



# 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)



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# WEBINAR 2

15.02.2023

## Professional qualification of debt counselor

Pauline DUJARDIN



CRÉSUS®

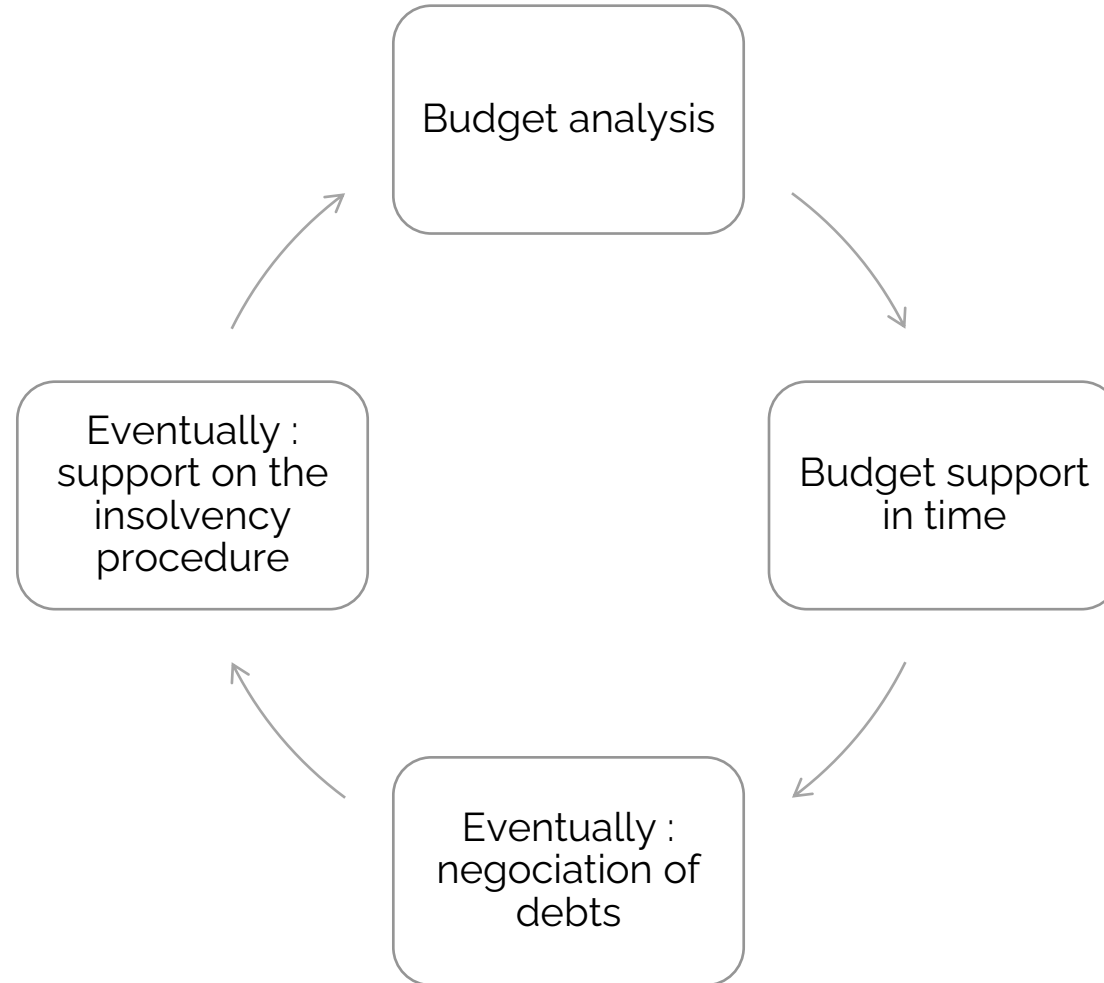
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# What are activities of debt counselor in France ?



# Why professionalisation is needed ?

## Importance of the debt advice counseling :



On the beneficiary financial situation,



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 ?

