

Re-start

Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh **START**

D4.2 Final report



**Co-funded by
the European Union**

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Acronyms

EC	European Commission
ECDN	European Consumer Debt Network
EU	European Union
MC	Movimento Consumatori
TSC	Technical Support Committee
GDPR	General Data Protection Regulation

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1. Executive summary

This document summarises the results collected by RE-START - *Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh START*- project funded by European Union's Single Market programme under grant agreement No 101055374. According to project proposal, the RE-START's objective was to implement an innovative and replicable solutions addressed at the European associations that already perform debt-advice service, or would be, enhancing quality service, standardizing process. Moreover, in order to improve the operational effectiveness of the structures that already perform debt advice services, the RE-START project's aim is to create a permanent network of experts operating at local, national and European level, in all the matters related to debt-advice to share information and best practices.

2. Introduction

This report has been conducted within the context of Work Package 4 - PROJECT MANAGEMENT. The main goal of this report is to conclude the interim report's work (D4.1), showing the main project achievement and the best practice collected at EU level through workshop activities.

2.1 About RE-START

RE-START is an 18-months research project carry out by Movimento Consumatori (MC) through its own national network of NGO, foundations against loan-sharking, National Institution and Italian Universities focused on debt-advice services. To be more precisely, MC has created the first Italian debt-advice services network able to cover 85% of national territory through n.27 helpdesk and n.100 debt-advisor and with the capability to sustain almost 3.000 citizens and 300 firms per-year.

Therefore, the main goal of RE-START is to strengthen MC network activities focused on Italian consumer support, from a preliminary check up on own debt situation to a full financial rehabilitation, providing in the meantime all necessary and properly information to make informed future choice.

Thus, starting from what MC is already performing in Italy, RE-START funding has built a stable base to provide a permanent debt-advice in a continuative and viable manner.

To be more precisely, RE-START aims to:

- Increase the accessibility of debt advice services to Italian consumers.

- Improve the operational effectiveness of the structures for providing debt advice services to EU consumer through the creation - or the strengthening – to experts, technicians, and debt-advisors EU network.

Objective 1: Increase the accessibility of debt advice services to Italian consumers.

Based on an updated state of the art review - consumer and sector requirements - MC has strengthened its own network of n.27 debt-advice points providing a dedicated phone-line. Thus, a **remote assistance service** has been activated to offer a first aid to citizens in difficulty and to deal with unpredictable Covid-19 crisis evolution. The on-line support i) provides information on MC network services and on its closer advice point; ii) represents a first contact point to collect consumer's needs and to transfer practical information to deal with generic issue iii) and give consultant assistance through MC advisors.

Moreover, to enhance the debt advice points' capacity to involve local citizens, and to increase financial education knowledge among consumers, **n.5 video clips** dealing with economic themes like debt, debt sustainability and over-indebtedness have been made. The beneficiaries were citizens and stakeholders' staff (worker and volunteers of NGO organizations, parishes, public and private operators, and social workers) that, as a front-line worker, may had a direct impact on beneficiaries, sharing videos and knowledge.

Objective 2: Improve the operational effectiveness of the structures for providing debt advice services to EU consumer, including through the creation or the strengthening of specific networks of experts, technicians and debt-advisors.

According to MC activities, a team of experts has been selected from foundations, universities, and national institutions to achieve highest quality standard on debt advisory services and steer network work, if needed. According to this goal, a Technical Support Committee (TSC) has been made to verify over-indebtedness state of art and to provide an updated training course on economic, law and psychological themes to increase MC advisors' skills.

Thus, to strengthen a TSC network of experts, technicians, and debt-advisors, through RE-START project MC has organized **n.4 on- line workshop** to debate on case studies from legal, psychological, and economic point of view.

In details:

- 1° Workshop - topics: MC best-practice and debt-advice service; ethics and customer services code; communication and networking strategies.

- II° Workshop - topics: out-of-court settlements; guarantees and social securitization; over-indebtedness procedures; customer's barriers and obstacles identification on debt advice service access.
- III° Workshop – topics: State of art of debt advice services in Europe; service organization; ethic code, target groups, communication.
- IV° Workshop – topics: out-of-court settlements and over-indebtedness procedures, a comparison between EU countries models.

