

### 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

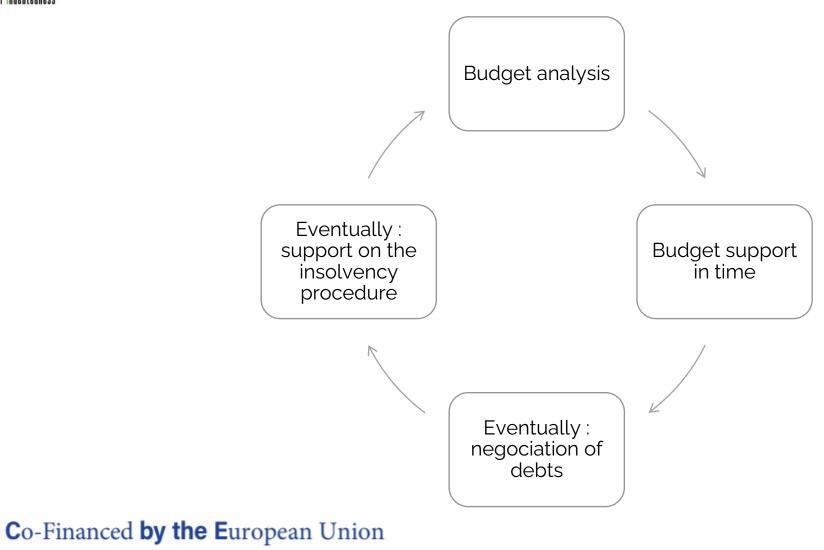








# What are activities of debt counselor in France ?





ECDN © 2023



# Why professionnalisation is needed ?

Importance of the debt advice counseling :

On the beneficiary financial situation,



 $\langle \rangle \rangle$ 

On his private life,

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

**Responsibility matter** 







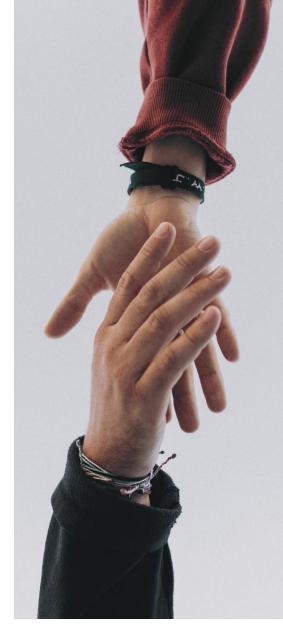
## How it's done in France?

