

Provision of an European Platform for the Prevention of Over-indebtedness by the Increase Accessibility and the Improvement of effectiveness of Debt Advice for Citizens (PEPPI)









Professional qualification of debt counselor

Pauline DUJARDIN

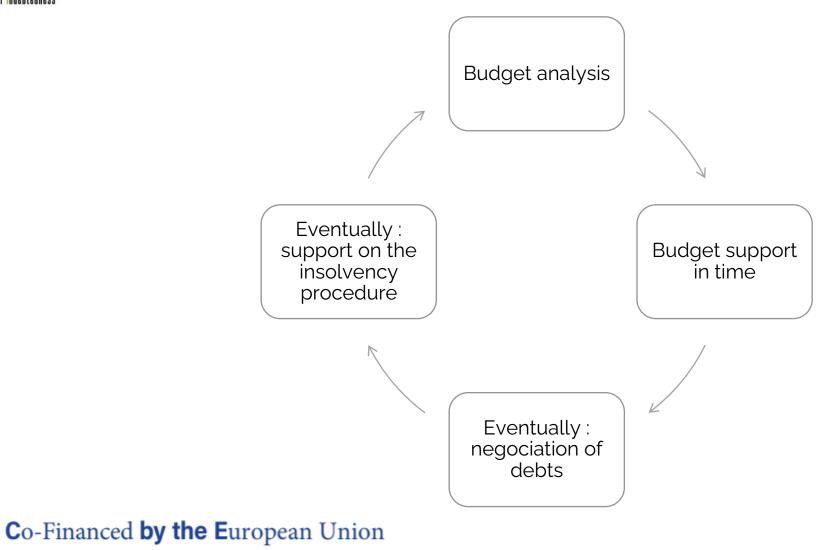








What are activities of debt counselor in France ?





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Why professionnalisation is needed ?

Importance of the debt advice counseling :

On the beneficiary financial situation,



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On his private life,

Confidentiality obligation and possibility of sanction in case of misconduct by the employer

Responsibility matter







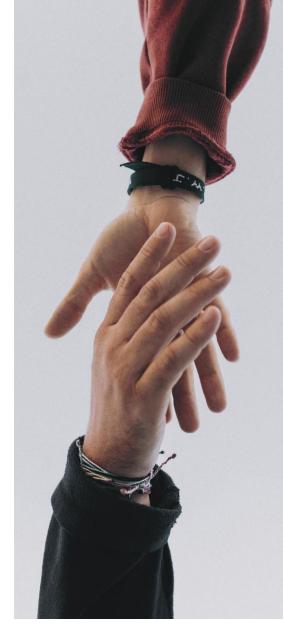
How it's done in France?

Neither debt counselings certification or degree, or recognized profession

Originally, by social workers

Many independents professions in the field of debt counseling... but not free of charges

Now make by NGO : importance of the multi-disciplinarity





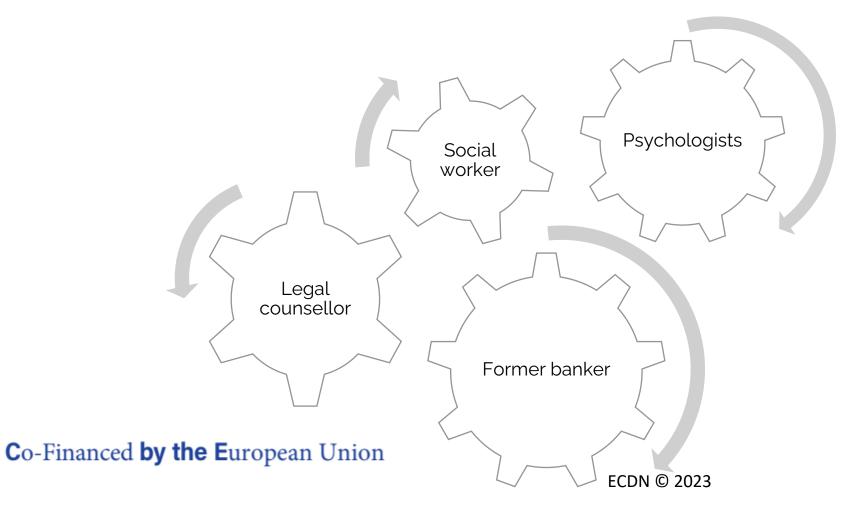




Importance of the Multidisciplinarity



Without certification of debt counseling, the qualifications of debt counselor or which must be present in debt counseling service are various :







An « almost » french certification : CESF

State certification of CESF (Conseillère en économie sociale et familiale) Generalist social worker training which few hours about budget support

