

Part A: The European Activities

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In June 2021, the European Commission made a proposal for a revision of the 2008 Consumer Credit Directive (2021/0171). Aims of this revision were:

- increasing the scope of the directive (BNPL – microcredit), improving rules by which creditworthiness is assessed with the intention of avoiding the occurrence of over-indebtedness
- increasing the information level and accessibility of consumers.

To achieve these objectives, the revision introduced the notion of debt advice into the European legislative framework by making it mandatory for all Member States to ensure that debt advisory services are made available to all EU citizens. At the same time, the European Commission opened a call for tender (SPM-CONS-2021-DA) seeking the improvement of the provision of debt advisory services in 13 EU Member States. These countries – Bulgaria, Croatia, Cyprus, Greece, Hungary, Italy, Latvia, Lithuania, Malta, Romania, Slovenia, Slovakia, Spain – were identified by various information sources (Korczak 2018, Eurofound 2020) as countries with very weak or non-existing cost-free debt advisory services.

Debt advice is recognized as one of the most effective tools to help over-indebted consumers to maintain, or return to, a financially stable situation while making sure that creditors are repaid. The intention with the grants is therefore to facilitate consumers' access to holistic debt-advice services in these states on a local, national, and European level. The European Consumer Debt Network to fight and prevent over-indebtedness and to promote financial inclusion (ECDN) applied for grants to conduct the projects in the 13 countries and was awarded in Summer 2022. The projects started on July 1st, 2022 and were finished on December 31, 2023. The projects are co-funded by the EU. The European Innovation Council and SMEs Executive Agency (EISMEA) is the project management agency and supervisor of the EU for these grants, while DG Justice of the EU is the responsible Directorate.

A.1 Background of the project

Over-indebtedness is a European-wide problem which reduces inclusion and participation of many European citizens. Different estimates range from 17 to 53 million over-indebted European people (see e.g. Ipsos, VVA, Centerdata 2023; Eurofound 2020; Betti et al. 2001), partly depending on different definitions and measurements of over-indebtedness. In 2018, due to EU-SILC data, financial exclusion and risk of poverty concerned around 80 million European citizens. There is no doubt that over-indebtedness of private households is a big social problem. One solution and a form of social support is debt advice. This was already addressed by *Nils Behrndt*, Director for Consumers at DG Justice, in the light of the Corona pandemic: „The ongoing pandemic is amplifying the need for the development of high-quality independent debt advice services across the EU. Although it is too early for updated and aggregated data on the economic impact of the pandemic and its financial consequences, it is obviously expected that debt will increase at all levels and that the capacity of many debtors to repay will be generally reduced. The consequences can be detrimental to debtors, creditors and society at large.“

The Council of Europe (2007) states that there are three principal and complementary ways that debt problems can and should be dealt with: prevention of over-indebtedness, alleviation of the effects of the recovery of debt and the rehabilitation of over-indebted individuals and families. Some European countries developed already in the early nineties of the last century structures and provision of debt advice, e.g., Austria, Germany, The Netherlands, Ireland, Poland, Iceland, Belgium. Other countries have still an insufficient, inadequate, or completely lacking provision of debt advice. This is the case in 13 EU Member States: Italy (IT), Spain (ES), Romania (RO), Greece (GR), Hungary (HU), Bulgaria (BG), Slovakia (SK), Croatia (HR), Lithuania (LT), Slovenia (SI), Latvia (LV), Cyprus (CY) and Malta (MT). When new debt advice or debt counselling models are established, in many cases resources are used unnecessarily. As some countries do not have access to knowledge and experiences regarding professional debt advice, each new project must start at zero. The policy environment in which debt advice has operated has changed significantly in the last decade and the client base and the types of debts have become more diverse. New financial products and services, as well as developments in European Directives including Personal Insolvency and the new *Consumer Credit Directive II (CCDII)*, demand that the knowledge and skills base of those

in the field of debt advice must be updated regularly to ensure best practice and effective service provision. This is not cost neutral for countries and the costs associated with upskilling may be seen as inhibitive to the establishment or development of debt advice services.