Moreover, in order to maximize workshops achievement, RE-START project have organized a new **specialist-training course** that, based on those already in uses, has been upgraded with workshops results. Thus, the new course aim was to provide knowledge on a) social, economic and physiological reasons that can lead to an over-indebtedness, b) creditworthiness assessment procedures, c) new provisions on Italian legislature (in force from 1 September 2021) and d) on European state of art, new opportunity, and common strategy – cases study.

3. The result

3.1 Remote assistance service

According to project proposal, MC has strengthened its own network of n.27 debt-advice points providing a dedicated phone-line (1). Thus, a remote assistance service of 20 hours a week from Monday to Friday has been activated to offer a first aid to citizens in difficulty. The on-line support i) has provide information on MC network services and on its closer advice point; ii) has represented a first contact point to collect consumer's needs and to transfer practical information to deal with generic issue iii) and to give consultant assistance through MC advisors. Moreover, the service has been equipped with instant messaging programs – WhatsApp (2); Live chat (3) and On-line form (4) - to cover the whole country.



Figure 1 RE-START: MC's Home page - <https://www.movimentoconsumatori.it/>

As we already pointed out, MC Help line service represents a first support to consumers on over-indebtedness issues. As association’s front line, MC Help Line staff solves basic problems and provide support for all assigned areas, handles questions, comments and complaints regarding over-indebtedness issues. Therefore, the main goal has been to increase the accessibility of debt advice services to Italian consumers.

Help line service responsibilities included:

1. To provide information on MC network services and on its closer advice point.
2. To represent a first contact point to collect consumer’s needs and to transfer practical information to deal with generic issue.
3. To give consultant assistance through MC advisors.

In order to fulfil Help line duties, MC staff need to follow a specific procedure made in accordance with debt advice ethic code (Annex 1):

- a) Listen activity – Any consumers are free to share its own experience and/or questions about over-indebtedness issues. The MC’s staff have to deal with Client’s personal and economic situation with empathy and sensitive method, trying to understand psycho-emotional difficulties. From the other

side, help line staff have to keep neutrality and professionalism avoiding any judgment on consumers situation/behaviour.

- b) First support – Once identified the consumer needs, the MC staff informs on needs to collect a list of defined data in order to correctly manage the case and advice on MC’s Privacy Policy. To be precisely the data collected are:
- i. Personal data (name, surname, region, and city).
 - ii. Contact details (telephone, email).
 - iii. Debts amount and nature/name of creditor/s.
 - iv. Where/how have heard about MC's service.

Moreover, all MC staff involved to recording and processing activities of personal data, have to comply with General Data Protection Regulation (GDPR) according to UE 2016/679 regulation.

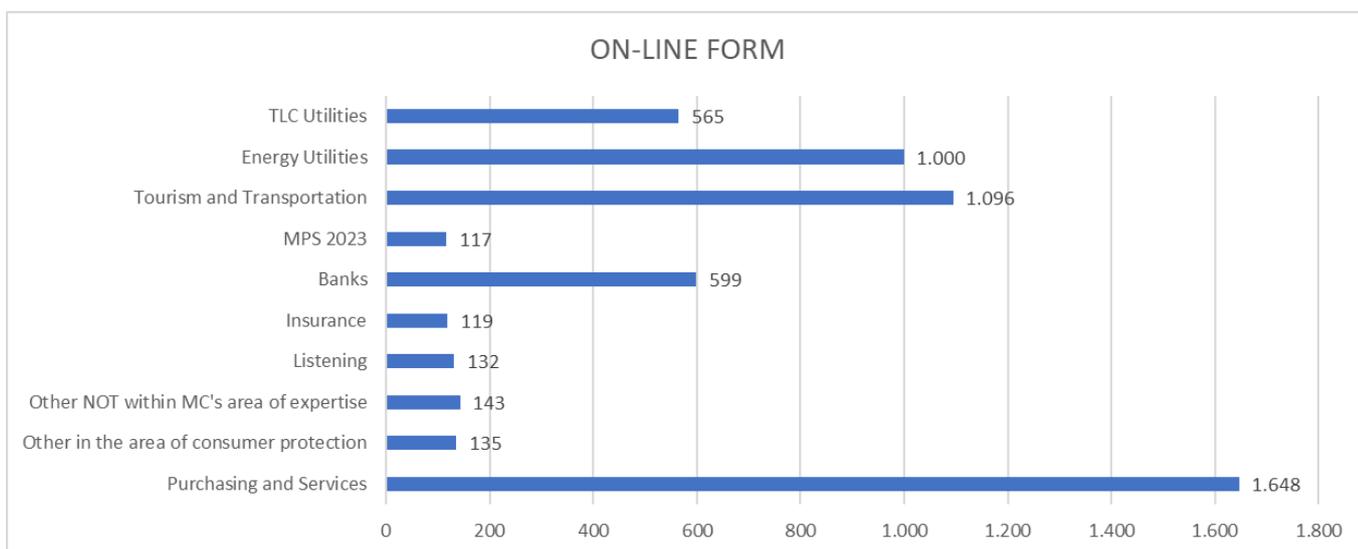
Therefore, according to GDPR, any tools have a direct link to MC’s Privacy Policy page <https://www.movimentoconsumatori.it/homepage/info-mc/privacy> (Figure 2)



