June 2026

European Consumer Debt Network Newsletter

Welcome to the June edition of our newsletter!

The past few months have been especially busy for us, and we are pleased to have plenty to share. We have been working on the PEPPI Report, organising a conference at the European Parliament, and publishing a new issue of Money Matters. In the meantime, we also had the opportunity to take part in several inspiring events organised by our members.

In this issue, we bring you a number of legal updates, not only related to the implementation of CCD II. We also have news from the academic side of our community, including the launch of a new research project in Sweden and an insightful article by Rodica that is well worth reading.

Finally, we extend our congratulations to BAG-SB on its 40th anniversary and to UNC Umbria on the opening of its new Debt Advice Desk.

In this edition:

ECDN Annual Assembly and Conference on Gambling and Over-Indebtedness

From 13 to 15 April, the annual General Assembly of the ECDN was held at the European Parliament in Strasbourg, alongside an international conference exploring the link between gambling addiction and over-indebtedness. The programme also included workshops on the educational game Dilemme.

During the General Assembly, members elected the organisation's governing bodies for the 2026–2030 term and voted to re-elect the entire Board of Directors: Dieter Korczak (GP Forschungsgruppe), Pauline Dujardin (Crésus), Gwen Harris (MABS), Kazimierz Janiak (SKEF), Joeri Eijzenbach (NVVK), and Juha Pantzar (Takuu-Saatio).
The unanimous re-election of the Board reflects the confidence of ECDN members in its leadership and serves as a strong endorsement of the organisation's achievements, stability, and strategic direction over recent years.

We are also pleased to welcome two new organisations to the ECDN network:
- **UNIONE CONSUMATORI ITALIANI E.T.S.**
- **Unione Nazionale Consumatori Umbria APS ETS**

We warmly congratulate our new members and look forward to their valuable contribution to our growing European network.

ECDN Annual Assembly and Conference on Gambling and Over-Indebtedness

The second day of the ECDN conference was entirely dedicated to the issue of gambling and its impact on over-indebtedness. The event was opened by ECDN President Dieter Korczak, Pauline Dujardin from the CRÉSUS organisation, and Member of the European Parliament Fabienne Keller.

The first panel focused on the social and financial consequences of gambling. Prof. Gerda Reith from the University of Glasgow presented the key findings of The Lancet Public Health Commission report, highlighting the growing importance of online gambling as a public health issue. The panel also discussed early risk identification tools, including the RISK INDEX questionnaire, which supports professionals working with people experiencing financial difficulties. The specific challenges related to gambling addiction among the Traveller community in Ireland were also presented, with particular attention to its cultural and social context.

The second panel focused on practical approaches to supporting people facing both gambling addiction and debt problems. Experts from Italy, Poland, Finland and Ireland highlighted the need to combine addiction treatment, debt support, work on financial habits, and the use of technological tools limiting access to gambling. Particular attention was given to the voluntary debit card blocking solution for gambling transactions implemented in Ireland.

The conference concluded with an expert debate, during which participants emphasised the need to reduce the normalisation of gambling in public spaces and to recognise it as an important social issue.

The final part of the event consisted of workshops dedicated to the Dilemme Europe educational game, during which participants tested its new European version and discussed its potential use as a financial education tool.

BAG SB Bundesarbeitsgemeinschaft Schuldnerberatung e. V.

ecdn european consumer debt network

Germany: BAG-SB Celebrates 40 years

At the General Assembly of Bundesarbeitsgemeinschaft Schuldnerberatung e.V. (BAG-SB), held in May 2026, delegates elected a new Board and celebrated the organization's 40th anniversary.As a special guest, Dieter Korczak, President of the ECDN, congratulated BAG-SB this important anniversary. He highlighted the organization's remarkable development over the past four decades and expressed his best wishes for its continued success and future achievements.

The BAG-SB looks back on many years full of activity and is proud that the organization is well-established in its 40th year. The Federal Minister of the Federal Ministry of Justice and Consumer Protection, Dr. Stephanie Hubig, offered congratulations and emphasized the importance of debt counseling for people in Germany. She stressed her intention to further expand the partnership between politics, administration, and debt counseling. The event brought together debt advisers from all over Germany, providing an excellent opportunity to exchange experiences, discuss current challenges, and strengthen professional cooperation.