Depends of the practical internship and the structure in which the SW works







Social workers

Perfect knowledge of the social aid and states dispositiv environment

Specialized on social inclusion matter Specific competences in budget support







Legal counsellor



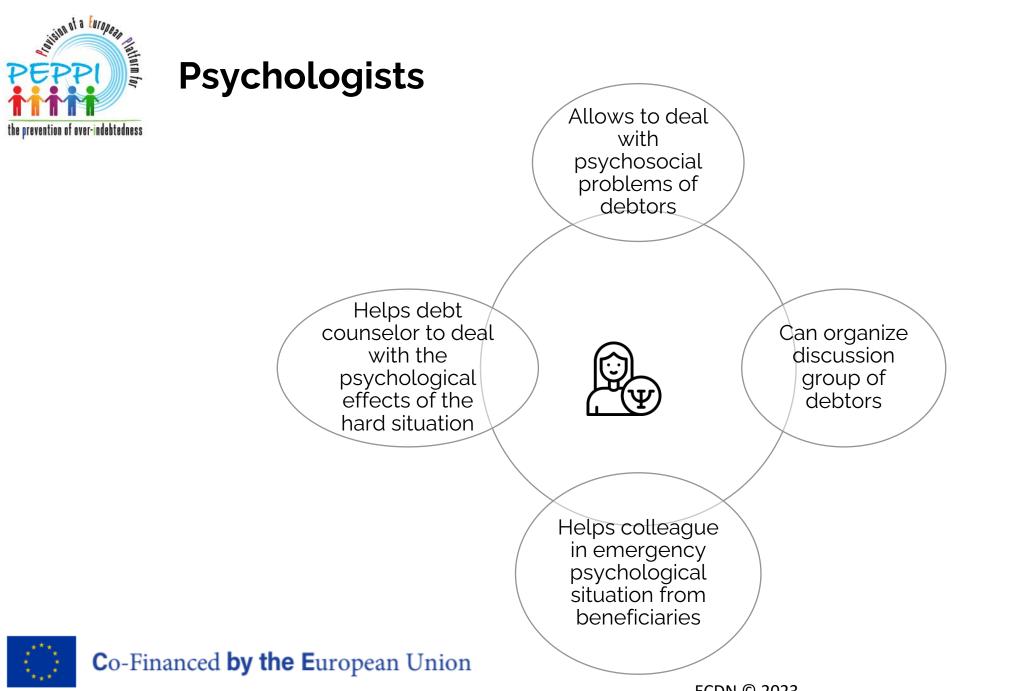
Counseling beneficiaries
about their rightsAssisting them to
insolvency procedureHelping them to know
the status of their debtsTraining workers of the
structures to legalframe
and their evolution

When the statuts of the NGO allows it : assisting and representing beneficiaries before courts





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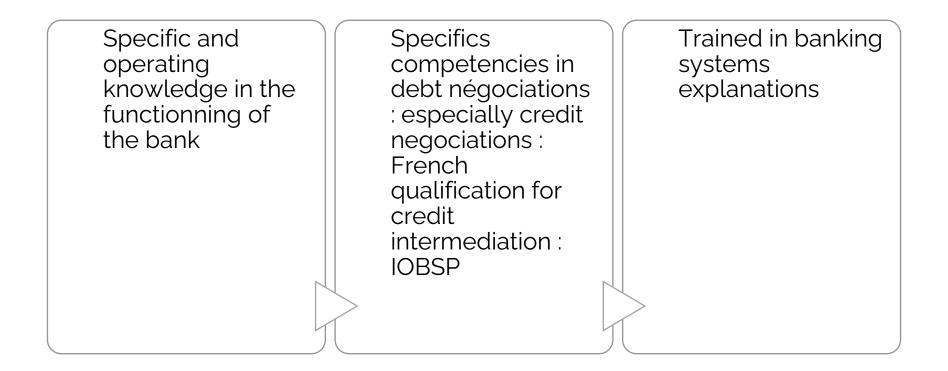






Former banker











Educator in financial literacy (for the prevention)

Training competences with youth and less youth people

Good knowledge on the budget ecosystem (actors, functinning)...

Pedagogic skills











A clear and pragmatic process in the structure

Budget analysis

Allows beneficiary to receive the same help everywhere

Allows to ensure a clear way of conduct for the debt advisor

CRESUS Process

CRÉSUS®

Determination of the available money each month

Making recommandation (budget support / legal procedures)