A.2 Goals of the PEPPI project

ECDN's approach to achieve the objectives and aims of the call is:

- developing an online knowledge platform with a combined local, national, and European focus
- developing an online ACADEMY with the aim to improve the knowledge and competence of debt advisors through online courses, web seminars and peer-to-peer meetings
- developing European and national websites which have a national and European aim with financial literacy targeted at consumers
- focusing on improvement and enlargement of the network of stakeholders to ensure the future of qualified knowledge and debt advice.

ECDN aims with this project therefore to:

- increase the accessibility of debt advice services in these thirteen countries
- improve the operational effectiveness of the structures for providing debt advice services through the creation or the strengthening of specific networks of experts, stakeholders and debt advisors

A.3 European Project Team

ECDN is a pan-European non-profit organization which focuses on the fight against over-indebtedness, the development of debt advisory services, the improvement of financial inclusion and the promotion of financial education. The organization was founded in 2007 and currently has 28 corporate members from 19 European countries. Within ECDN, the project is coordinated by a consortium consisting of GP-Forschungsgruppe (GP-F/ Germany), the ASSOCIATION for Promotion of Financial Education (SKEF/ Poland) and the Money Advice and Budgeting Service (MABS/ Ireland). *Dr. Dieter Korczak* from GP-F is the primary European project coordinator. National coordinators have been chosen for each participating

country. Several international experts have also been involved in the development of application tools and webinar modules for debt counselling.

A.4 The European Website

According to the project goals, a new website has been set up to be the first address in Europe for the prevention of and the fight against over-indebtedness, research and the promotion of financial inclusion. The website has a European focus to help consumers, organizations and other interested parties to find information about the evolution of debt advice in the EU and research in the field. It contains an overview of the EU Member States offering debt advice with individual national sites. The website also functions as an entrance to the 13 participating Member States' national websites.

The language of the website is English. The architecture of the website <https://ecdn.eu> is as follows

About ecdn <http://ecdn.eu/about-ecdn/>

The Management Committee (MC) is the managing body of ECDN. The members of the MC are elected by the General Assembly of the association for a term of four years. Their main job is the strategic and operational planning of the work and activities of ECDN. The MC elects also the President, the Vice-President and the Treasurer.

The members of ECDN represent different countries, associations and organization. Because of the diversity, coordination is fundamentally important. The tasks of the coordination office includes updating internal databases and the day to day communication between the members.

ECDN has set up different expert groups. The *Debt Expert Group* can be considered as a rescue of tools and ideas for current and future members looking to set up new debt counseling services, or looking to improve and expand their current offers.

Improving the availability, access and quality of financial education is one of the main goals of ECDN. It is also the main task of the *Education Group*, who works to collect and spread knowledge as well as education and training in the fields of over-indebtedness and financial inclusion.

The *Scientific Group* was set up during the Covid pandemic to advise stakeholders, governments, creditors and consumer protection agencies about the consequences and follow-up effects of this pandemic. Actually

it has members from 19 European countries. The group has published two issues of the Money Matters edition: „Debt Advice in Times of the Covid-19 Pandemic“ (2020) and „One Year Follow-Up. Effects of Covid-19 Lockdowns“ (2021).

As part of our ongoing efforts to successfully transpose the Consumer Credit Directive II (CCD II) into national frameworks ECDN has organized a *CCD II Transposition Working Group* with actually members from 19 European countries. The group publishes regularly updates and progress statements about CCD II and the debt advisory situation.

One of the core activities of ECDN is the annual publication of the magazine „*Money Matters*“. The magazine focuses on recent developments in the debt situation across Europe. It deals with standards and best practices of debt and budget advice, household economic analysis as well as consumer and social problems due to over-indebtedness. It also brings stories from different countries, organizations and associations in order to inspire and facilitate sharing of knowledge and experiences. Actually twenty issues are available at the ecdn website.

Knowledge Platform <http://ecdn.eu/knowledge/>

The Knowledge Platform functions as the European lighthouse for debt advisory services and as central tool for information. (More information in chapter A.5)

Members <https://ecdn.eu/members/>

In the member section the types of membership, the application process, the role of the General Assembly, the results of past General Assemblies, the statutes of ECDN are represented.

Additionally a historical paper gives an overview about the development of ECDN from the start.

In the newsletter section all newsletters of ECDN since its foundation are available.