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Neither debt counselings certification or degree, or recognized profession

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Originally, by social workers

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

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Now make by NGO : importance of the multi-disciplinarity

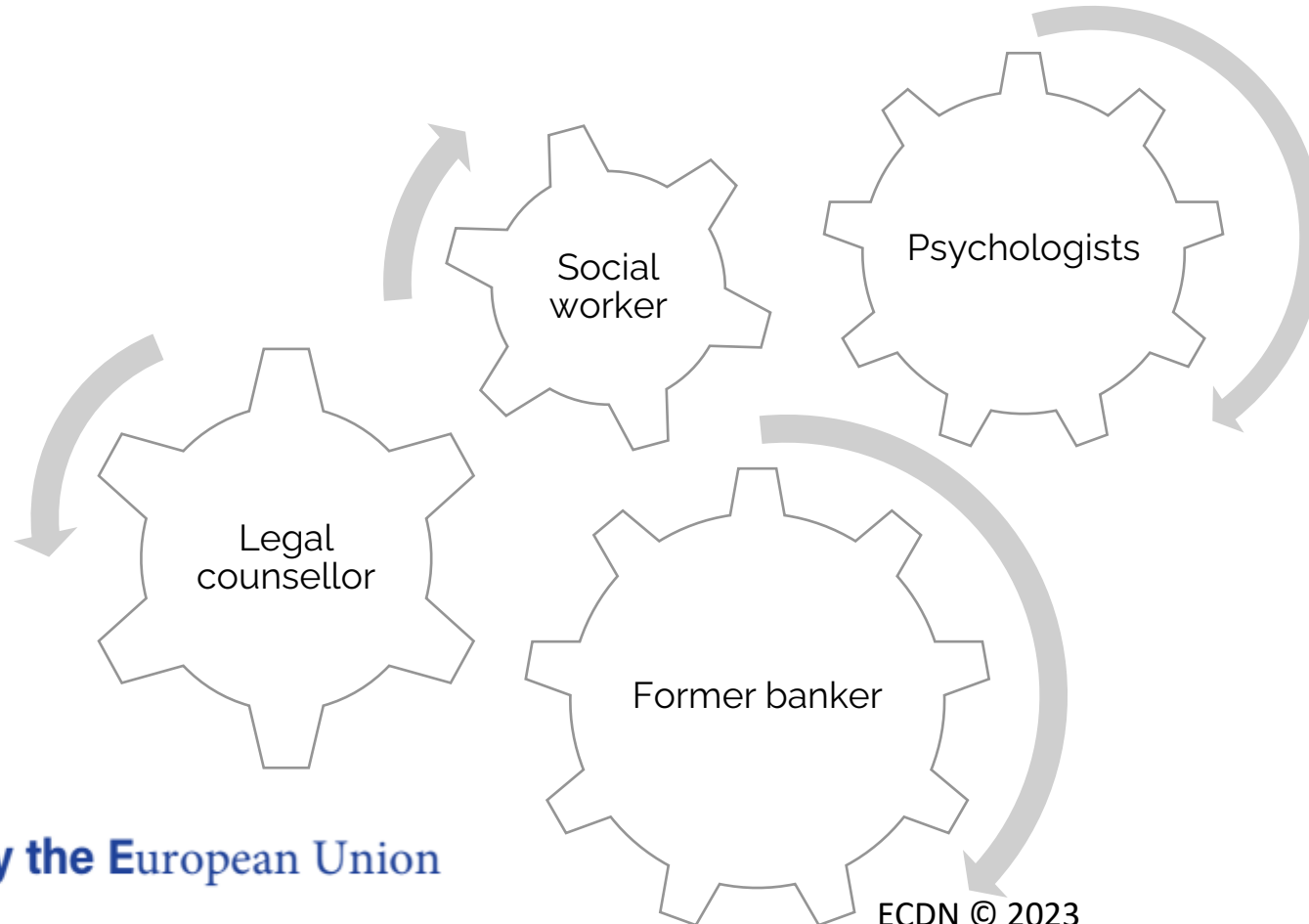
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# Importance of the Multidisciplinary

