

European Commission

Consumers, Health, Agriculture and Food Executive
Agency (CHAFEA)
Directorate-General for Justice and Consumers (DG JUST)



Provision of actions to extend the availability and improve the quality of debt-advice services for European households

**Call for expression of interest for debt advisors to
participate in 'train-the-trainers' sessions**





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1 Objective for the call for expression of interest

The European Commission's Directorate-General for Justice and Consumers (DG JUST) invites potential **debt advisors to send their applications to participate in a series of 'Train-the-trainer' sessions on how to improve the quality of debt-advice services for European households.**

This call for expression of interest and the provision of trainings is part of a wider DG JUST project on **Provision of actions to extend the availability and improve the quality of debt-advice services for European households.**¹

The target audience of the trainings includes professional experts in subjects related to consumers' debt (e.g. experts in consumer credit or mortgage issues, legal experts in the area of insolvency or consumer debt, psychologists who deal with overindebted people, or experts having similar experiences in the a.m. areas) or qualified volunteers (covering the same areas and having similar experiences) who should become professional **debt advisors** (or the 'trainees') **from countries where debt-advice is sporadically provided or completely lacking and have a reduced number of debt-advisors.** The trainees should come from **Greece, Hungary, Italy, Poland, Romania and Spain** and will be trained by experienced debt-advisors (or the 'trainers') who will share their expertise and knowledge. The ultimate objective of these trainings is to enable new potential debt-advisors to instruct other experts and contribute to develop the provision of debt-advice across European countries.

The online trainings will take place in two sessions. The first session is expected to take place in April 2021 while the second session will take place in the summer of 2021 (dates to be confirmed). The first training will focus on the actual training of the successful applicants, while the second training will also focus on the lessons learnt in the first session and will evaluate the effects of the information received by the trainees.

The trainings will be held in English and in the local language, whenever possible. In any case, online interpreters will be available to ensure that all the discussions are accessible by all participants. Considering the ongoing health crisis linked to COVID-19, the trainings will take place online.

The future debt-advisors selected for the trainings should come from the following categories of providers: non-governmental organisations (NGOs) (churches, humanitarian organisations etc.), including both NGOs operating at own account and funded by governments; consumer organisations; social partners; public authorities (local government, regional government, public authorities/bodies); publicly funded organisations but that are not part of the public administration; private professionals. More information about the application process can be found in Section 3.

All applications shall be submitted by **12 March 2021, 12h00 CET.**

2 What is expected from successful applicants?

Successful applicants are expected to be available for both training sessions organised in 2021. The training sessions will be organised on-line.

By accepting to attend the online trainings, trainees commit to further disseminate the information provided during the two sessions. This entails that the trainees will become trainers themselves in

¹ Specific Contract No: 20198601

their respective countries (at national and local level). The trainees who successfully complete the training will be provided with certificates attesting participation in the training (in English and in the national language of the country).

3 Who can apply?

The call is open for representatives of the aforementioned categories of potential debt-advice providers:

- Non-governmental organisations (NGOs) (churches, humanitarian organisations etc.), including both NGOs operating at own account and funded by governments
- Consumer organisations
- Social partners
- Public authorities (local government, regional government, public authorities/bodies)
- Publicly funded organisations but that are not part of the public administration
- Private professionals

Only applicants from the following countries will be taken into consideration: Greece, Hungary, Italy, Poland, Romania and Spain.

4 Deadline and application procedure

Interested candidates are invited to apply via the following webpage: <https://survey.alchemer.eu/s3/90306289/Call-for-expression-of-interest-for-debt-advisors-to-participate-in-train-the-trainers-seminars> **before 12 March 2021 at 12h00 CET**. Only applications submitted through the platform's website will be taken into consideration.

- The online application requires applicants to demonstrate relevant professional interest and preferably also experience in consumer or social affairs.
- The applicants should provide evidence that they are members/representatives of associations providing debt-advice or at least be indicated by these associations or by other bodies dealing with consumer or social affairs. As an alternative, the applicants could represent public or private organisations involved in social protection (such as public, national and local authorities, or charities operating in the area of social protection).

Shortlisted applicants might be asked to provide further information or clarification on their application, if need be, prior to selecting the successful applicants.

5 Selection criteria

The trainees will be selected based on the following criteria:

- Applicants must be from the categories mentioned in Section 3. Applicants must provide evidence that they are members/representatives of these associations (where applicable).
- Applicants must come from the following countries: Greece, Hungary, Italy, Poland, Romania and Spain.

- Applicants must demonstrate relevant professional interest (including when being qualified volunteers) and optionally experience in consumer or social affairs.
- Although not mandatory, applicants with experience in didactic activities will be positively evaluated.

6 Processing of personal data

Data will be processed in compliance with the GDPR. More information about how we use your personal data is provided [here](#).

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