

Dear Members, Associates, and Friends of the ECDN

The coronavirus, **COVID-19**, is currently spreading across Europe at a rapid pace bringing far more and graver consequences than what we could have imagined just two months ago. One of these consequences has been the lockdowns which have currently hit several European countries meaning that a number of industries are in danger of **bankruptcy**, e.g. the travel- and tourist industries where we have already seen massive lay-offs, but also the restaurant and catering industries have experienced a severe drop in business.

A financial crisis is inevitable at this point, and we need to act quickly if we want any chance of soothing the hit. Many countries have strong and well-functioning social security which aims at helping the people who have been laid off, and many countries have some kind of debt- and financial advice effort, which can and will help as many of the people who are now, and will be, in financial difficulties due to COVID-19. Unfortunately, there are also many countries that do not have these kinds of securities, and that cannot help their citizens even if they want to. And that is why **we need you now!**

One of the things which COVID-19 has shown us is, that when a national and global crisis looms, they take responsibility and they do what is right in the given circumstances. People want to help one another – **Let us now help one another** and let us help those countries, where people do not have the same opportunities as they do in Ireland and Denmark. Now more than ever we need to work together in the fight against over-indebtedness, and now more than ever we need to increase the quality and availability of debt advise across **all of Europe!**

What we in the ECDN intend to do at first is to gather information on all available debt advice in all of Europe and make it available at our [website](#), this is what we first and foremost need your help for. **Therefore please send us as much updated information on the state of debt advice in your country**, which we can make available at the website. This will make it easier both for your own countrymen and -women, but also for all the cross-country workers, who live within your or another EU country.

Secondly, we would like to know **how you and your organisations handles both the corona crisis and the financial crisis**, which is brewing. What actions have you taken to ensure that you can continue giving debt advice? Have you been able to make specific deals with the banks and other creditors in your country? Have you been into contact with your government, and if yes, what did they respond? How are you creating awareness on the crisis at hand? How do you ensure that no one is left behind?

Please send us your response as soon as possible to our email: secretary@ecd n.eu – the faster we receive your answer, the faster we can help the citizens of Europe get through this horrible crisis, which is costing all of us dearly.

Stay safe!

Best wishes,

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