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



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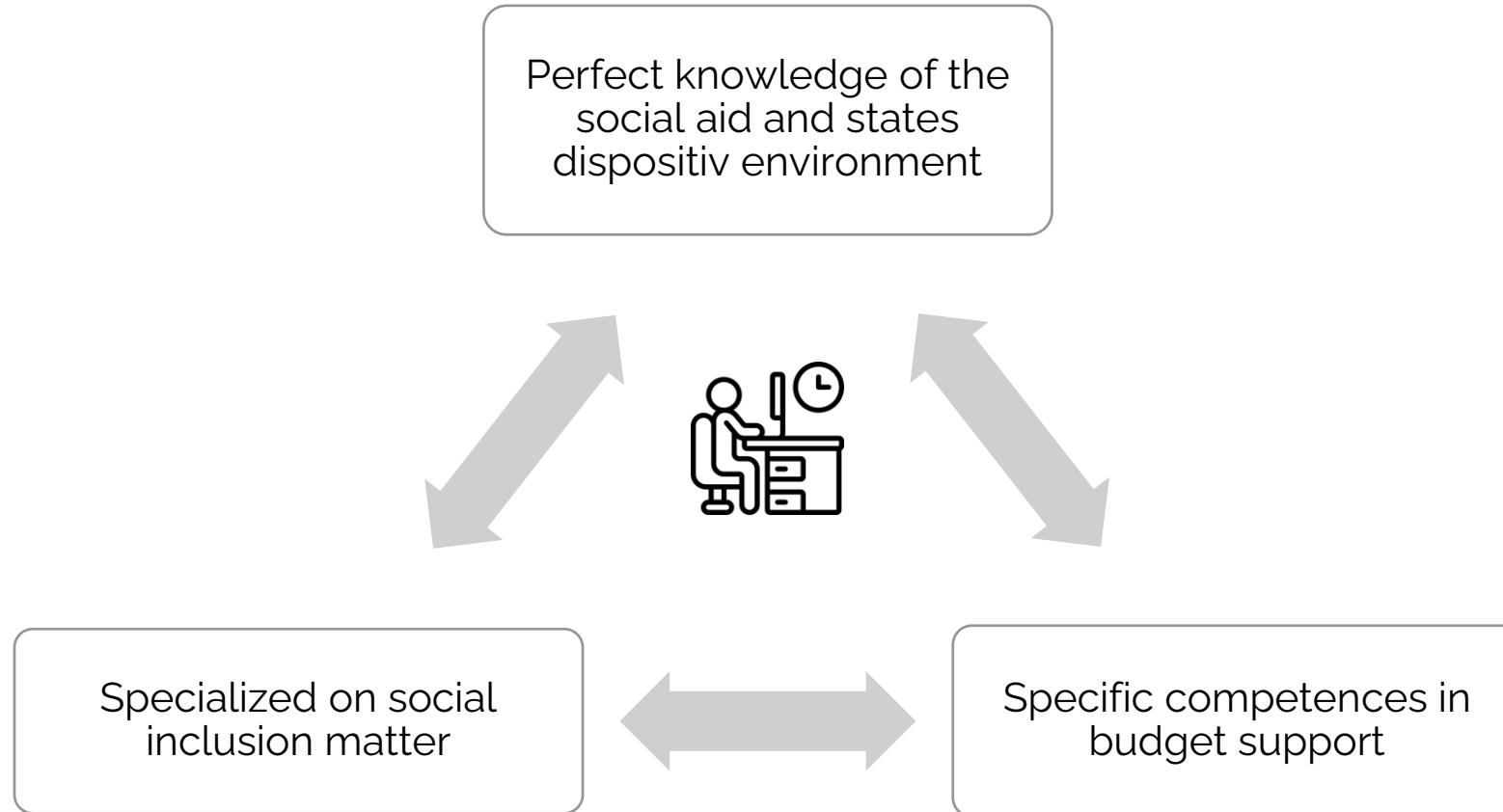
# An « almost » french certification : CESF

