on advice.

It's the only thing you can do with it.

(Oscar Wilde)

Good shepherds lead gently

(Ulrich Bröckling)

Council blows are also blows

(Nigg Fritz)

How important is your expert knowledge in counselling?

How can you advise so that the clients can accept the help?

Basic assumptions of systemic guidance

- People create solutions for their problems
- Debt is the solution to an individual problem
- People need new ideas and experiences on how to solve a problem
- Debt counselling does not suggest a solution but works it out together with the client

The attitude of the counsellor

- The good solutions for the client are the right ones
- It is not the ideal of the counsellor but the ideal of the client that is relevant.
- Clients have skills and resources to solve their problems
- We work with the client to find solutions to their problems.
- Clients decide what are the right solutions for them

Debt counsellors do not propose solutions but offer hypotheses and reflection questions:

„Could it be that ...?“

„Would it be a solution for you, in the future.....?“

„What is the good way for you to get out of debt?“

„What is preventing Sei from going down this path?“

„Who can help you with this?“

„What has worked for you in the past?“

„What do you want to try again?“

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