Online Academy <https://ecdn.eu/the-Academy/>

The online Academy has the intention and function to ensure common starting points and guidelines for providing debt advice in Europe. The Academy does this by providing a minimum standard and quality requirement. Readers can educate themselves through the available courses created by experienced European experts on topics relevant to debt

advisers training and development. The training manual serves for the standardization and professionalization of debt advisory services and covers the main areas of a debt advisory process. (More information in chapter A.6)

News <http://ecdن.eu/news/>

This page is the newsroom of ECDN. It contains all news information published by ECDN since 2018.

Contact <http://ecdن.eu/contact/>

Here you can find the necessary information to get into contact with ECDN and the formal legal information as well as a frequently asked questions, disclaimer and links to LinkedIn, Facebook and YouTube.

Statistics for the use of the ECDN website have been analyzed for the year 2023 from April 15 – December 14. They show a continuously growing traffic on the website. On average each visitor does 2–3 visits.

Table 1: Number of visitors and visits of the ECDN website from April 15 – December 14, 2023

Date	Visitors	Visits
April/May	508	1373
May/June	537	1138
June/July	455	1328
July/August	384	896
August/September	575	1432
September/October	579	1405
October/November	701	1653
November/December	663	1883
Total	4402	11108

Source: ECDN 2023

A.5 The Knowledge Platform

The Knowledge Platform was launched at the end of March 2023 at the 1st European PEPPI conference in Malta.

The Knowledge Platform provides the scientific and practitioners' community with all the tools, information resources and guidance they need for an effective and efficient debt advice service. The Platform can be used across borders and organizations as well as on a local and national level for knowledge and experience sharing, sparring, communication, updates on legislation and political work in the area, planning, facilitating and completion of meetings and events etc. Knowledge is key to improve financial inclusion, prevent over-indebtedness among European citizens and help those in need. Through their important daily work, all ECDN members have important experiences and knowledge within the field of debt advice and consumer conditions. It is only through gathering and sharing this important knowledge that we can make actual changes.

Goals for sharing of knowledge

The ECDN is composed of various experts in the field of Financial Inclusion and over-indebtedness. One of the main goals is therefore to educate and share knowledge, as knowledge sharing is one of the best ways of creating awareness about problems, while also creating both incentive and the possibility to solve these problems. The Knowledge Platform includes knowledge on a lot of different and relevant topics, such as debt, debt-regulations, over-indebtedness, financial inclusion, and debt advice. You will find links to reports, research, the ECDN magazine *Money Matters*, as well as information about debt counselling and financial education and a toolbox.

Areas of knowledge sharing

The website contains country profiles from 26 EU Member States plus Iceland and Norway. Each profile has a link to national websites which facilitate information about local debt advice services in the Member States. Another page presents national approaches for financial education. Twenty-four countries are represented here. In order to achieve the aim of fighting over-indebtedness, it is important that debt advice organizations, companies and associations have the right tools to ensure that debtors receive high quality guidance and help. In the tool box you will find different tools concerning financial management and living with debts developed

by debt advice organizations and companies across Europe. At present there are tools from Austria, Belgium, Finland, France, Germany, Iceland, Ireland, Luxembourg, the Netherlands, Poland, Portugal, Spain, Sweden. On the research page we share relevant studies in the special fields of debt regulation, over-indebtedness, financial education, debt advice and scoring. In our library section we have stored relevant academic literature from 2001 – 2025.

Currently, the library contains 78 publications, most of them accessible by links. In the Q&A section, basic questions are answered like „What is debt?“, „ When am I over-indebted?“ and „ When should I seek help for debt?“

The ECDN magazine *Money Matters* is annually published and contains news and reports on the debt situation across and within European countries. The magazine focuses on recent developments in the debt situation across Europe. It deals with standards and best practices of debt and budget advice, household economic analysis as well as consumer and social problems due to over-indebtedness. It contains articles about the challenges and improvements within the field of debt, financial literacy and over-indebtedness. It also brings stories from different countries, organizations and associations in order to inspire and facilitate sharing of knowledge and experiences. There are 20 volumes available (2007–2024).