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





# Legal counsellor



Counseling beneficiaries  
about their rights

Assisting them to  
insolvency procedure

Helping them to know  
the status of their debts

Training workers of the  
structures to legalframe  
and their evolution

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

# Psychologists



# Former banker



Specific and operating knowledge in the functioning of the bank

Specifics competencies in debt negotiations : especially credit negotiations :  
French qualification for credit intermediation : IOBSP

Trained in banking systems explanations

# Educator in financial literacy (for the prevention)

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Training competences with youth and less youth people

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

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Pedagogic skills

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**Dilemme**



# A clear and pragmatic process in the structure

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Allows beneficiary to receive the same help everywhere

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

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## CRESUS Process

Budget analysis



CRESUS®

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Determination of the available money each month

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Making recommendation (budget support / legal procedures)

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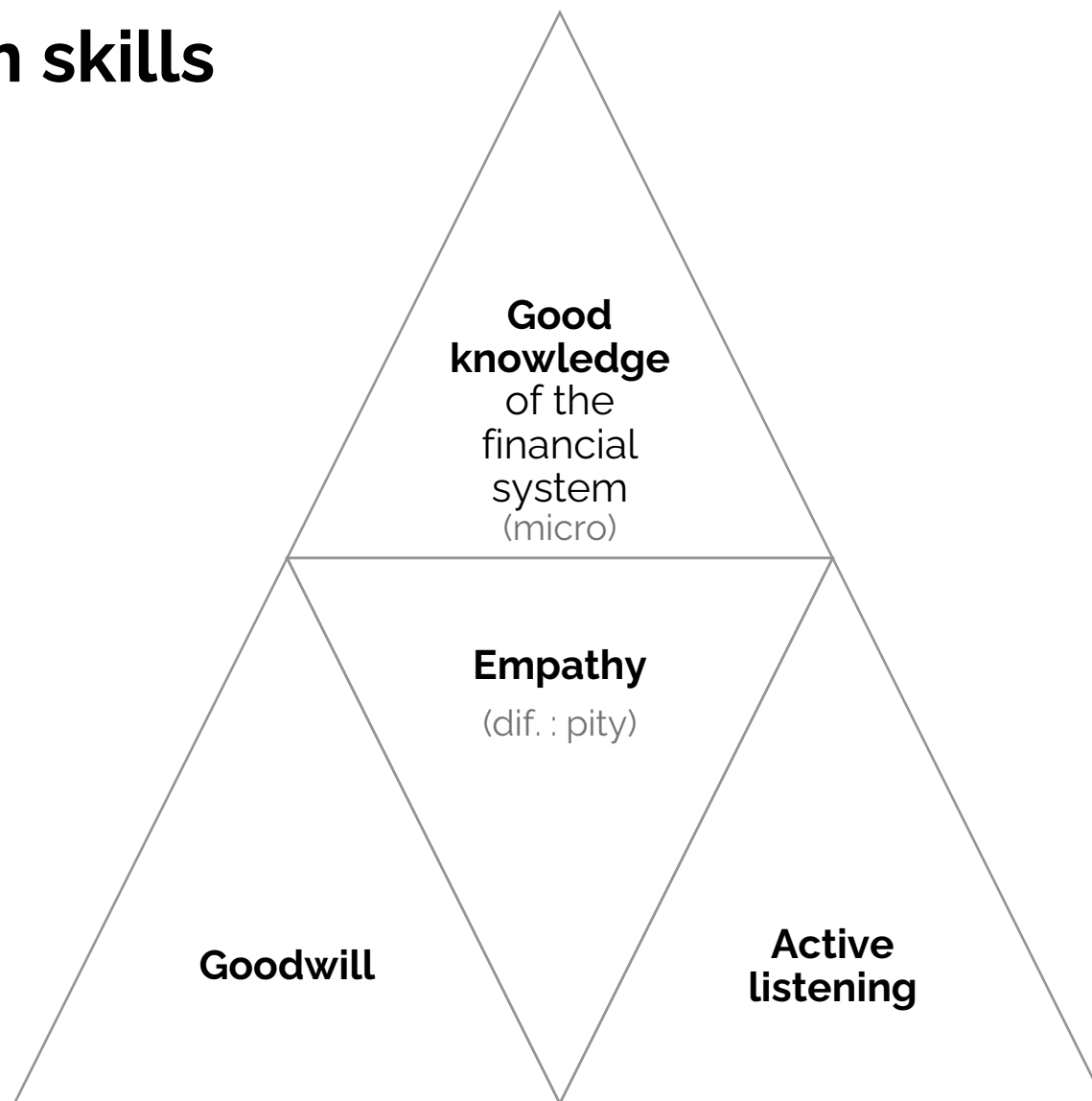
Support the beneficiary in the time

