March 2025

European Consumer Debt Network Newsletter

Welcome to the March edition of our newsletter!

March is a busy month for debt advisors and financial educators, marked by Global Money Week and World Consumer Rights Day. In this newsletter, you will find inspiration for potential activities for GMW 2026. We invite you to get involved and start planning your participation today!
We hope you enjoy the reports and updates on the activities of our members.

Stay informed, stay inspired, and embrace the fresh energy of spring!

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SPES PROJECT PHASE I COMPLETED – PANEL DISCUSSION ON KEY GUIDELINES

On February 25, 2025, key stakeholders gathered for an important panel discussion organized by the Bar Association of Perugia. The event focused on presenting the **Guidelines for the Prevention and Combating of Over-Indebtedness**, developed within the Erasmus+ SPES Project. The event took place both online and on-site in Perugia.

Participants included numerous third-sector organizations and local government representatives from Umbria, as well as lawyers, psychologists, academics, and representatives from the banking sector. Additionally, Dieter Korczak from ECDN, along with representatives from MABS, SKEF, NVVK, and OCE, attended the event. Guests from Belgium and Germany were also present, including the Association Belge de Recherche et d'Expertise pour les Organisations de Consommateurs, Nicolas Mantseris, a German debt advisor and Board member of the German 'Präventionsnetzwerk Finanzkompetenz e.V.', and Prof. Eva Muenster from the University of Witten/Herdecke, who focused on the impact of debt on health.

A key highlight of the session was the presentation of the newly developed guidelines by Avv. Silvia Ricci. These guidelines aim to serve as a **methodological reference** for the development and replicability of the three main activities designed within the SPES Project as initial interventions to prevent and combat over-indebtedness:

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SPES PROJECT PHASE I COMPLETED – PANEL DISCUSSION ON KEY GUIDELINESS

1. **Informal training for adults in over-indebtedness and debt advisors from local organizations,**
2. The development of a **risk index for individuals** managing debt and professionals providing assistance,
3. The establishment of a **Multidisciplinary Support Network** involving public and private entities providing services in the field of over-indebtedness.

During the meeting, the principles for creating courses and the risk index were presented, along with the course structure. The participants' knowledge and skills needs were discussed, and the framework for the course programs was outlined, including preferred methods of course delivery. ECDN representatives provided valuable feedback on the document, emphasizing its significance in shaping future financial assistance programs. ECDN members mentioned paying attention to the risk of misuse of this screening instrument by debt collectors and institutions from the banking sector.

Finally, the next steps in the SPES project were outlined, and the importance of cooperation among specialists in helping over-indebted individuals was repeatedly emphasized throughout the meeting. Dieter Korczak praised the organizers for gathering an impressive group of local Umbrian institutions and initiating a crucial discussion on finding the best solutions for the region's over-indebted people.

The panel meeting marked a significant step forward in the collective effort to combat over-indebtedness and strengthen support networks across Europe.

Co-funded by the European Union

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AGENZIA NAZIONALE ERASMUS+ INDIRE

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GLOBAL MONEY WEEK 2025, MABS EMPOWERS IRISH STUDENTS WITH MONEY MANAGEMENT SKILLS

The Money Advice and Budgeting Service (MABS) participated in Global Money Week (GMW) 2025, which took place from 17 to 23 March. Due to the demand from schools, in many areas sessions were delivered before the official Global Money Week.

In line with this year's theme, **"Think Before You Follow, Wise Money Tomorrow,"** MABS money advisers will visit post-primary schools nationwide to provide interactive lessons on budgeting, saving, and making informed financial decisions.

MABS believes that **early financial education is crucial** for the development of financial literacy and that by engaging young people at the school level, MABS hopes that the next generation has the skills and knowledge to avoid debt traps and navigate ever-evolving financial products.

In Ireland, the Department of Finance undertook research on Financial Literacy among adults. The research strongly suggests that starting these conversations early can have a lifelong impact on financial well-being. MABS' goal is to **provide trustworthy, practical advice to students before they enter the working world** or take on major financial commitments.

In a world of social media, it is important to ensure young people receive **credible information** early on, helping them **build positive attitudes** toward saving, borrowing, and overall financial well-being.

These efforts also align with the Irish National Financial Literacy Strategy (2025–2029), which aims to foster a coordinated, whole-of-society approach to financial education.

GLOBAL MONEY WEEK 2025, MABS EMPOWERS IRISH STUDENTS WITH MONEY MANAGEMENT SKILLS

You can read more about Ireland's first Financial Literacy Strategy here.

MABS' work during Global Money Week includes:

- Interactive **workshops that discuss the differences between needs and wants**.
- Tips on budgeting, managing pocket money, and **understanding digital banking.**
- Discussions on **smart borrowing**, highlighting the risks of high-cost credit and **buy-now-pay-later schemes**.

By engaging students in an open, nonjudgmental way, MABS advisers help break down taboos around talking about money—a point that younger respondents to MABS' own surveys have repeatedly flagged as vital.