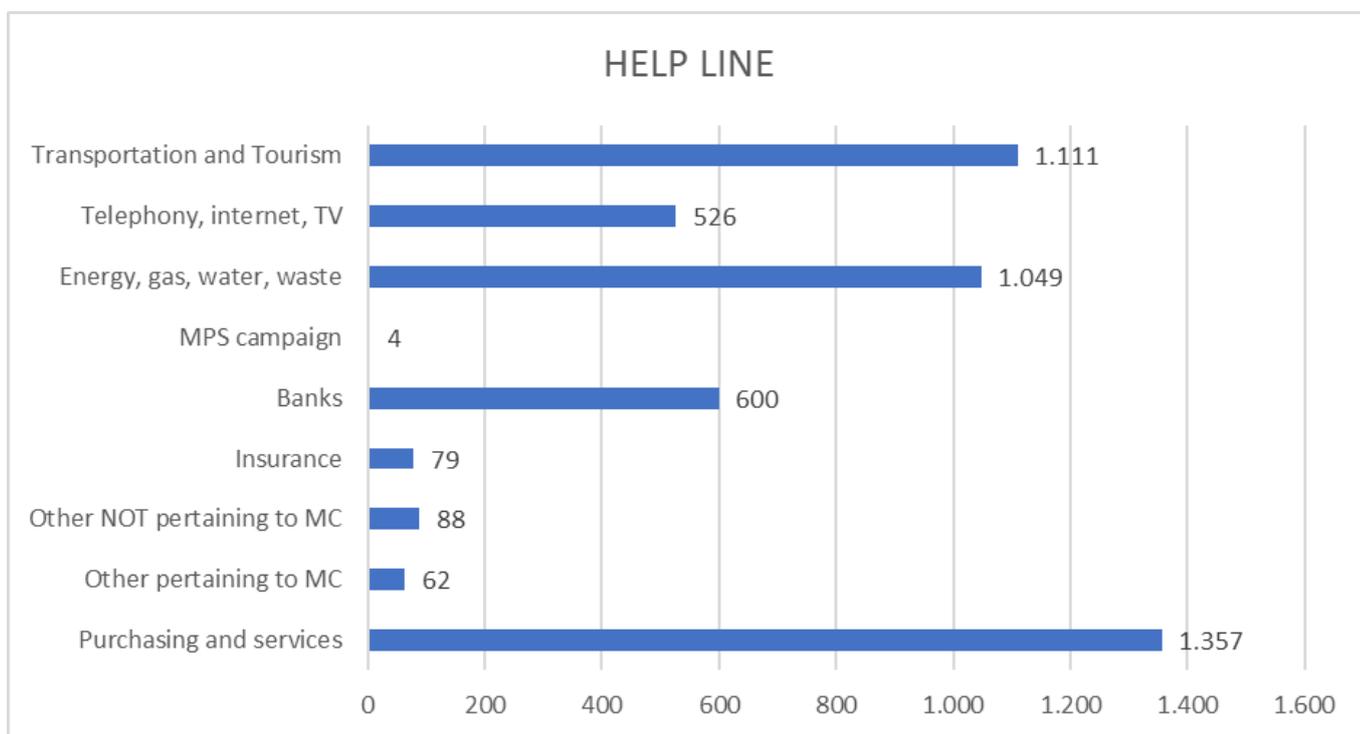
Figure 2 RE-START: Help line – Privacy Policy

- c) MC debt advice network – Once collected the data, MC staff can provide addresses/contact details of closer debt advice help desk with information on service provided. Moreover, MC Help line service is supported by senior advisors that are involve any time a local help desk is not available.

d) Data treatment – Once collected, any data are stored into digital support by which monthly report is made (Graph 1 & 2).