On the occasion of BAG-SB's 40th anniversary, ECDN warmly congratulates the organization and thanks it for its longstanding commitment to advancing debt advice services.We also congratulate the entire BAG-SB team on organizing such a successful and inspiring event, and we look forward to continuing our fruitful cooperation in the years ahead.

ECDN at the First Consumer Festival in Trento

On 23 May, the first edition of the Consumer Festival was held at the Kronos Gallery in Palazzo Garavaglia, as part of the Festival dell'Economia in Trento, Italy.

The event focused on financial reintegration and the ethics of debt, bringing together policymakers, NGOs (among them ECDN members UCI and SYHO.), financial institutions, academics, and media representatives to discuss new approaches to preventing over-indebtedness and supporting people in financial distress.

Key topics included the role of financial education, practical tools for preventing debt crises, and innovative systemic solutions such as **socially beneficial securitisation, presented as a potential mechanism to support families at risk of losing their homes.**

At the invitation of Unione Consumatori Italiani, ECDN was represented by **Kazimierz Janiak** (SKEF), Member of the ECDN Board, and Malwina Silva da Mota (ECDN Coordinator & SKEF). During the panel discussion, Kazimierz Janiak shared European and Polish experiences in the field of financial education and consumer support.

ECDN thanks Avv. Massimiliano Albanese and President Maria Pagano for the invitation and for the valuable exchange of ideas.

Support desk for over-indebted consumers in Umbria (Italy)

Unione Nazionale Consumatori Umbria (UNC Umbria), one of the newest members of the ECDN, has created a dedicated Debt Advice Desk that offers first-line legal information and orientation, helping financially distressed but "honest" debtors to access the over indebtedness procedures provided for under Italian law.

The service supports consumers, workers, pensioners, self-employed individuals and small businesses in accessing the debt relief and restructuring mechanisms available under Italian law.

The association has signed institutional cooperation protocols with the Region of Umbria, the Municipality of Perugia, the Public Prosecutor's Office in Perugia, the Bar Association and the Association of Chartered Accountants of Perugia, the local Caritas, the University of Perugia, the "Umbria against usury" Foundation, the Italian Red Cross – Perugia Committee, Fondazione Perugia, the Bank of Italy and Banca Etica. Within this framework, being part of the European Consumer Debt Network helps us to exchange good practices and align our local debt advice work with European standards.

Over-Indebtedness Law Updates

A new way out of the debt trap: Parliament approves a debt restructuring procedure with residual debt discharge

With the adoption of the new debt restructuring procedure for people in insurmountable debt, the National Council and the Council of States have taken on 19 June a decision of significant social policy importance. For the first time, people in Switzerland who are hopelessly over-indebted are being offered the prospect of a fresh financial start. The umbrella organisation Debt Advice Switzerland (Schuldenberatung Schweiz / Dettes Conseils Suisse) welcomes this milestone.

This marks the first time Switzerland has established a regulated pathway for people who, despite their best efforts, have no realistic prospect of ever repaying their debts in full. For many years, Debt Advice Switzerland has campaigned intensively for the introduction of such a scheme to offer a second chance at a debt-free life. Implementation in the cantons will now take some time. The first proceedings are not expected to be opened until 2029 at the earliest.

Austria Tightens Debt Relief Rules: Five Years for Consumers, Three Years for Entrepreneurs

The discharge period for personal insolvency proceedings will be significantly tightened as of 17 July 2026. Even one month before the expiry of the temporary arrangement, the governing parties were unable to agree on incorporating the respective provision into permanent law. In the future, consumers will require five years to obtain a discharge of debts, whereas entrepreneurs will continue to benefit from a three-year discharge period based on the relevant EU Directive. Debt advice services consider this a violation of the constitutional principle of equality, as well as a breach of the EU Directive—particularly since former entrepreneurs will also be excluded from access to the three-year procedure.

CCD2 Updates

The German federal government is implementing the CCD II) through two legislative processes. The main one concerns lenders' obligations and includes amendments to civil law, supervisory regulations, and data protection provisions.

With regard to access to debt counselling services, the federal government drafted the **Schuldnerberatungsdienstegesetz (SchuBerDG)**. The draft law was adopted by the German Parliament (Bundestag) and subsequently submitted to the Federal Council (Bundesrat). However, in May 2026, the Bundesrat withheld its consent, arguing that the law would create unfunded costs for municipalities. As a result, the draft law has been referred to the Mediation Committee.

