January 2026

European Consumer Debt Network Newsletter

Welcome to the January edition of our newsletter and best wishes for 2026!

In this issue, we present inspiring initiatives from Sweden, Italy, and France, and share the latest updates on the implementation of CCD II in Poland and Germany.

The past weeks have been very busy for ECDN: we are working intensively on the programme and logistics of our April conference in Strasbourg and entering the final phase of activities within the Erasmus+ SPES project. Since October, we have also been testing the RISK Index in several European countries. We will soon share the results and insights.

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Stowarzyszenie Krzewienia Edukacji Finansowej

ecdn european consumer debt network

The Voice of ECDN in the Debate on Debt Advisory Services in Warsaw & Overview of the Situation in Poland

In December 2025, a credit conference organized by the Financial Ombudsman took place in Warsaw, focusing on the challenges related to the implementation of CCD II. One of the debates addressed the future of debt advisory services in Poland. Among the participants was Dieter Korczak, President of ECDN, who drew attention to an aspect often overlooked in official discussions — the psychological dimension of indebtedness.

In his speech, Dieter Korczak emphasized the need to include psychologists in teams working with indebted persons – especially in the context of financial stress, stigmatization and financial exclusion. He also pointed out the widespread belief that excessive indebtedness is solely the personal fault of the debtor. Meanwhile – as he stressed – the experience of ECDN members and research results clearly show that reality is much more complex. Therefore, cooperation between various experts and an interdisciplinary approach to the problem of indebtedness are so important.

The speech is available at the link:
https://youtu.be/ORuyIXg7LFA

The conference brought together researchers, practitioners, public officials, and representatives of financial institutions. The most heated discussions concerned the free credit sanction and creditworthiness assessment.



Unfortunately, the conference lacked the perspective of psychologists as well as representatives of UOKiK, the authority responsible for preparing the draft law implementing CCD II.

Debt in Poland: The Numbers Speak for Themselves

Statistics reveal a stark reality: **8% of Poles** struggle to repay their loans, and over **405,000** people are struggling with both credit and non-credit obligations at the same time. In total, **2.45 million** consumers have unpaid debts, with the average debt exceeding 34,000 PLN.
In 2025, **21,266 people declared personal bankruptcy.** Behind every number lies stress, a sense of lost control, and a daily struggle for stability.

CCD II Updates

Germany

The German Parliament has made a positive decision about a law concerning the transposition of CCDII (Schuldnerberatungsdienstegesetz).

However, the German Federal Senate has not approved this law in the meeting on December 19, 2025. Therefore, the law has to be negotiated in the German Bundestag once again.

Poland

In January 2026, the authorities published their official response to the public consultation on the CCD II implementing law, announcing that **debt advisory services would be provided exclusively by the Financial Ombudsman**.

At the consensus conference on 20–21 January 2026, it was indicated that the involvement of NGOs could be reconsidered following the development of a refined definition of independence. The revised draft of the legislation is expected to be presented in February 2026.



EUR-Lex data indicate that several legal acts related to transposition have been adopted in **Denmark, Ireland, France, Italy, Hungary, Slovenia, and Slovakia.** However, there is no information on whether this transposition has been completed in full or only partially.

We encourage you to follow the progress of national transpositions from CCDII at the following link:
https://eur-lex.europa.eu/legal-content/EN/NIM/?uri=CELEX:32023L2225

Over-Indebtedness and Suicide Risk: Evidence and Practice from Sweden

Fredrik Tjulander, our individual member , has shared with us examples of initiatives implemented in Sweden aimed at **developing effective methods of support and inter-institutional cooperation in order to reduce the number of suicides among over-indebted individuals.**

The link between debt and suicide risk is increasingly well documented. As the number of people falling into serious debt grows, so does the risk of mental health crises. A study conducted by Lund University found that **one in five people with substantial debt had attempted to take their own life at least once.**

Scientific article:
Suicidal behaviour in over-indebted individuals: a cross-sectional study in Sweden, *Levinsson H., Holmgren R., Nilsson Sundström E., Ahlström R., Probert-Lindström S*, *Nordic Journal of Psychiatry*
https://www.tandfonline.com/doi/full/10.1080/08039488.2023.2218349

Project "Collaboration to Prevent Suicide Among Over-Indebted Individuals"