Graph 1 RE-START: ON-LINE FORM Results (last update 28/11/23)



Graph 2 RE-START: HELP LINE Results (last update 28/11/23)

3.2 Video clips

In the framework of the project **RE-START**, five financial education video clips were realised with the aim of informing and raising awareness on the over-indebtedness phenomenon, outlining its specific features, the possibilities of prevention it and the important legal tools, nowadays available to consumers, that can make indebtedness sustainable. The five videos, available on [YouTube](#)¹, project website's [page](#)² and all social media tools ([Facebook](#), [X](#), [LinkedIn](#)), have been created with cartoon animation technique, more suitable to generic public dissemination. Therefore, the videos – *What is over-indebtedness*, *The Households' Budget*, *The Credit rating*, *The Debt Discharge*, *Debt advising* – were designed to explain, with simple words, economic themes related to over indebtedness.



Figure 3 RE-START: Video clip template 1 of 2.

All videos have realized in Italian language with English subtitles and shared with national and European stakeholders.

¹ <https://www.youtube.com/playlist?list=PLdcCFRf-y9U8mgibjPLwrn2IS5ienQ8-z>

² <https://www.movimentoconsumatori.it/progetti/progetti-mc/info/929-re-start-videoclip>



Figure 4 RE-START: Video clip template 2 of 2

3.3 Workshops

In order to improve the operational effectiveness of its debt advising services, MC strove to expand its network of experts, technicians and debt advisors, including through collaborations with major foreign entities. Thus, according to RE-START project, MC tried to create, and maintain over time, a team of professionals highly specialised in over-indebtedness issues. Therefore, Movimento Consumatori held four thematic meetings between May and June 2023 to explore, at European and national level, a) the state of the art of debt advising services; b) out-of-court settlements and over-indebtedness procedures; c) the identification of client barriers and obstacles to accessing debt advising services; d) the good practices on the European scene.

The meetings, held on the zoom platform, were attended by 140 experts from Italy, Germany, France, Croatia, Portugal, Greece and Ireland.

Workshop	Date	Number of involved experts
I	09/05/23	47
II	17/05/23	36
III	29/05/23	23
IV	08/06/23	34
Total		140

Table 1 RE-START: Workshop results.

Through workshops activity has been possible point out some important lessons coming from all Europe both in term of debt counselling service than project developed to deal with over-indebtedness. First of all, it is important underline the Slovakia case, probably one of the most important news across EU. As we already verified, the strength collaboration between local authority and EU fund allowed to build up, in only two years, n.46 debt advice offices all over the country able to involve full employ with specific competences (n.1 Psychology, n.1 Economist, n.1 Lawyer and n.1 engage to administrative office matters). Moreover, the possibility to exchange point of views with international experts coming from all EU give us the chances to find out several important on-going EU projects funded, as RE-START, from European Union’s Single Market programme. Above all, PEPPi project - Provision of a European Platform for the Prevention of Over-Indebtedness by the Increase of Accessibility and the Improvement of Effectiveness of Debt Advice for Citizens - need to be mentioned. Coordinated by ECDN, PEPPi project carries out activities in 13 Member States with the aim to i) establish a European Knowledge Platform for debt advice, financial education and over-indebtedness research; ii) to build a permanent network of debt advice services and service providers and iii) to improve the access to the existing services and to support the start-up of new services.



Figure 5 RE-START: 1^o on-line Workshop (09/05/23)

D4.2 Final report

The workshops' experience has provided generic and specific input that MC used to steer its own national activity and to deal with international challenges.

First of all, at the European level, has been verified the importance to harmonize the difference between debt advice service approach trying to select a common minimum standards level to guarantee equal consumer protection. Secondly, the new Consumer Credit Directive (2023/2225) will guarantee a minimum common quality standard across EU on debt advice counselling service.

At the project level, instead, the input collected from the experts confirms MC approach about RE-START specialist training course. Therefore, MC has implemented its own activities in order to:

- Create a specialistic training course based not only on theory but also to practical exercise,
- Strength and coordinate national expert's activities (lawyers, psychologists, administrative) to maximize the consumer utility,
- Develop a network of microfinance institution – microfinance defined as: *loan supported by a broad spectrum of financial services (insurance, savings products, remittances, digital services) and non-financial (financial education, coaching, mentoring, training, and business planning) persons or undertakings having difficulties in accessing the traditional financial system - able to support over-indebtedness's to "re-start"*.