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





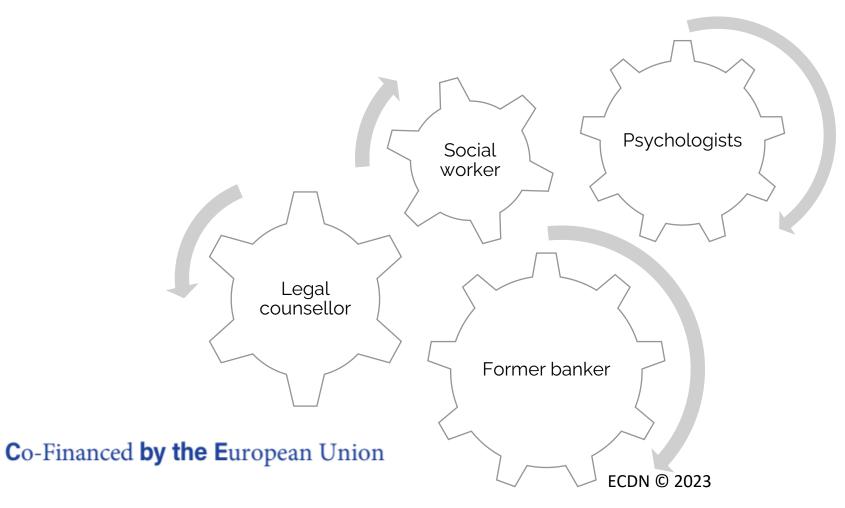




# Importance of the Multidisciplinarity



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



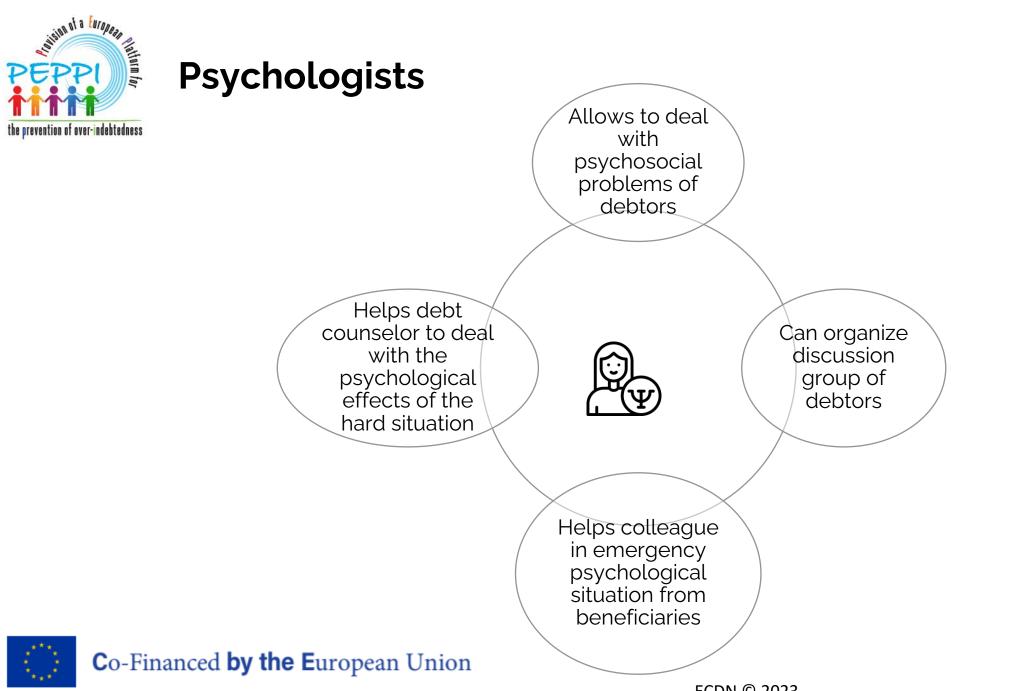
Counseling beneficiaries<br/>about their rightsAssisting them to<br/>insolvency procedureHelping them to know<br/>the status of their debtsTraining workers of the<br/>structures to legalframe<br/>and their evolution

