

# Alpha Debt



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## ALPHA DEBT

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for consumers awareness on over-indebtedness and financial education

# The EU Funding Programme supporting the Project

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Single Market  
Programme  
(SMP Consumers)

**The New Consumer Agenda** states that *“From 2021, the Commission plans to increase funding for actions enhancing the availability and quality of debt advice services in Member States”*

- Increase the accessibility of debt advice services to EU consumers
- Improve the operational effectiveness of the structures for providing debt advice services to EU consumers



Alpha Debt is one of the 24 funded projects

## Objectives of the Call

Grants for actions for promoting stable debt advice services (SMP-CONS-2021-DA)



# Objectives

## General Objective:

To contribute to the reduction of consumer over-indebtedness in Italy by strengthening and facilitating the access to debt advisory services

## Specific objectives:

- 1) To enhance the national and transnational network of experts, their coordination and capacity building
- 2) To facilitate access to debt advisory services
- 3) To inform and raise awareness on financial education/ over-indebtedness and issues related to a lack of them



# Concept and Methodology



- Exchange of best practices at EU level
- Consumer information and education
- Training of advisors
- Helpdesk and live counselling services with free access
- Communication and dissemination



# Building knowledge and expertise, providing assistance, informing, educating consumers and supporting prevention

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A simple structure,  
a large and articulated  
set of activities

15 months from July 1°, 2022

Exchange of experiences

- 1 International meeting
- 2 national webinars
- 1 final conference

Capacity Building

4 Training courses for debt-advisors, on the various aspects:

- Legal
- Finance and credit
- Banking
- Psychology

Debt advice & data analytics

- 5 local offices providing individual assistance: data emerged will be analysed for improving services and supporting policies

Information and dissemination

- Website
- Multimedia helpdesk & E-learning platform
- 10 videolessons for consumers:



- **5 cities in different Italian Regions**

1. Udine
2. Cagliari
3. Enna
4. Foggia
5. Pistoia

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## **Contact Points to provide individual assistance**

MDC will coordinate the counselling activities to be carried out by its own advisors and, together with the Expert Committee, will participate in periodic meetings to oversee the progresses made.

Furthermore, each counsellor in in carrying out their own duties will also proceed with a collection of the data emerged from their activities, for predictive purposes with the aim of creating a final Handbook (toolkit).



# Expert's Committee

Fare clic qui per inserire il titolo

- Federica Deplano
  - Francesco Luongo
  - Luigi Cuomo
  - Alessandro Esposito
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- More experts from various stakeholders' organizations will be invited as speakers in the International meeting and in the training courses.





A blurred office scene with people working at computers. In the foreground, a woman with long dark hair is smiling and looking towards the right. In the background, other people are visible, some holding up papers or devices. The overall atmosphere is professional and collaborative.

[https://www.difesadelcittadino.it/  
portfolio-item/alpha-debt/](https://www.difesadelcittadino.it/portfolio-item/alpha-debt/)



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# Alpha Debt

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Thank you !

*Laura Galli*

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