A.5.1 Evaluation of the use of the Knowledge Platform

Statistics for the use of the Knowledge Platform have been collected for the year 2023 from June 15 – December 14. They show an increasing use of the Knowledge Platform, especially for the information about debt counselling services in Europe. It can also be observed that new content leads to an increase in visits, e.g. the magazine *Money Matters* Vol. 13 was published in June 2023, which immediately resulted in a high number of visits.

Table 2: Number of visits of the Knowledge Platform from June 15 – December 14, 2023

Site	June July	July August	August September	September October	October November	November December
Debt counselling	147	178	237	219	290	266
Finance education	30	22	38	30	33	41
Library	17	16	19	12	15	24
Research	23	17	18	8	10	31
Toolbox	34	11	21	15	8	22
Money Matters	71	12	19	16	30	29
Knowledge	27	6	18	7	9	22

Source: ECDN 2023

A.6 The Online Academy

The Online Academy was launched at the end of March 2023 at the 1st European PEPPi conference in Malta. At a European level, the academy ensures common starting points and guidelines for providing debt advice in EU Member States. The Academy does this by providing a minimum standard and quality requirements in debt advice all over the EU. The Academy is freely accessible. Users can educate themselves through the available courses via presentations or videos, developed by some of the central European debt advice experts (see chapter A.8). The curriculum of the Online Academy was developed by the ECDN consortium, taking into consideration existing curricula in different EU Member States.

The curriculum and training concept consist of 13 modules which were regularly updated:

- *over-indebtedness*: causes, circumstances and triggering events
- *livelihood security*: financial education, financial literacy, financial resilience, financial capability, consumption, saving and debt decisions, usury, household and risk management, financial prevention, financial rehabilitation, financial needs
- *creditors and types of debt*: creditor groups, criminal claims
- *legal framework*: legal situation in Germany, France, the Netherlands, Ireland
- *insolvency law*: insolvency regulations in Europe

- *debt amount and receivables audit*: regulatory and supervisory initiatives, creditor search, managing advisory cases, analysis of the contractual situation
- *debt restructuring*: out-of-court restructuring models, negotiation with creditors, court restructuring model, assistance during insolvency procedure
- *counselling and methodical action*: consulting practice, counselling concepts, mediation
- *professionalization*: professional qualification
- *psychological aspects of debt*: definitions and mechanisms, psychosocial problems of debtors, psychological debt advisory
- *management and organization of work*: macro-perspective, establishment of an advisory service and an umbrella organization, file documentation, funding of debt advisory services
- *workshops*
- *case studies and characteristics of specific client groups*: target groups, gambling debts, vulnerable groups, people with disabilities

For each module there are PowerPoint presentations and videos of webinars available and accessible.

A.6.1 Evaluation of the use of the Online Academy

Statistics for the use of the Online Academy have been collected from April 15 – December 14. They show a continuous use of the Online Academy. An increase in use is currently dependent on new input into the modules. This can be especially observed for October 2023, when there was new information given about the CCD II (category: legal framework).

Table 3: Number of visits of the Online Academy from June 15 – December 14, 2023

Site	April May	May June	June July	July August	August September	September October	October November	November December
Livelihood security	0	0	0	32	12	0	6	20
Legal frame- work	9	9	7	9	9	7	63	17
Insolvency law	0	0	12	4	8	4	5	13
Counselling	12	7	3	4	2	9	6	11
Professional- ization	10	5	6	5	3	5	15	11
Psychological aspects	0	0	0	0	0	14	14	10
Management	26	5	19	2	4	6	6	9
Case studies	6	11	5	5	3	9	8	13
Academy	31	39	20	18	17	14	31	29
Total	94	76	72	79	58	68	154	133

Source: ECDN 2023

A.7 National Consumer Websites

One task of the PEPPi project is to develop national consumer websites. For this purpose, ECDN has developed and distributed a “*Handbook Consumer Website*” (2022). The handbook provides guidelines for national coordinators to design and launch a consumer website. During several individual online meetings with national coordinators, website content and technical requirements were discussed at the end of August 2022. In addition, these meetings also discussed: what kind of materials are expected, how to search for valuable materials, how to cooperate with other organizations dealing with consumer protection and over-indebtedness, and how to prepare websites adjusted to national needs of consumers. National coordinators were informed that one of the most crucial parts of the website is thorough information about legal regulations and bankruptcy/debt procedure for consumers. It was generally recommended to build the website on two main pillars: „Managing Money“ and „Living with Debts“.