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





ECDN © 2023

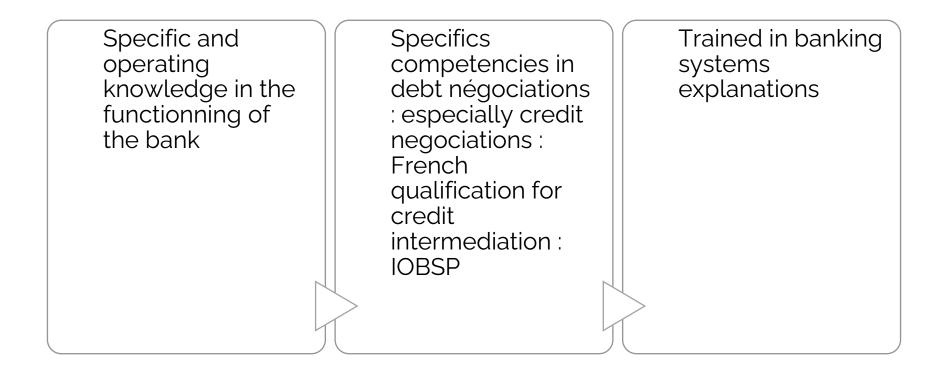






### Former banker











### 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)

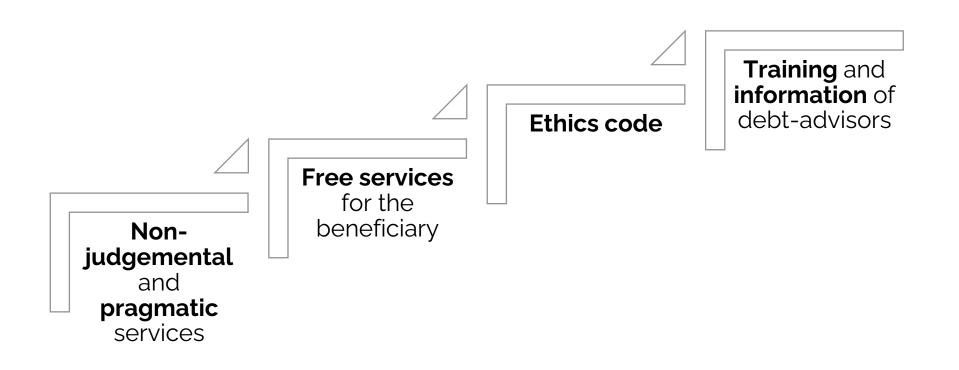
Support the beneficiary in the time







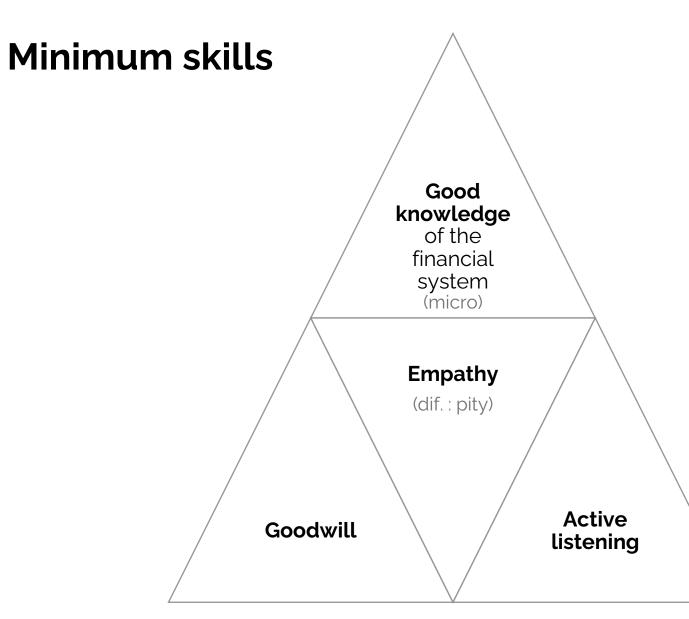
#### Quality standards







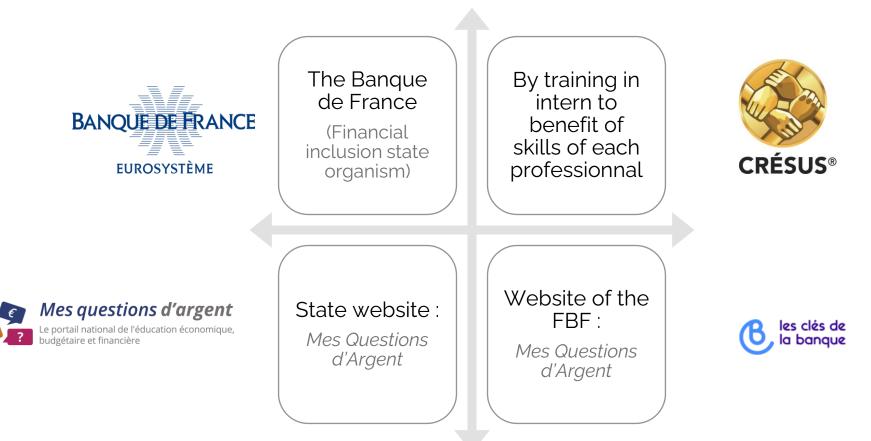








# The training of debt advisors in France







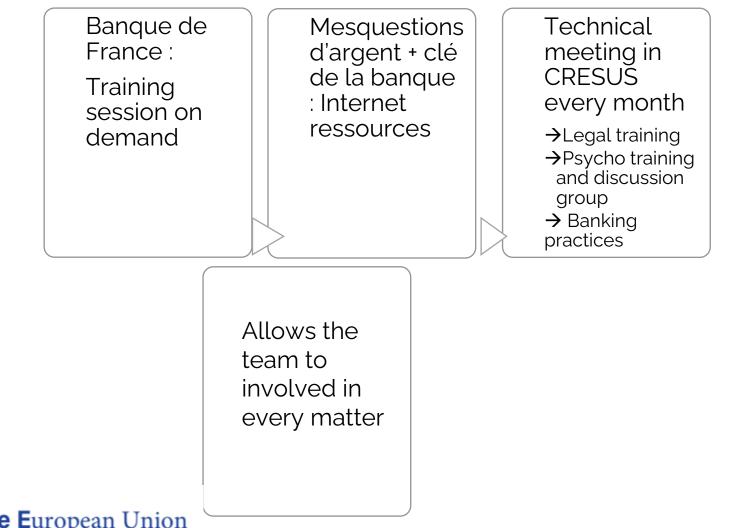


## The training of debt advisors in France

Mes questions d'argen     Le portail national de l'éducation économiqu     budgétaire et financière	nt O J		BANQUE DE FRANCE EUROSYSTÈME	CRÉSUS"		ACCUEIL FORUMS RESSOURCES	JURIDIQUES - FORMATIONS -	RESSOURCES - ANTENNES	PROCĖS VERBAU
COMPTES- ET MOYENS ASSURANCE ÉPARGNE ET PAIEMENT Cutell > Intervenants sociaux et PCB	PROJET DIFFICULTS	RNAQUES DIALITONIONIE JEUNES SO	RVENANTS CIAUX ET ENSEIGNANTS PCB			Fiches p	ratiques		F
Intervenants sociaux e	et PCB	Ав							and the second second
Fichiers d'incidents	Inclusion bancaire	Lexique	Simulateurs		WENDANDUN : SURRORTTENENT ET OFTTES HENALES	MENONANDUR: SHENOTTIMENT ET CETTES HENKES	MEROANOUN', SURENOTTIMENT ET OFTER PONALS	Limitation des frais bancaires	
Vidéos à télécharger - Fichiers     Fichiers d'incidents	En situation difficile     Le droit au compte     Le microcrédit     Les moyens de paiement	FAQ L Guides & Vidéos	Lettres types		• Strutter (up to the instruction construct to solution the data putter is a data of the outputter is and the data of the outputter is the data of the outputter is the data of the outputter is the output term of term o	<ul> <li>Standard system is inferenced in second in a process the data process the data of a second proces the data of a second</li></ul>	<ul> <li>Sharing a signt is individual summaries is below the side space is a subscription of the</li></ul>	A med 2016, he below as well and a single scale the control of the A method of the control of th	forme
Surendettement	Relations bancaires	UN CONTACT PRÈS DE	CHEZ VOUS		Interve de delles plantes ne constitue par, en so, un not? d'inservabilité. veranche si las delles plantes constituent que part top consequente de landateme speci conduire à l'inservatiet de decear. > Les attractes plantes que delles intégrése au plan de la BDP 7	Inferno de Galles pándes no investible pas, en sú, un molf l'invescedible. Verande, si las obtes parales constituira de una par fago consequente de l'andesterne part sondaire à l'invescedible de desaird. > L'acé acteure pándes sensibles lindéprés au plan de la BDF 7	balance de dellas póndes ne constitue pas, en sol, un notif d'ansonabilité. reanches, si las dellas ponsais constituent eur part trajo conseiguente de l'andellame speci concluire à l'ansonabilité du dessant'. > Les deltas péndente sons entre ballagères par pisan de la 804 ?	e incolent (Jattra Rept de problement, soumént, J.) 2014. 1 pour saille admontivistes à tens détenteur : 13% du montant sais dans le limite de <b>Gant Jacongegnement, 2</b>	