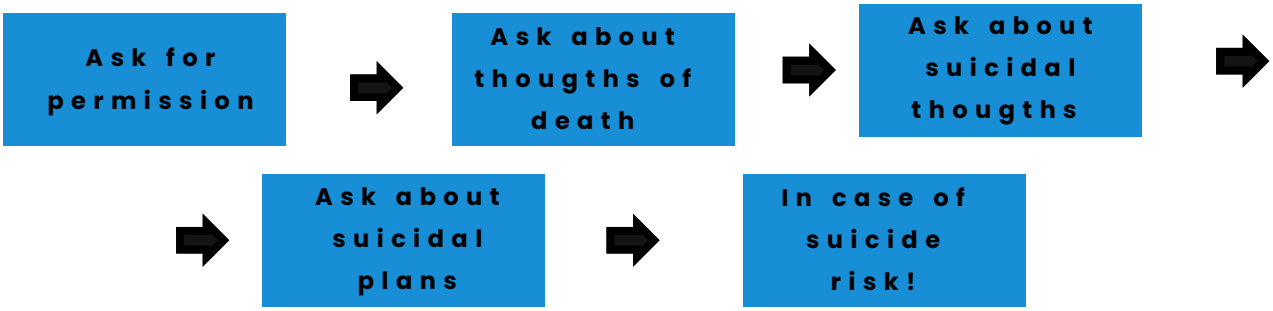
Höganäs Municipality, Skåne County, Sweden,
April – November 2024
Project coordinator: **Bodlin Nordlin** – Budget and Debt Counsellor in Höganäs Municipality

Project aim:
To develop a method and guidelines for:

- **routinely asking about suicidal thoughts within budget and debt counselling,**
- strengthening **cooperation between debt counsellors and medical professionals** and healthcare services.

Webinar summarising the project:
https://www.konsumentverket.se/aktuellt/webbinarium-overskuldsattning-och-suicid/

How to talk to a person with suicidal thoughts at a debt advisory center - steps to follow.- draft 240905(based on Professor Jan Beskow's suicide ladder)



The graphics were prepared based on materials from the program. If anyone is interested in detailed materials, including scenarios for debt advisor conversations with individuals at risk of suicide, please contact us at secretary@ecdn.eu.

National strategy: "It's About Life"

On 10 January 2025, the Swedish government announced a new ten-year national strategy for mental health and suicide prevention for 2025–2034: "Det handlar om livet – nationell strategi inom området psykisk hälsa och suicidprevention."

The strategy includes:

- preventive measures,
- mental health promotion,
- actions aimed at reducing suicide rates through early detection of crises.

One of its key objectives is the **early identification of people in difficult life situations, including those facing social and economic vulnerability**.

In line with the strategy, the **Swedish Enforcement Authority** (Kronofogden) has established a special working group to:

- identify and manage suicide risk among over-indebted individuals,
- strengthen cooperation with other institutions and societal actors,
- contribute knowledge on the impact of debt on mental health.

Through its **direct contact** with financially distressed individuals, Kronofogden plays an important role in both preventive and supportive interventions.

Letter from Italy: The RIPARTO Initiative

The lack of consumer education and recurring financial crises highlight the urgent need to strengthen financial education and debt-advice services in Italy. In response, Movimento Consumatori (MC), together with ACLI and Adiconsum, has established national debt-advice network, covering 90% of the country through **32 helpdesks** and **100 trained debt advisors**. Support is provided through **a remote assistance service**, which offers first-line help to individuals experiencing financial distress. This network supports nearly **3,000 citizens and 300 SMEs every year**, significantly improving access to debt prevention and financial guidance across Italy.

The RIPARTO project provides **free support, management, and guidanc**e to citizens and SMEs experiencing over-indebtedness, helping them navigate the crisis-management procedures established by Italian law. The project is funded by **the Italian Ministry of Labour and Social Policies** and focuses on supporting individuals and small businesses in financial difficulty. It contributes to the objectives of the UN 2030 Agenda, in particular Goal 1, which aims to end poverty in all its forms.

TECHNICAL SUPPORT COMMITTEE (TSC)

According to MC activities, a team of experts has been selected from foundations, universities, and national institutions to achieve highest quality standard on debt advisory services and steer network work, if needed. According to this goal, a Technical Support Committee (TSC) has been made to verify how the different EU member states have implemented the new EU CCDII.

In Italy the EU directive on debt advice has been approved by the Senate and is now under review by the Chamber of Deputies. Critical problem is related to luck of public funding to finance an independent and public debt advice services.

Thus, to strengthen a TSC network of experts, technicians and debt-advisors, through RIPARTO project, MC will organize n.5 on- line **workshop in 2026 to debate on new EU CCDII and debt advice services.**

MAIN PROBLEM IN ITALY- FINANCIAL EDUCATION

Italian law requires banks and lenders to assess a customer's creditworthiness and ensure they can take on a loan without compromising a decent standard of living. Consumers should understand the terms of any credit, compare offers, and make informed decisions. In reality, however, many people sign loan agreements without fully understanding the risks and consequences.