The school visits also tie into the Government's Adult Literacy for Life framework, recognising that digital and financial literacy are interconnected. As adults increasingly rely on online banking and digital payment apps, fostering early digital money management skills is paramount.

During Global Money Week, we will also carry out research with students and young people on their behaviours and attitudes to money.

We had completed this research during Global Money Week in 2022 and 2023. Previous reports can be found here.

This research will provide valuable insights into where young people are learning about money and will help shape future Global Money Week sessions.

LETTER FROM SLOVAKIA

Dear Ladies and Gentlemen,

The plan to merge two separate National Projects — **Free Debt Counseling** (in Slovak - Bezplatné dlhové poradenstvo, hereinafter referred to as BDP) and **Family Counseling** (in Slovak - Rodinné poradenstvo, hereinafter referred to as RoPo) — was approved on October 3, 2024, as the **National Project Network of Expert Counseling** (in Slovak - Národný projekt Sieť odborného poradenstva, hereinafter referred to as NP SOP or SOP) within the Slovakia 2021–2027 program. The goal was to provide comprehensive economic-legal and social-psychological counseling under one roof in the future.

The main component of the Network of Expert Counseling consists of the **Comprehensive Assistance Centers** (in Slovak - Poradne komplexnej pomoci, hereinafter referred to as PKP), which cover Slovakia in the same way as the PSVaR offices in 46 districts. Previously, this structure was represented by Free Debt Counseling centers.

The centers are composed of front-line employees, lawyers, financial management advisors, psychologists, social workers, coordinators, and field consultants. Over time, they will also be supplemented by guides with personal experience. On average, each center will have **10 employees**.

The total number of employees at the centers will be 407. The budget for the total eligible expenses of the NP is approved at **€44,435,995**, with the project duration set from **March 1, 2025, to September 31, 2027.**

The main activity of NP SOP is to provide comprehensive expert counseling on debt-related issues and challenges in family, marriage, and interpersonal relationships, including psychological counseling. These services are offered **free of charge** to individuals, couples, families, and their broader social circles.

Starting March 1, 2025, 46 Comprehensive Assistance Centers have been launched and branded with the new logo, 10 of which are fully staffed, primarily in all regional capitals. The expansion of centers in an additional 20 cities is underway, with the goal of securing appropriate spaces as soon as possible in all 46 districts.

LETTER FROM SLOVAKIA

Results of NP BDP II and NP RoPo for 2024

Measurable indicators of BDP II activity from January 1, 2024, to February 28, 2025:

- Establishment of a counseling network in **46 districts**
- Total number of employees: **184** (including legal experts, economists, and psychologists at each center)
- Annual plan: **10,000 new clients**
- Actual results: **17,812 new clients**, of which **15,376 cases** were resolved/settled
- Gender ratio: approximately 50:50
- **8,210 clients** (44.75%) were referred through cooperation with PSVaR offices
- 549 clients inquired about the service but did not officially register

Measurable indicators of RoPo activity from January 1, 2024, to February 28, 2025:

- Establishment of a counseling network in **6 districts**
- Total number of employees: approximately **34 counselors** (including social workers, lawyers, and psychologists)
- Annual plan: **9,000 new clients**
- Actual results: **1,673 new clients**

I want to thank the entire team for their efforts.

Best regards,
Jozef Hudák,
Director of the SOP Department, Slovakia

For more information, we invite to our website: www.pkp.gov.sk and the Facebook page for the Comprehensive Assistance Centers:https://www.facebook.com/Poradnekomplexnejpomoci

NVVK'S STUDY VISIT TO BELGIUM

Last week, the first NVVK study tour took place. This was possible because of the cooperation between NVVK and OCE, a great collaboration that originated within the ECDN network. Some 20 Dutch participants went to Brussels for three days. In four sessions, they explored how the Belgian and Dutch debt relief systems are designed. To this end, OCE invited several Belgian experts to provide the workshops with the necessary information.

We talked about:
- Presentation and **comparison of institutional support for over-indebted individuals in Belgium and the Netherlands,**
- Amicable and judicial **debt recovery** in Belgium and the Netherlands,
- **Credit, social credit, consumer protection, and control of lenders** in both countries,
- Brainstorming on the challenges and **future of the sector.**

It was a stimulating and inspiring exchange. And of course, there was plenty of opportunity for networking, good food, and great conversations.

"CONSUMERS AND THE NEW LEGISLATIVE DEVELOPMENTS IN E-COMMERCE"- PROJECT FROM SPAIN

Adicae monitored the implementation of Regulation (EU) 2022/2065 of the European Parliament and of the Council of October 19, 2022, on e-commerce platforms and filed four complaints with the National Competition Commission in Spain **against SHEIN, ASOS, BOOKING, and ALIEXPRESS**.

It has also analyzed the **risks to consumers of AI in consumer protection actions** and the application of Regulation (EU) 2024/1689 of the European Parliament and of the Council of June 13, 2024.