4.4 Specialist Course for Debt Advisors

According to RE-START project objective, MC has organized a new specialist-training course created to stakeholder's technicians and MC's advisors already involved into MC network. The training has been performed through Zoom platforms for a total of 32 hours involving 10 teachers and 70 participants. In line with the recommendations collected through the 4 workshops, the training course has dealing with legal, economic and psychological aspects through 10 different appointments between October and November 2023. The first appointment, entitled *General Principles of the Business Crisis and Insolvency Code: Between Continuity and Innovation*, was scheduled for Tuesday 3 October 2023 from 3:00 p.m. to 6:00 p.m. on the Zoom platform.




PROGRAMMA

- **1) Martedì 03 ottobre 2023 dalle ore 15:00 alle ore 18:00**
Principi generali del Codice della crisi d'impresa e dell'insolvenza: tra continuità e innovazione (Avv. Riccardo Russo)
- **2) Venerdì 06 ottobre 2023 dalle ore 14:30 alle ore 17:30**
Il procedimento di ristrutturazione dei debiti del consumatore nel Codice della Crisi (Avv. Monica Multari)
- **3) Martedì 10 ottobre 2023 dalle ore 15:00 – 18:00**
La liquidazione controllata: presupposti, procedura ed effetti sul patrimonio del soggetto sovraindebitato (Avv. Antonio Seminara)
- **4) Venerdì 13 ottobre 2023 dalle ore 14:30 alle ore 17:30**
Il concordato minore (Avv. Fabio Cesare)
- **5) Giovedì 19 ottobre 2023 dalle ore 15:00 – 18:00**
Profili processuali delle procedure da sovraindebitamento (Prof.ssa Laura Baccaglioni)
- **6) Lunedì 23 ottobre 2023 dalle ore 14:30 – 17:30**
La liquidazione controllata, casi particolari, la liquidazione controllata senza beni (Dott. Giuseppe Limitone; Avv. Fabio Cesare)
- **7) Giovedì 26 ottobre 2023 dalle ore 15:00 – 18:00**
Il merito di credito - il mantenimento del debitore, la durata della liquidazione – il ruolo debt advisor (Avv. Paolo Fiorio)
- **8) Venerdì 10 novembre 2023 dalle ore 14:30 – 17:30**
Aspetti psicologici del sovraindebitamento, quale approccio con il sovraindebitato? (Dott. Pietro Bussotti; Dott.ssa Concetta Ricciardi)
- **9) Mercoledì 15 novembre 2023 dalle ore 15:00 – 18:00**
Il microcredito e la microfinanza quali strumenti di finanza inclusiva (Dott.ssa Katia Raguzzoni)
- **10) Lunedì 20 novembre 2023 dalle ore 15:00 – 18:00**
Novità sul credito ai consumatori (Prof. Ugo Malvagna)
- **TEST FINALE**

ufficio.progetti@movimentoconsumatori.it
www.movimentoconsumatori.it



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Figure 6 RE-START: Training's programme

According to Training Management Plan (D2.1), each attender has communicated his/her intention to participate through ufficio.progetti@movimentoconsumatori.it e-mail address, sending his/her

personal data and a correct e-mail address to the official communication (as Zoom link or training materials course). After each lesson, the MC staff have download Zoom report by which attender's identity and start/end time of participation has been verify. Once concluded the course, n.2 session of final exams have been realized (22 and 29 November 2023). Therefore, two different multiple-choice tests have been distributed to each participant to verify knowledge gained. Therefore, a Google modules have been created and send to any verified participants. In order to guarantee transparency and equal treatment, a formal document with all rules has been created (EXAM REGULATIONS - Annex 2).

Once concluded, the participants have received a certificate of attendance showing i) name and surname and ii) tax code as showed by figure 7.



Figure 7 RE-START: certificate of attendance.

To conclude, even training course and teachers' capacity have been evaluated by anonymise on -line survey, shared among attended' advisors (Figure 8).