· · · · · · ·	a market at the				Index de Hallowation du jain, la prise en compte des alteries planates aligned de la de preneter 1 - la se <u>annales alignes</u> sont habiteurs entres du jain et ne prevent dunci preses la Falgel d'une mense. Con historieursentes du d'an alignement? 1 - les <u>instantiones alignesses allobes a la con d'annal, et a selas d'an sendementer duncinge planost lines (et al con annal, et al an da contentaria)</u>	isses no inductorizito do juan, se prese en compte des dottes juntame disposed de la de presente. <ul> <li>In en <u>especiales abelias por la bujor e coltrar e la junta de la presente des juntames ha integrit el ano sensa da la debateria a de este desarrour de la defaceración.</u></li> <li>In el debaterias abelias abelias de la debateria a la defaceración de la debaterias de constructuras partes partes presentes de la defaceración de la debateria.</li> </ul>	and/or of Vibilization in plant, is prime on completions details plantales aligned die is do panete. <ul> <li>In a <u>paneter abbiete</u> por the plant or excises die plant of an proved item plants to friend and plants. If all bieter and the second and the plant of the second and the seco</li></ul>	and is contrast and is its Consultative Several age with Sphere gover Publisher gover Publisher and its status Moniformer et demander is nethoursement. In Elaboraria de antibiourismente (Unito su abanise de résponse), exempter un taux finetature d'agence gover Palement au la substate du bélantitature (Duit Service) et al. In Industria du bélantitature (Duit Service) et al. In Industria du bélantitature (Duit Service) et al. Industria du bélantitature du bélantitature du bélantitature du bélantitature du bélantitature du bélantitature du bélantitature) et al. Industria du bélantitature du bélantitature du bélantitature du bélantitature (Duit Service) et al. Industria du bélantitature du bélantit	uriter leman
es clés de la banque		Q S'INSCRIRE AUX CLÉS MAG' PA	RTICULIER ENTREPRENEUR	12 MAI 2021					
MON COMPTE MES PAIEMENTS	MON ÉPARGNE MES CRÉDITS M	es assurances mes moments de vie	MA BOITE À OUTILS ACTUS	RDV teoffhimmomissilian durant laquelle un accord est toujours possible	Assignation e (réalisation	sord ou succun paiement ent de payer (par huissier) Délai de 2 mois na vec de réalitation de ball nd'une enquête sociale)	a fear	Parlager	
		4 Min 2 2 Min 2 Min LIS LUXIETS, COMPTES ET PLANS. Epargne réglementée ou	MA BOITE À OUTILS ACTUS	RDV teofihiminomistiran durant laquelle un accord est toujours	Assignation e (realization abALL NON RiskLife Le juge accorde un élekte Le juge accorde un élekte Le juge accorde un élekte la résultation du ball Si <u>emanements respectés</u> , fin de la procédure	Didia de 2 mois no use de realizada de 2 mois no use de realizada Audience RAIL RES Le locatare doit o Le juge peut acorder un logar	utter les heux		



# 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