For the „Managing Money“ section it was recommended to focus on topics related to financial literacy in the context of effective financial manage-

ment and risk of over-indebtedness. Most of them are universal for different European countries but some of them need to be adjusted to national needs and respond to national consumers' current problems. For the section „Living with debts“ it was suggested to give simple explanations of basic vocabulary concerning the concept of debt, different stages of debt, procedures and possible solutions. They are often difficult to understand for consumers who have different levels of education, backgrounds, life experience and mental health problems. After the meeting, a questionnaire was sent to the coordinators to make sure that all the relevant information for the construction of the consumer website had been provided. The feedback of the national coordinators was carefully considered. Based on the responses, the ECDN Handbook Consumer Website was developed and delivered to all national coordinators. The national consumer websites are linked to the ECDN portal and thus have a local, national and European dimension. The consumers have, through the national website, access to self-help using FAQs built on experience in best practice countries, guidance on where to find help or where to complain and information about their rights. The national consumer websites are also an entrance to financial literacy and useful self-help tools to support both consumers and debt advisors. The way each national coordinator has produced the consumer website for his country is described in Part B of this report. Table 4 gives an overview of all new consumer websites in the participating countries and their date of launch to the public.

Table 4. National consumer websites

Country	Date of delivery	Address
Bulgaria	02.10.23	https://www.temidafoundation.com/
Croatia	29.11.23	https://padobran.hr/peppi/
Cyprus	29.11.23	https://www.consumersdebtadvice.cy
Greece	31.12.23	https://www.debtadvice.gr
Hungary	31.12.23	https://www.adossagtanacsadok.hu
Italy	23.10.23	https://debtadvice.uniurb.it
Latvia	31.12.23	https://www.paradupaligs.lv
Lithuania	18.12.23	https://skolai-ne.lt/
Malta	29.11.23	https://gemma.gov.mt/tackling-debt-malta/
Romania	11.09.23	https://consiliereconsumatori.ro/
Slovakia	08.09.23	http://www.pomahamedlznikom.sk/
Slovenia	28.10.23	https://www.prelomi.si/
Spain	25.11.23	https://www.asufin.com/proyecto-peppi-so-breendeudamiento/

Source: ECDN 2023

A.8. Webinars

Within the framework of the Academy and the curriculum, ECDN has conceptualized twenty-five webinars of forty-five minutes each. The webinars consisted of a presentation by an expert and a question & answer section. On average, sixty-five participants from all PEPPI project partner countries attended each webinar. The aim of the web seminars is to establish context around the courses the members completed in the academy. The web seminars are held by experts and relevant stakeholders with expert knowledge in the specific topics. The web seminars facilitate collection of the courses and give the members the opportunity to ask follow-up questions and further listen to presentations that create coherence between the theoretical courses in the Academy and stories from the real debt advice world.

The following subjects were presented in the webinars (see Table 5).

Table 5: Series of webinars 2023

	WEBINAR	Subject	Speaker
1	January 18 10:00–10:45 11:00–11:45 13:00–13:45 14:00–14:45	Legal framework for debt advice <i>Germany</i> <i>France</i> <i>Netherlands</i> <i>Ireland</i>	Sally Peters Pauline Dujardin Marcel Warnaar Gwen Harris
2	February 15 10:00–10:45 11:00–11:45 14:00–14:45	Professional qualification of debt counselor <i>Germany</i> <i>France</i> <i>Ireland</i>	Ines Moers Pauline Dujardin Gwen Harris
3	March 15 10:00 – 10:45 11:00–11:45 14:00–14:45	Different approaches in debt advice <i>Systemic approach</i> <i>Holistic approach</i> <i>Alternative Dispute Resolution</i>	Christoph Mattes Stuart Stamp Suzana Koleszar
4	April 19 10:00–10:45 11:00–11:45 13:00–13:45 14:00–14:45	Funding of a debt advice service <i>Germany</i> <i>France</i> <i>Austria</i> <i>Ireland</i>	Michael Westphal Pauline Dujardin Clemens Mitterlehner Juha Pantzar
5	May 17 10:00–11:30 13:00–13:45 14:00–14:45	Target groups of debt advice- selection, access, special needs <i>Vulnerable</i> <i>Groups Gamblers</i> <i>Disabled Person</i>	Sally Peters Juha Pantzar Rhoda Garland
6	June 26 10:00–10:45	File documentation, statistics, GDPR <i>German model</i>	Sally Peters
7	June 26 13:00–14:45	Establishment of an Umbrella organisation <i>Bundesarbeitsgemeinschaft Schuldnerberatung</i> <i>ASB Schuldnerberatungen GmbH</i>	Ines Moers Clemens Mitterlehner
8	September 20 11:00–11:45 13:00–13:45 14:00–14:45	Psycho-social problems of debtors <i>Irish experience</i> <i>Swedish experience</i> <i>German experience</i>	Stuart Stamp Fredrik Tjulander Nicole Nowarra
9	October 19 11:00–11:45	The new Consumer Credit Directive	Francesco Gaetano
10	October 26 11:00–11:45	Return of investment in Debt Advice Services	Francesco Gaetano