HOW RIPARTO DEBT ADVISORS' WORKS

EVALUATING THE LEGITIMACY AND FAIRNESS OF DEBTS

- **Checking bank contracts**
- **Recalculating loan repayments-** if interest rates exceed legal limits, or if the contract contains incorrect CSI/API instructions.
- **Verifying guarantor obligations-** ensuring a guarantee has not expired
- **Reviewing utility bills**

DEBT RESTRUCTURING ADVICE

- **Explaining available procedures –** agreements with creditors, consumer plans, or financial clearance under Italian Law No. 3/2012.
- **Clarifying requirements and access**
- **Outlining the role of the Crisis Resolution Body**
- **Guiding on debt discharge –** conditions under which consumers can obtain relief or be released from their debts.

CRISIS MANAGEMENT PROCEDURES

- **Understand repayment options**
- **Negotiate with banks**
- **Use subrogation or moratorium -**transfer loans to another bank or temporarily pause repayments without penalties.
- **Avoid financial risks –** prevent defaults, negative credit records, and support out-of-court settlements when possible.

Dilemme Education Europe: A New Chapter of CRÉSUS' Innovative Financial Education Project

1. The Dilemme Education Programme

In response to the increasing challenges of budgetary and financial education in France, the CRÉSUS Foundation launched the Dilemme Education programme in 2013. This innovative, game-based educational initiative is centred around a board game and is currently delivered through workshops across various organisations in France, where it has achieved significant success. To date, we estimate that nearly 600,000 individuals have participated in these workshops, enhancing their budget management skills through activities organised by CRÉSUS and its partners.

2. How does Dilemme Education work?

The Dilemme board game is designed to introduce participants to **budget management**. Throughout the game, participants receive a monthly "salary, " which they must use to cover expenses, save, and earn "Fun points" through activities—some free, some paid—just as in real life. Along the way, they encounter both positive and negative events that impact their financial situation. Participants play in teams, encouraging collective decision-making.

Each gaming session is facilitated by a trained "Ambassador" , an individual specifically prepared by CRÉSUS. The ambassador ensures that the game runs smoothly and regularly gives short educational presentations to address a wide range of topics related to the events in the game, in an engaging and accessible way. These topics include for instance budget management, health, housing, credit, savings and consumption. The game's content is designed to closely reflect the real-life situations of participants. Ambassadors tailor the content to suit the target audience and the specific educational objectives.





3. **Dilemme Education at the international level - Dilemme Education Europe**

Since 2023, CRÉSUS has responded to requests to deploy the Dilemme Education game in other countries. The Dilemme Team recently finalised a version for **Malta**, in collaboration with the J.A. Malta Foundation and with financial support from HSBC Continental Europe. This successful experience, along with extensive discussions with other partners, has led us to develop a European version of the game. **The Dilemme Education Europe** project was officially launched in 2025.

4. **Dilemme Education Europe**

Within the European Union, and with the suppport of its banking sponsors and European partners, the CRÉSUS Foundation's Dilemme financial education division has worked on building a game for all European Union member countries.

As part of this project, we collaborated with experts from several European countries to develop a European version of Dilemme Education that is easily adaptable, with a common base for most of the game's content

5. **Adaptation and Deployment in your country**

To accelerate the deployment of Dilemme Éducation in Europe, CRÉSUS is actively seeking institutional, financial and local partners (public organisations, foundations, financial education stakeholders, etc.).

These partnerships, particularly through financial support and expertise, ensure that the game can be adapted to national specificities (legal, social and cultural content).

Partners can also contribute to the operational deployment of the adaptation by organising gaming sessions or training Ambassadors in their local areas. This collaborative approach aims to ensure the sustainable and relevant integration of the game in each country, while strengthening the financial skills of the targeted audiences.

If you are interested in the project, please contact:
sbajwa@dilemmecresus.org

ECDN CONFERENCE & GENERAL ASSEMBLY IN 13-14 April, 2026- UPDATES

The ECDN Management Committee warmly invites you to join us at the ECDN Conference:



Gambling as a Social Problem
The Impact of Gambling on the Risk of Over-Indebtedness

on **14 April 2026** at the **European Parliament in Strasbourg.**

The preliminary programme is available here.



This event will bring together experts, policymakers, and practitioners from across Europe to explore the social challenges of gambling and share strategies to prevent over-indebtedness.

The event is open to everyone interested in the topic. Participation is free of charge; however, prior registration is required.



Register here: Registration form for the ECDN Conference

For any enquiries, please contact: secretary@ecdn.eu

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 grow 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.