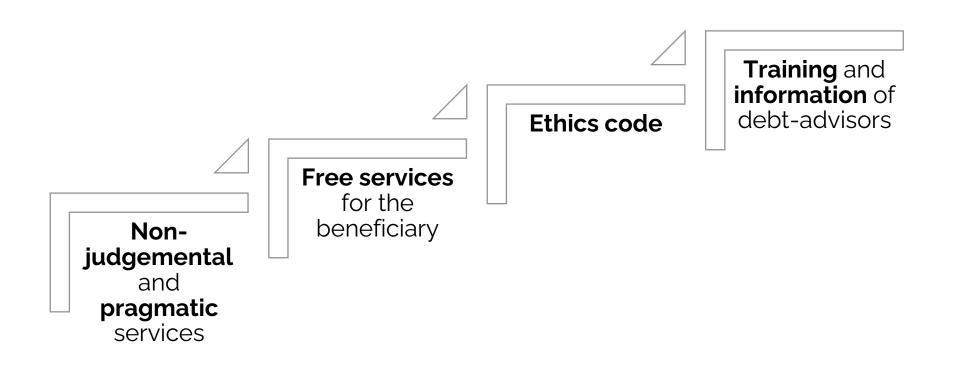
Support the beneficiary in the time







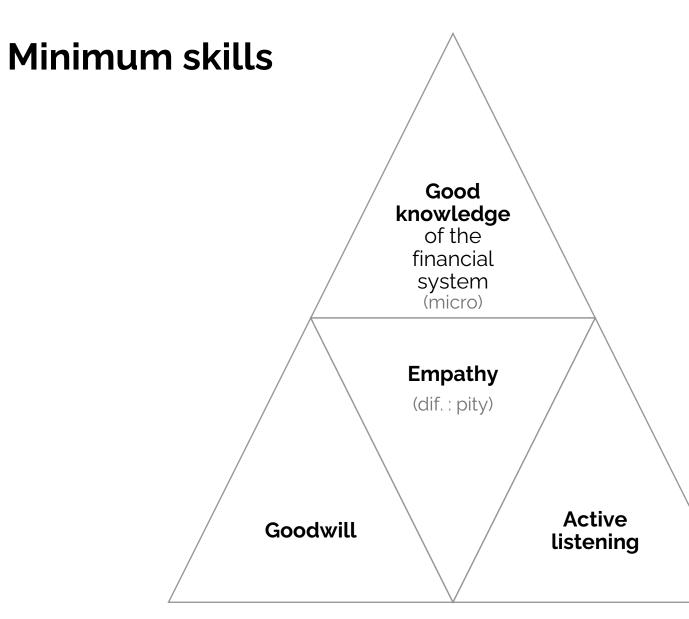
Quality standards







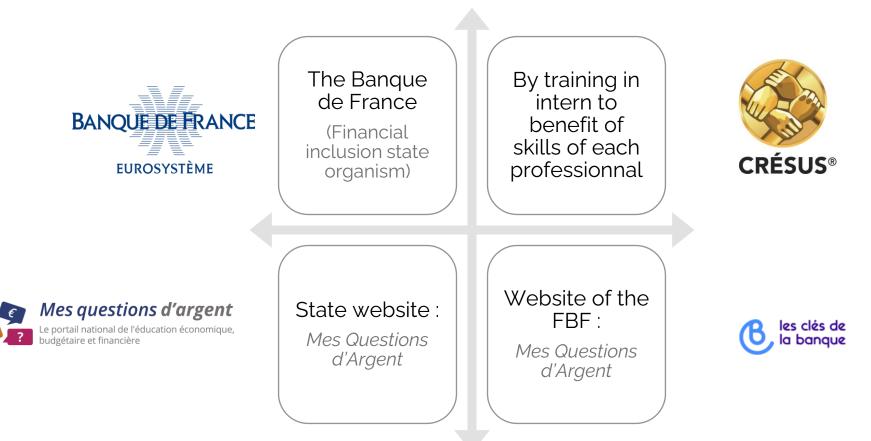








The training of debt advisors in France







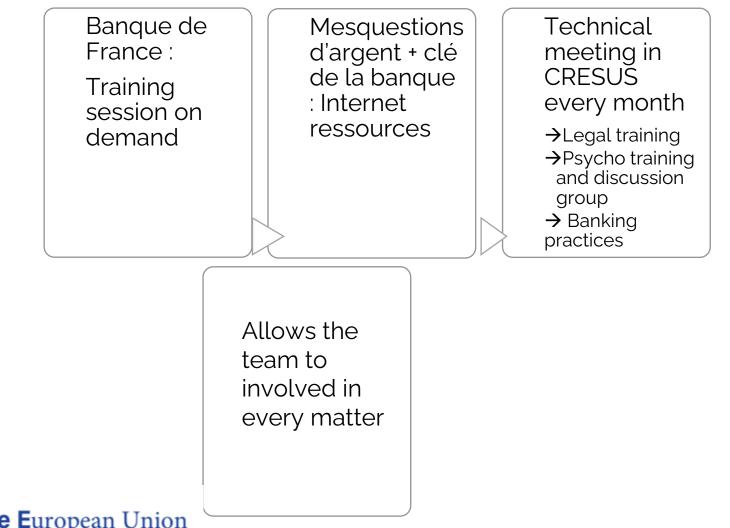


The training of debt advisors in France

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The training of debt advisors





Co-Financed by the European Union



Recommendations

System in France is interesting because every counselor must be involved in the training

Lack of an uniformised certification which allow beneficiaries to have the same services with each debt advisor in France

Post graduate certification would be better to ensure it



