



ECDN workshop in cooperation with BAG-Schuldnerberatung

DEBT ADVICE IN THE LIGHT OF LEGAL AND SOCIETAL CHALLENGES

Kiel/ Germany, Friday, April 27, 2018

1:30 p.m. – 5:30 p.m.

Sparkassen-Arena Kiel - Konferenzraum "Schweden"

Europaplatz 1

24103 Kiel

Background

European legislation has a big influence on the daily work of debt advice. Actually there is a new challenge. By proposal COM (2016) 723 final for a regulation of the European Parliament insolvency procedures shall become easier for small and medium-sized enterprises. The proposal provides for a fresh start already after three years. According to article 1 (3) RL-E the possibility of being debt-free after three years can be extended to private customers by each single member state. The industry argues strictly against this solution.

Discussion

What does this development mean for debt advice? Is there any political action needed? Are there additional professional tools for debt advisors necessary? What experiences exist in the European member states with different insolvency procedures? What kind of influence do the existing insolvency procedures have on the situation of vulnerable groups?

Programme

- 1:30 p.m. Opening remarks by *Dieter Korczak* (Ecdn) and *Ines Moers* (BAG-SB)
- 2:00 p.m. Advising in austerity: challenge for advice agencies (*Samuel Kirwan*, University Warwick)
- 2:30 p.m. Finnish Debt Advice Answers (*Minna Backman*, Takuusäätio)
- 3:00 p.m. Open discussion
- 5:00 p.m. Resolution
- 5.30 p.m. End of workshop

The workshop enables a mutual exchange on a European level. European debt advisors and researchers are invited to present and discuss their experiences. There is no charge for participation but the number of participants is limited. Please register as soon as possible at office@ecdne.eu

Press Release „German-Polish Project on Financial Education”

The University of Szczecin, SKEF and GP Forschungsgruppe have started a common project on financial education of secondary class students. Within the project German and Polish approaches of financial education will be compared. The project has an empirical part too. In the first phase of the project around 2000 Polish students and 330 students in Brandenburg (Germany) were surveyed. They had to answer a questionnaire dealing with financial attitudes, financial knowledge and financial behavior.

First analyses of the data have been done. It is expected that the final report of the study will be published until the end of 2018.



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