"PROGETTO RE-START" - QUESTIONARIO DI GRADIMENTO SULLA FORMAZIONE SPECIALISTICA

RE-START (Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh START) è un Progetto di ricerca e innovazione finanziato dall'Unione Europea - attraverso il Single Market Programme, Grant Agreement n° 101055374 – allo scopo di potenziare l'accesso e la fruizione dei servizi di consulenza sul debito da parte dei consumatori italiani.

movimentoconsumatori.mc@gmail.com [Cambia account](#)



Non condiviso

* Indica una domanda obbligatoria

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Figure 8 RE-START: Quality on - line survey (<https://forms.gle/AAnPwuYEHqJ4Z6JcA>)

According to answers collected, the majority of attenders assessed as very good (70,4%) or good (25,9%) the lesson topics (Figure 9). The similar evaluation has been obtained relying to materials provided and screened (Very good – 59,3%; Good – 33,3%. Figure 10)

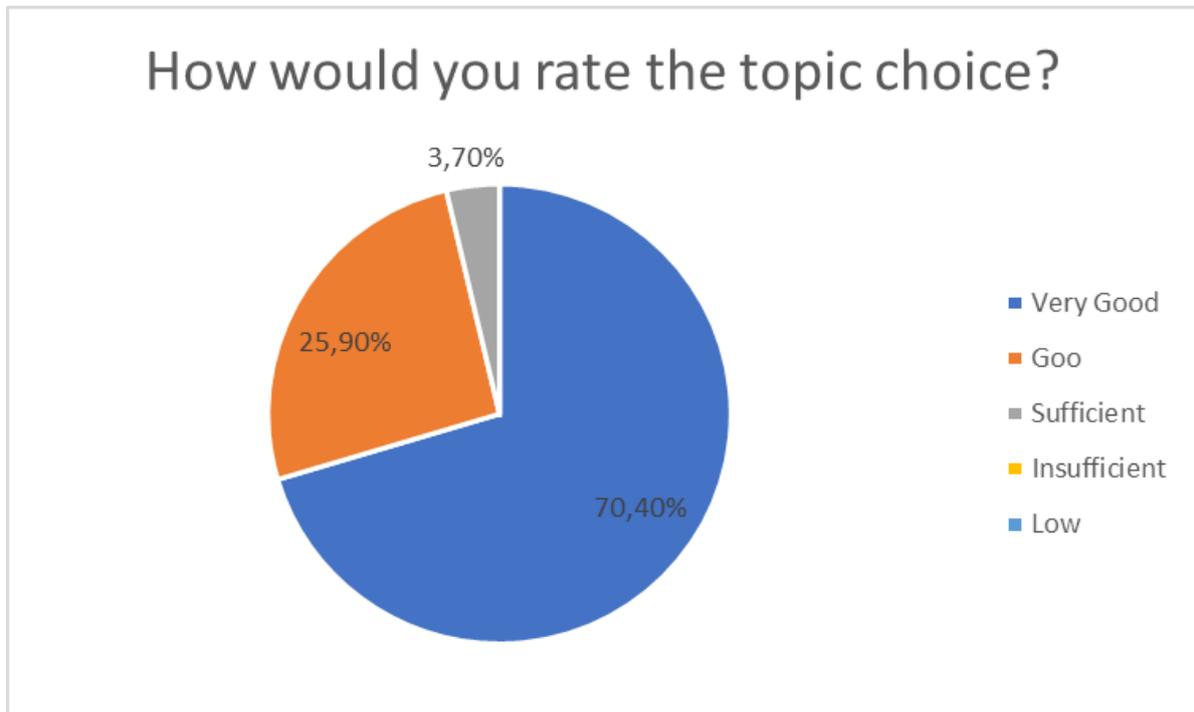


Figure 9: How do you rate the topic choices?

