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Congress Center (CCAB)  
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Belgium



## Seminar 4

# OVER-INDEBTEDNESS – THE ROLE OF DEBT ADVICE

Outline Programme

ROOM AB-2B

14.45 - 14.55

### GENERAL INTRODUCTION OF THE PANEL

Short presentation of the results of the study on debt advice and presentation of the panellists (COM)

### PRESENTATIONS AND DEBATE 14.45 → 14.55

The workshop will be structured around 5 main issues, introduced by a presentation and followed by a debate with the audience. Additional speakers will also be requested to complete the introductory presentation issues during the debate.

#### Moderator

*Olivier Micol* - Head of Unit, financial services and redress, DG Justice and Consumers, European Commission

14.55 - 15.20

### A LANDSCAPE OF THE DIFFERENT WAYS DEBT ADVICE IS PROVIDED IN THE EU

The purpose of this session is to provide an overview of the different types of debt-advice providers (and the nature of their activity across the EU).

To introduce the discussion, the following speaker will deliver a presentation:

*Daniela Vandone* - University of Milano

The presentation will be followed by a debate with the audience.

15.20 - 15.45

### THE EFFECTIVENESS OF PERSONALISED DEBT ADVICE AS A TOOL TO ADDRESS OVER-INDEBTEDNESS AND THE POSITIVE EFFECTS OF COMBATING OVER-INDEBTEDNESS ON SOCIETY AND THE ECONOMY

The purpose of this session is to explore the effectiveness of a personalised/standardised approach to debt advice as a tool to address over-indebtedness. In addition, the session will also look at what effect a reduction of over-indebted individuals/households has on the macro-economic well-being of society as a whole.

To introduce the discussions, the following speaker will deliver a presentation:

*Henrik Graber* - Kerk-in-Actie

The presentation will be followed by a debate with the audience.

15.45 – 16.10

### THE DIFFERENT ELEMENTS AND PROCESS USED TO DELIVER EFFECTIVE DEBT ADVICE

The purpose of this session is to reflect on what should be the aims of debt-advice and the most effective ways and procedures to ensure best results.

To introduce the discussions, the following speaker will deliver a presentation:

*Olivier Jerusalmy* - EFIN (European Financial Inclusion Network)

The presentation will be followed by a debate with the audience.

16.10 – 16.35

### FUNDING OF DEBT-ADVICE ACROSS THE EU

The purpose of this session is to look at the way debt advice is funded across the EU, focusing in particular on some key examples, and identify best practices.

To introduce the discussions, the following speaker will deliver a presentation:

*Hans Dubois* - Eurofound

The presentation will be followed by a debate with the audience.

16.35 – 17.00

### THE USEFULNESS OF EFFECTIVE PERSONALISED DEBT ADVICE FOR CREDITORS

The purpose of this session is to explore the impacts of effective/successful debt advice on creditors. It will also discuss the effects of debt advice on the servicing of the debt, including in comparison to other tools aimed at alleviating over-indebtedness of household borrowers.

To introduce the discussions, the following speaker will deliver a presentation:

*Sebastian De Brouwer* - European Banking Federation

The presentation will be followed by a debate with the audience.

17.00 – 17.30

### CONCLUSIONS AND KEY MESSAGES FROM THE WORKSHOP TO REPORT TO THE SUMMIT PLENARY SESSION ON DAY 2

Rapporteur

*Anne FILY* - BEUC