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# Quality standards



# Minimum skills



# The training of debt advisors in France



The Banque de France  
(Financial inclusion state organism)

By training in intern to benefit of skills of each professional



State website :  
*Mes Questions d'Argent*

Website of the FBF :  
*Mes Questions d'Argent*





# The training of debt advisors in France

**Mes questions d'argent**  
Le portail national de l'éducation économique, budgétaire et financière

BANQUE DE FRANCE  
EUROSISTÈME

BUDGET COMPTES-MOYENS DE PAIEMENT ASSURANCE ÉPARGNE ET PLACEMENTS RETRAITE FINANCER UN PROJET FAIRE FACE AUX DIFFICULTÉS ARNAQUES PERTE D'AUTONOMIE JEUNES INTERVENANTS SOCIAUX ET PCB ENSEIGNANTS

Accueil > Intervenants sociaux et PCB

## Intervenants sociaux et PCB

### Fichiers d'incidents

- Vidéos à télécharger - Fichiers
- Fichiers d'incidents

### Inclusion bancaire

- En situation difficile
- Le droit au compte
- Le microcrédit
- Les moyens de paiement

### Surendettement

### Relations bancaires

### BOITE À OUTILS

Lexique Simulateurs

FAQ Lettres types

Guides & Vidéos Jeux et Quiz

### UN CONTACT PRÈS DE CHEZ VOUS



S'INSCRIRE AUX CLÉS MAG'

PARTICULIER

ENTREPRENEUR

MON COMPTE MES PAIEMENTS MON ÉPARGNE MES CRÉDITS MES ASSURANCES MES MOMENTS DE VIE MA BOÎTE À OUTILS ACTUS

2 Min

MES VACANCES  
Vacances au ski : assurez-vous d'être bien couvert !

4 Min

LES LIVRETS, COMPTES ET PLANS...  
Épargne réglementée ou non : quelles différences ?

2 Min

LES LIVRETS, COMPTES ET PLANS...  
Le LEP ou livret d'épargne populaire

3 Min

MON BUDGET  
Acompte ou avance sur salaire : quelle différence ?

4 Min

AU QUOTIDIEN  
Comment revendre un objet ?



ACCUEIL FORUMS RESSOURCES JURIDIQUES FORMATIONS RESSOURCES ANTENNES PROCÈS VERBAU



## Fiches pratiques

MENONANQU - SURENDETTEMENT ET DETTES PENALES

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Limitation des frais bancaires

12 MAI 2021

RDV technique sur le surendettement et expulsion

Si aucun accord ou aucun paiement  
Commandement de payer (par huissier)

Délai de 2 mois

Assignment en vue de résiliation de bail (résiliation d'une expertise sociale)

Audience

Phase contentieuse

BAIL NON RESILIE  
Le juge accorde un délai de paiement et suspend la résiliation du bail

BAIL RESILIE  
Le locataire doit quitter les lieux  
Le juge peut accorder un délai pour quitter le logement