Source: ECDN 2023

A.9 Dissemination and Communication of the PEPPI project

From the beginning, the PEPPI project has been promoted in social media channels like LinkedIn, Facebook and YouTube. A dedicated logo was also created to strengthen visibility and recognition.

A.9.1 The Development of a PEPPI Logo

Every good project needs a crisp acronym and an attractive logo. For the long project name “Provision of a European Platform for the Prevention of Over-Indebtedness by the Increase of Accessibility and the Improvement of Effectiveness of Debt Advice for Citizens” a convincing acronym was found. In the word PEPPI, the central elements of the project "Provision, European Platform, Prevention, Indebtedness" are brought together. PEPPI is easy to remember and has a fresh and dynamic approach.

To find an appropriate logo was a difficult task because the acronym and logo would have to harmonize and reflect ECDN and the project membership for corporate communication. To begin, we considered other logos for similar projects and topics, and we were mindful of the logos already in use by our members and participating countries. We were impressed by Gemma in Malta's flower growing out of a stack of coins, and by the parachute of Padobran in Croatia. We also liked the helping hands of Pomáhome from Slovakia and the holding hands of CCA from Cyprus.

Debt advice is often described as a revolving door or a downward pull. Debt advice can, and should, help people out of financial misery. Advice is ideally provided by a team of trained professionals working in cooperation with a client, and at the end of the debt counselling process there should be a 'fresh start' or new beginning without debt. Working with a German designer, ECDN has developed a logo that hopefully reflects this.

Both logos were registered as trade marks by the German Patent and Trade Mark Office in November and December 2022. It was recommended by the lead coordinator to all national coordinators that these trademarks should be used for all communication and dissemination.



A.9.2 LinkedIn

<https://www.linkedin.com/company/ecdn-european-consumer-debt-network/>

LinkedIn is one of the leading platforms for maintaining existing business contacts and making new business connections. It has 156 million users in Europe. All members of the PEPPI project have been connected via LinkedIn. LinkedIn can also be accessed directly from the ECDN website. The ECDN LinkedIn account started in 2022 and gained 309 followers in 2023. From January to December 2023, ECDN has made thirty-nine posts on the account. The ECDN posts usually get between 200 and 300 organic impressions – without boosting the posts. The organic impressions metric represents the number of times a post popped up in people's newsfeed. This metric gives a strong indication of the number of people who may have seen the post.

The three most viewed posts of ECDN were the information about the launch of the Knowledge Platform and the Academy (352 organic impressions), the report about the Malta conference in March 2023 (430 organic impressions) and the report about the final Brussels conference in December 2023 (952 organic impressions).

A.9.3 Facebook

<https://www.facebook.com/ecdn.page/>

Facebook is a social network that connects people and on which content can be shared. ECDN has 380 followers on Facebook. Since September 2022, fifty posts concerning the PEPPI project have been published.

A.9.4 YouTube

<https://www.youtube.com/@ecd-n-peppi>

YouTube is a video portal on which videos can be published. ECDN has set up its own channel for the PEPPi Project, which can be accessed via the ECDN website. Twenty-eight video recordings of PEPPi events and webinars have been published on the YouTube channel.

