Exclusion from Social Life Caused by Over-Indebtedness
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Course for Operators of Listening Centers / Contact Points

PROVIDING SUPPORT TO PEOPLE IN FINANCIAL DIFFICULTY: Tools to prevent and manage over-indebtedness TARGET

GROUP: Frontline Operators at Listening/Contact Points

TRAINING OBJECTIVES

- Recognize the causes of over-indebtedness: Understand the main causes of overindebtedness in order to identify events, behaviours, and attitudes that expose individuals to the risk of over-indebtedness.
- Assess the consequences of over-indebtedness: Understand the possible impacts of overindebtedness on physical and mental health, family dynamics, and economic conditions (credibility, stability, etc.) in order to provide support.
- Develop skills to support over-indebted individuals:
  a) Identify the warning signs of over-indebtedness: Recognize warning signals in the daily life of socio-economically disadvantaged individuals to act promptly.
  b) Improve knowledge of financial education and understand the legislative tools protecting over-indebted individuals and other relevant mechanisms.
  c) Develop active listening skills and effective communication with individuals in difficulty.
  d) Recognize and promote the motivation of socio-economically disadvantaged individuals.
  e) Motivate and support socio-economically disadvantaged individuals in long-term planning, developing strategies to prevent, manage, or reduce debt (e.g., manage family budgeting).
  f) Structure a personalized support pathway.
- Know the local resources available to support citizens in socio-economic disadvantage and be able to refer individuals appropriately:
- Know the resources and services available to support over-indebted individuals.
- Identify the suitable resource and direct the individual accordingly.

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- Develop the ability to work in a network with other local actors to support individuals.

KNOWLEDGE AND SKILLS

KNOWLEDGE

a) Basic financial education

b) Basic legal training on the involved mechanisms (e.g., over-indebtedness resolution procedures, usury regulations, etc.)

c) Basic knowledge of gambling and recognition of related pathologies

d) Basic knowledge and orientation on psychological mechanisms that may underlie economically relevant behaviors related to over-indebtedness

e) Knowledge of "smart consumption"

f) Ability to understand when professional help or services are necessary

SKILLS

a) Skills for effective communication with individuals in difficulty, e.g., managing the emotions of the interlocutor.

b) Skills for stress and emotion management.

c) Basic skills for identifying over-indebtedness and over-indebtedness risk indicators. d) Basic negotiation skills.

e) Knowledge of the service network (tools and resources to support over-indebted individuals).

f) Conversational skills, e.g., on motivation and behavior, to help individuals move forward. [i]

g) Ability to act in a non-judgmental manner, respecting the dignity of the individual

MODULE 1

Over-Indebtedness: Causes and Consequences

Teaching Unit 1 (1h30) – Recognizing the Risks of Over-Indebtedness
Theoretical Session + Practical Part. Introduction and sharing of participants' initial knowledge and skills. Theoretical + Practical Part: Simulations – Case Studies – Role Playing. The unit examines the most common causes that can lead to over-indebtedness, both related to personal conditions or attitudes (e.g., Gambling Disorder, Compulsive Shopping, Online Trading) and to exogenous shocks (e.g., job loss, illness, market instability and uncertainty).

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Teaching Unit 2 (1h30) – Consequences of Over-Indebtedness for the Individual and Family. Theoretical + Practical Part: Simulations – Case Studies – Role Playing. Focus on key themes regarding personal consequences (low mood, irritability, social isolation, and a strong increase in suicide risk) and family consequences (misunderstandings, separations, discussions among family members, up to actual episodes of intra-family violence).

MODULE 2

Financial Education

Teaching Unit 1 (3h) – Support in Managing the Family Budget. Theoretical + Practical Part (Simulations – Case Studies – Role Playing). The unit aims to build a conceptual map of main income sources and types of work (employee and self-employed); distinguish desires and needs in relation to expenses; analyze a typical family budget; draft a budget; open a bank account; distinguish main payment instruments; recognize behaviors at risk of online fraud; safely use online payment procedures.

Teaching Unit 2 (3h) – Requesting and Managing a Loan. Theoretical + Practical Part (Simulations – Case Studies – Role Playing). What to pay attention to when requesting a loan. Identify the type of loan suitable for achieving a specific objective; distinguish features of a mortgage; identify opportunities and risks of consumer credit; understand the potential of business loans. Assess debt sustainability during the relationship.

MODULE 3

Providing Support: The Support Pathway

Teaching Unit 1 (2h30) – Active Listening and Identifying Solutions
Active listening aimed at welcoming socio-economically disadvantaged individuals. Focus on communication (verbal, non-verbal, paraverbal), suspension of judgment, and empathetic capacity to build a relationship.
Supporting the individual: structuring a pathway to identify problems and possible solutions, recognizing the user's motivational stage, redefining requests to co-design short, medium-, and long-term achievable, measurable, and verifiable goals (Practical Part:
Simulations – Case Studies – Role Playing).

MODULE 4

Providing Support: The Local Support Network

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Teaching Unit 1 (1h) – Opportunities Offered by Other Network Actors. The unit aims to illustrate the resources available locally to support citizens in socio-economic disadvantage to prevent over-indebtedness.

Teaching Unit 2 (1h30) – Managing the Over-Indebtedness Crisis. Theoretical Session. Introduction to legislative tools protecting over-indebted individuals. Description of the roles and tasks of OCCs and procedural remedies aimed at obtaining debt relief. Other relevant mechanisms.

COURSE COMPLETION

Course evaluation. Final self-assessment of knowledge and skills.

COURSE DELIVERY

In-person course.

DURATION: 14 hours divided into weekly sessions.

Teaching Materials (examples)

1. Slides and/or short video lessons for individual study (prepared by instructors and project partners)

2. Practical information (e.g., guides with key concepts in financial, legal, and psychological education, communication and interaction criteria) (prepared by instructors and project partners)

3. Risk index and financial self-assessment tools (prepared by project partners, see Risk Index)

4. Checklists and questionnaires (e.g., for information collection, confidentiality management) (prepared by instructors and project partners)

5. Case studies (anonymized), concrete examples of situations similar to those participants may face, with possible solutions and strategies to apply (prepared by instructors and project partners)

6. FAQs and resources: a document with answers to frequently asked questions and information on the support network (prepared by instructors and project partners)

[i] Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the National Agency Erasmus+ INDIRE. Neither the European Union nor the granting authority can be held responsible for them.

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