The results of the studies and publications, as well as the training campaign with more than **80 workshops**, are available to the public on the ADICAE website.
https://www.consumidordigital.org/

This project has been subsidized by the Ministry of Social Rights, Consumer Affairs and Agenda 2030.

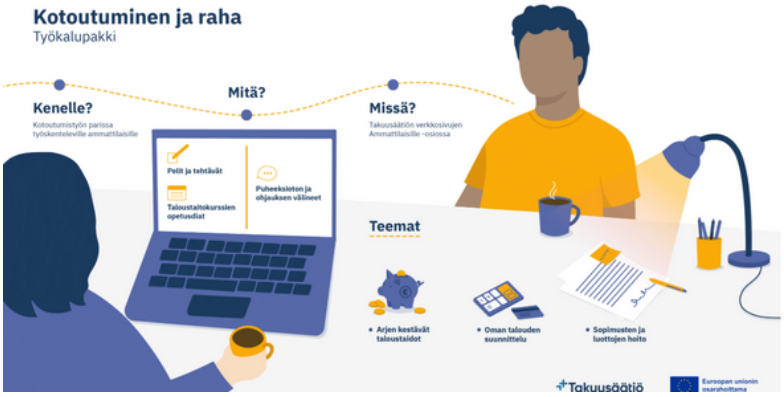
FINANCIAL SKILLS BELONG TO EVERYONE! IMPROVING FINANCIAL KNOWLEDGE AMONG IMMIGRANTS AND INTEGRATION PROFESSIONALS IN FINLAND

According to the national strategy, Finland aims to have the world's best financial literacy by 2030, and immigrants are identified as a particularly vulnerable group. The Guarantee Foundation has implemented a two-year project co-funded by **The Asylum, Migration and Integration Fund (AMIF) to compile a toolkit for integration professionals.**

During the project, financial skills courses were organized for third-country nationals in integration training. The courses consisted of **three 2-hour sessions** that consisted of information, practical assignments, games, and group discussions. Themes included sustainable **everyday financial skills, planning one's finances in different life situations, as well as contract and credit management**. The developed course materials were awarded the SELKO Symbol, which denotes **Easy Language materials**. Course participants reported having learned new words and Finnish practices, as well as concrete skills for managing everyday finances.

Hundreds of integration professionals received training either by attending an **online course or webinars**. Integration professionals have embraced the practical and versatile tools that are applicable for different situations. Lessons learned during the project include the importance of visual elements, repetition, and concrete examples that facilitate learning. Some aspects considered self-evident in Finnish culture required further immersion, such as financial equality between sexes and safeguarding one´s assets on digital platforms.

The toolkit along with the course materials can be found here , and we are happy to share our experiences. i .



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OVERVIEW OF EVENTS FOR DEBT ADVISORS/DEBT COUNSELLORS IN EUROPE

Bundesarbeitsgemeinschaft Schuldnerberatung e. V.

Hybrid Conference on Debt, Addiction, and Health in Germany in May

The Federal Association for Debt Counseling (BAG-SB) is hosting its annual conference entitled **"Opening New Doors Together" from May 5-7, 2025**, in Hamm, Westphalia, and online.

Professionals from debt and insolvency counseling, as well as from all related fields, are cordially invited to attend the numerous presentations, engage in discussions in workshops, and network across disciplines. With a focus on debt, addiction, and health, we look forward to welcoming exciting contributors and participants from across Germany. As always, it's practical, interactive, and geared towards current counseling needs! It's worth being quick.

Registrations before March 30 (in person) or April 20 (online) will receive substantial discounts.
Information & registration: www.bag-sb.de/tagung2025

OVERVIEW OF EVENTS FOR DEBT ADVISORS/DEBT COUNSELLORS IN EUROPE

Annual Congress NVVK
"In the mirror | Looking broader, achieving more"

On Thursday, **May 15, 2025**, professionals and policymakers will meet at Spant! in Bussum for a conference on changes in social and financial support. With the theme "In the Mirror | Looking Broader, Achieving More," they will discuss recent legal and social developments and how they affect our work.

Key speakers include State Secretary Jurgen Nobel, Professor Koen Caminada, Divosa Chairman Victor Everhardt, Children's Ombudsman Margrite Kalverboer, and Irish Professor Katriona O'Sullivan, with TV presenter Karim Amghar guiding the program. Through inspiring talks, interactive workshops, and a unique exhibition showcasing the experiences of those seeking help, participants will gain valuable insights to shape future policies.

Information & registration: https://www.nvvk.nl/agenda-detail/368/in-de-spiegel-breder-kijken-meer-bereiken

We would like to encourage you to share your new materials, educational resource publications, best practices (case studies, reports, and research), tools, templates, and success stories with us in our next edition. We are a growing community and sharing our work helps us all learn and grown stronger as a consumer debt network.
You can email your contributions to secretary@ecdn.eu with a brief description of the materials.
Thank you for your dedication and support.