A.9.5 Conferences

The PEPPi project has also been promoted and disseminated in two European conferences in Malta and in Brussels. The Maltese conference took place on March 23rd, 2023 with sixteen speakers and 50 participants. The conference was opened by the Maltese Minister for Social Policy and Children's Rights. The Commissioner for Justice of the EU sent a video message. After presentations of the thirteen PEPPi member countries about the state of the development of the provision of debt advice in their country, the PEPPi Knowledge Platform and the Online Academy were officially launched. The conference was streamed. The streaming is available via the ECDN website and on the YouTube channel. The Brussels conference was conducted on December 1st, 2023 with seven speakers and again 50 participants from 18 countries. *Francesco Gaetano*, Policy Officer at the European Commission, outlined how, since 2007, the Commission has tried to contribute to this area through various research studies (DG Employment, Eurofound etc.) and the PEPPi project is among a number of initiatives taken in favor of reducing over-indebtedness. These studies highlighted the effectiveness of debt advice, and the 'Return on Investment' has also been demonstrated. *Mr. Gaetano* emphasized throughout the importance of maintaining the dignity and basic standards of living for individuals who were repaying debt. The Consumer Credit Directive (CCD II), Article 36, will oblige Member States to ensure debt advice availability for citizens, and this is a positive move not only for debtors, but also for creditors.

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Dieter Korczak provided an overview of the goals, challenges, and main results of PEPPI, against the backdrop of the CCD II. Although debt advice is recognized as one of the best solutions to over- indebtedness, it has been, in general, underfunded and the number of services available thus far has been inadequate to service populations. *Dieter Korczak* made the distinction between debt advice and debt counselling, the latter being a more holistic approach which aligns more closely with the definition provided in the CCD II Article 3 (22) and to provide a quality service there can be no conflict of interest – banks cannot provide the support as outlined in the CCD II. With regard to funding, the participation of private banking should be part of the solution. The main challenges to implementation are external factors such as local engagement, silo-thinking among ministries and national political contexts. He also highlighted a consistent theme throughout the day: the need for psychological support for clients.

Gwen Harris, a member of the ECDN management board, provided an overview of the PEPPI Knowledge Platform and Academy which rest on the ECDN website as a portal. The countries involved in PEPPI provided roll-up banners outlining their work and involvement in the project, and those present spoke briefly about each of these, while the countries that were not present provided short videos that are available to view on the PEPPI YouTube channel.

Different speakers from national organizations – *Luca Rizzitano* (I Diritti del Debitore/ Italy), *Gianfranco Dote* (Esdebitami/ Italy), *Ms. Vinka Ilak* (FINA / Croatia) and *Joeri Eijzenbach* (NVVK/ The Netherlands) – presented overviews of the work of their organizations and the national opportunities and challenges for the transposition of the new CCD II.

Malwina Silva da Mota from the consortium member SKEF presented the results of a strengths – weakness – opportunities and threats – analysis (SWOT) which has been done by the ECDN members the day before in Brussels. The SWOT analysis results demonstrated that the transposition of the CCD II is an obvious strength and that this will take time which will facilitate the space to get it done correctly. The advantages will be seen by Member States in terms of debt prevention, more consumers returned to economy and social return on investment. However, the level of freedom and flexibility within the CCD II can also be seen as a potential weakness. It raises questions over who in government is responsible, whether there is sufficient capacity to deliver these services and, if not, who will decide what the entry criteria should be, and how it will be funded. Funding sources were identified to include EU level co-funding models, national and local

government, creditors, and sources such as fines. From a broader perspective, there is also potential funding available via tangential sources such as financial education/literacy programs, and via philanthropy. Attendees were in agreement that creditors should bear responsibility, but questions remained about the details – should it be a varying percentage, should it be the central bank or all banks, or indeed, all creditors. In terms of opportunities, the lead-in time to transposition was again raised as an advantage for shaping the frame with lawmakers, and developing tools, platforms and capacity building with/for consumers, creditors and debt advisers. The threats are that the transposition will be a tick-box exercise and open to political expediency, including not wanting to admit to a country's debt problems. There will be an evaluation after two (three) years of whether and how a Member State has implemented sufficient (new) debt advisory services, and if this is not the case, a considerable fine will be imposed. The Brussels conference closed with an optimistic outlook for the transposition of CCD II.

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