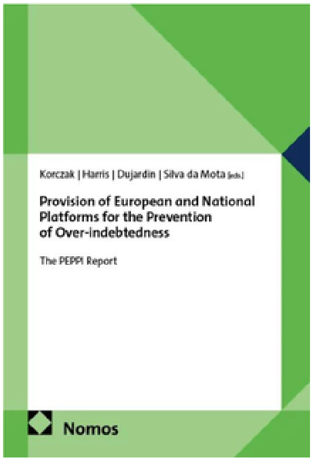
All ECDN members – IFF, BAG-SB and GP Forschungsgruppe– are actively involved in the legislative process and continue to monitor developments. IFF also plans to address the implementation of CCD II in its annual report on over-indebtedness, which will be published this fall.

In Austria, the national legislation transposing the Consumer Credit Directive II has been adopted by both chambers of Parliament. Austria has thus implemented the EU Consumer Credit Directive, albeit with a delay of just over six months. The new law does not introduce any far-reaching changes, as—generally speaking—only the minimum requirements of the EU Directive have been transposed. The submissions made by debt advice services and consumer protection stakeholders were largely not reflected in the final version of the legislation. Debt counselling in Austria, however, remains well organised and structured. A binding nationwide funding framework is still lacking, despite corresponding provisions in the Consumer Credit Directive.

Bulgaria has started the process of transposing Directive (EU) 2023/2225 (CCDII). A draft Consumer Credit Act was published for public consultation during 2025. However, in January 2026 the European Commission opened infringement proceedings against Bulgaria for not having communicated complete transposition measures by the deadline of 20 November 2025. The legislative process is therefore still ongoing, with application of the new rules expected before the Directive becomes fully applicable on 20 November 2026.

ECDN READING CORNER

Explore a carefully curated list of noteworthy reads for the summer season. Selected to inform and inspire, whether you're reading from your desk or a deck chair.



PEPPI Report now available as an open access book

The report presents the development of the European and Platform for the Prevention of Over-Indebtedness, including the knowledge platform and online academy. It analyses financial vulnerability and debt advice structures in 13 EU countries and provides, for the first time, comparative insights into key challenges and qualification frameworks in the context of the CCD2.

The report is available here: https://lnkd.in/dxPjvKdc

The 2026 edition of Money Matters brings together key insights and discussions from the ECDN Conference held at the European Parliament in Strasbourg on 14 April, complemented by additional contributions from France, Hungary, Romania, and Bulgaria.

Dedicated to the complex **relationship between gambling-related harms and over-indebtedness**, this edition presents diverse perspectives and approaches from across Europe.

Read the full publication here.

In February 2026, the **Transylvanian Review of Administrative Sciences**, the journal of the Romanian Academy, published an article by our individual member Rodica Apan, President of our member organisation the ARD: "**Debt Counseling: The Challenges of Implementing Directive (EU) 2023/2225 within the Romanian Social Services Landscape**"

by Rodica Diana Apan and Carmen Marcela Ciornei.

The publication is available here:

https://www.rtsa.ro/tras/index.php/tras/issue/view/90

NEWS AND UPDATES FROM ECDN MEMBERS

New research and policies on consumer credit in Sweden

In the beginning of 2026, Julia Callegari, Ph.D. in social work at Mälardalen University and individiual member of ECDN, started the research project **Welfare on credit? About women and men's use of consumer credits and informal loans in financial scarcity**.
This project directs its attention to questions about how (lack of) access to the welfare system shapes women and men's financial arrangements and borrowing practices when living in financial scarcity. It focuses on if and how consumer credit and informal loans, loans that often come with costs in both financial and social terms, are used to cover basic needs and expenses when welfare benefits are unavailable, denied, or deemed as insufficient.

Swedish credit and debt policy has long been formed around notions that individuals are protected against developing financial scarcity and debt problems through the welfare system. During the last forty years, the Swedish welfare system has, however, been characterized by retrenchment and benefits have been curtailed. During the same period, the Swedish credit markets have been heavily de-regulated. This research project seeks to contribute with knowledge on the consequences of these parallel developments, and how it relates to the growing issue of over-indebtedness in Sweden.

ISO 9001 Certification: A Quality Benchmark for Financial Education in Austria's Debt Counselling Sector

In the field of financial education, eight out of ten officially recognised debt counselling organisations have successfully obtained quality certification under the international ISO 9001 standard. This represents a unique selling point in the area of financial education in Austria.

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.