Si engagements respectés, fin de la procédure

Si engagements non respectés, bail résilié

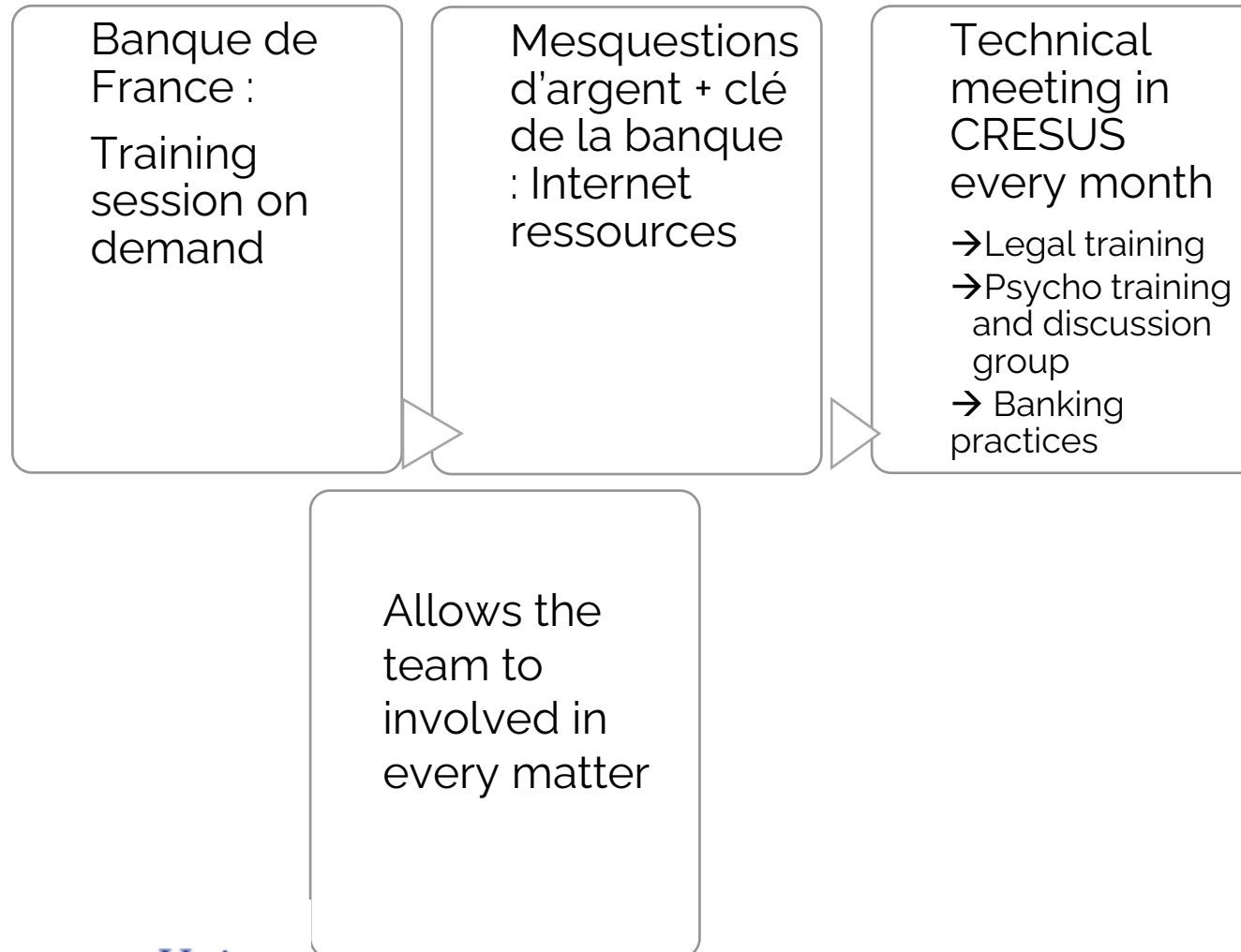
Commandement de quitter les lieux (information obligatoire du préfet par huissier)

Regarder sur YouTube

Présentation PowerPoint

Télécharger [3.99 MB]

# The training of debt advisors



# Recommendations

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

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

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Post graduate certification would be better to ensure it

