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COURSE BROCHURE

# Debt Counselling and Client Debt Action Planning Training Course

22 – 26 March 2027
Milan

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Registered in the United Kingdom and Saudi Arabia

# Debt Counselling and Client Debt Action Planning Training Course

**Ref:** 2640_100464 **Date:** 22 – 26 March 2027 **Location:** Milan **Fees:** 6200 GBP

Debt Counselling and Client Debt Action Planning is a 1-week training course for debt advisers and customer financial support staff who assess household finances, rank what a client owes and build a client debt action plan that creditors can accept. Stretched household budgets bring more people to advice desks and hardship lines. Jupiter Prime Training delivers this course on debt counselling for practitioners in lending, utilities, housing and community advice.

## Why Debt Counselling Matters Now

Three pressures shape debt counselling today. Household income has fallen behind essential spending for many clients, so arrears now spread across rent, energy, local charges and consumer credit at once. Creditors face growing expectations to treat customers in financial difficulty fairly, to pause enforcement while advice is sought and to record evidence of affordability. Organisations that counsel well keep homes and supplies secure and recover more over time; those that counsel badly see broken arrangements, complaints and avoidable enforcement costs.

## Who Gains Most from Debt Counselling

- Advisers who interview clients, gather income and spending evidence and recommend a debt strategy
- Hardship and collections staff who agree affordable arrangements on behalf of a creditor
- Tenancy and housing support officers who protect clients facing rent arrears and possession action
- Customer support staff in energy and water firms who handle payment difficulty and supply risk
- Caseworkers in charities and employee assistance services who refer and follow up money cases

A frontline advice or hardship team gains most when several members attend together, because shared methods keep outcomes consistent.

## Debt Counselling Capabilities

These outcomes follow a client from first interview to an agreed arrangement.

- Build a realistic personal budget from income evidence and essential spending — the affordability figure offered to creditors
- Rank priority and non-priority debts by the consequence of non-payment — the order in which money is allocated
- Calculate pro rata offers from available surplus income — fair treatment of every non-priority creditor
- Communicate offers and token payment requests in clear creditor letters — acceptance and holds on recovery action
- Apply vulnerability recognition and adjustment techniques during interviews — safer outcomes for clients in distress
- Assess formal and informal debt solutions against client circumstances — the route recorded in the action plan

## Key Debt Counselling Terms

- Priority debt — a debt whose non-payment can lead to loss of home, essential supply, liberty or goods, so it is dealt with first.
- Non-priority debt — unsecured credit such as cards, overdrafts and personal loans, where non-payment does not threaten home or liberty.
- Financial statement — a standard record of household income, essential spending and debts that supports an offer to creditors.
- Pro rata offer — a share of available surplus income divided between non-priority creditors in proportion to each balance owed.
- Breathing space — a period in which a creditor holds interest, charges and recovery action while the client seeks advice.
- Token payment — a small regular payment offered when a client has no surplus income, keeping contact open with creditors.

## Debt Counselling Day by Day

## Day 1: The Client and the Household Picture

- Fact-Finding Interview Structure — What the Adviser Must Establish First
- Income Maximisation Check — Unclaimed Support That Changes Affordability
- Essential Spending Categories — Realistic Limits Creditors Will Accept
- Financial Statement Preparation — Evidence Behind Every Affordability Figure
- Client Goals and Constraints Record — Priorities the Strategy Must Respect

## Day 2: Ranking What the Client Owes

- Priority Debt Tests — Consequences of Non-Payment for Each Creditor
- Rent, Mortgage and Secured Arrears — Protecting the Home First
- Energy, Water and Local Charges — Keeping Essential Supplies Running
- Non-Priority Credit Listing — Balances, Interest and Default Status
- Debt Ranking Schedule — Order of Payment Agreed With the Client

## Day 3: Repayment Options and Debt Solutions

- Arrears Arrangement Calculations — Sustainable Instalments for Priority Creditors
- Pro Rata Distribution Method — Fair Shares for Unsecured Creditors
- Token Payment and Write-Off Requests — Clients Without Surplus Income
- Formal Insolvency Routes Overview — When an Informal Plan Will Not Work
- Solution Comparison Grid — Costs, Duration and Risks for the Client

## Day 4: Creditors, Negotiation and Vulnerability

- Creditor Offer Letters — Wording That Wins Holds on Recovery
- Telephone Negotiation Techniques — Agreeing Freezes on Interest and Charges
- Vulnerability Indicators and Disclosure — Adjusting Advice for Clients in Distress
- Third-Party Consent and Referral Paths — Support Beyond the Adviser
- Complaint and Escalation Routes — Responding When a Creditor Refuses

## Day 5: Practising the Client Debt Action Plan

- Case Study Budget Rebuild — Applying Financial Statement Evidence Checks
- Case Study Debt Ranking — Testing Priority Decisions Under Pressure
- Role-Played Creditor Call — Applying Offer and Negotiation Methods
- Review and Follow-Up Schedule — Keeping Arrangements on Track
- Client Debt Action Plan — Completed Strategy, Offers and Next Steps

## Applying Debt Counselling After the Course

- Rebuild financial statements for three open cases using essential spending checks.
- Peer-review recent creditor offer letters against pro rata and token payment methods.

## Debt Counselling Questions FAQ

### What is debt counselling and why does it matter now?

Debt counselling is structured advice that helps a client budget, rank debts and agree affordable repayments. It matters now because arrears increasingly span rent, energy and credit at once, and poorly handled cases lead to lost homes, cut supplies and broken arrangements.

### Which roles gain most from debt counselling training?

Advisers, hardship and collections staff, housing support officers and customer support teams in utilities gain most. Each decides daily on affordability, debt order and creditor offers.

### How does debt counselling differ from a corporate debt restructuring course?

Debt counselling deals with households, not companies. Corporate restructuring covers lenders, covenants and refinancing; debt counselling covers personal budgets, priority debts, creditor offers and care for vulnerable clients.

## What do you bring back from debt counselling and client debt action planning?

You bring back a completed client debt action plan built on a case study, with financial statement, debt ranking, offer letters and follow-up schedule reusable for live cases.

## Debt Counselling: The Way Forward

The client debt action plan gives the adviser and the client one agreed record of affordability, debt order and creditor offers. Its first use informs which creditor is contacted first and what is offered. Advisers, supervisors and creditor hardship teams rely on it. After first use, revisit whether vulnerability adjustments and review dates kept arrangements sustainable.