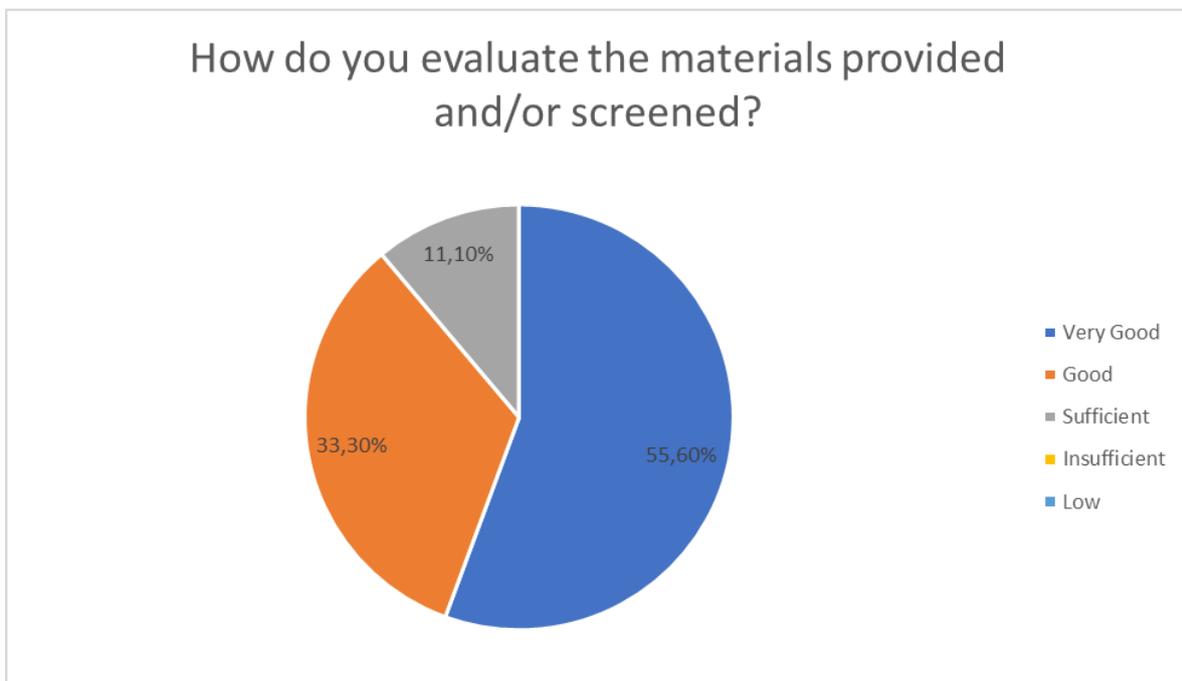


Figure 10: How do you evaluate the materials provided and/or screened?

Conclusion

The RE-START project has pointed out some important lessons coming from all Europe both in term of debt counselling service and project developed dealing with over-indebtedness topic.

First of all, it is important underline the Slovakia case, probably one of the most important news across EU. The strength collaboration between local authority and EU fund allowed to build up, in only two years, n.46 debt advice offices all over the country able to involve full employ with specific competences (n.1 Psychology, n.1 Economist, n.1 Lawyer and n.1 engage to administrative office matters).

Moreover, the possibility to exchange point of views with international experts give us the chances to find out several important on-going EU projects funded, as RE-START, from European Union's Single Market programme. Above all, PEPPI project - *Provision of an European Platform for the Prevention of Over-Indebtedness by the Increase of Accessibility and the Improvement of Effectiveness of Debt Advice for Citizens* - need to be mentioned. Coordinated by ECDN (European Consumer Debt Network), PEPPI project carries out activities in 13 Member States with the aim to i) establish a European Knowledge Platform for debt advice, financial education and over-indebtedness research; ii) to build a permanent network of debt advice services and service providers and iii) to improve the access to the existing services and to support the start-up of new services.

Moreover, according to project results, Movimento Consumatori confirms the need to create, even in Italy, an organized national debt advice system in which independent bodies, with public financial backing and national widespread distribution, should provide debt advice service.

Furthermore, in order to provide a permanent debt-advice in a continuative and sustainable way, Movimento Consumatori had recently obtained a new national public funding to continue its activities of debt counselling until 2025. Moreover, aware of the importance of encouraging collaboration and cooperation between entities active on debt advice service, MC decided to join the ECDN network, the most important European network of associations focused on debt counselling services.

Annex

1. Ethic code - Principi sostanziali del Codice Etico

- 1) *Il Consulente coinvolge sempre il Cliente nella prestazione del Servizio di Consulenza sul Debito (**Principio di Trasparenza**).*
- 2) Il Servizio di Consulenza sul Debito è improntato ad una coerente uniformità d'azione, individuando, ove possibile, un unico Consulente che possa operare quale punto di riferimento del Cliente (**Principio di Uniformità**).
- 3) Il Consulente svolge un'attività di consulenza ed assistenza di qualità con la professionalità e le competenze necessarie per la migliore cura degli interessi del cliente (**Principio di Qualità**).
- 4) Il Consulente non svolge attività all'insaputa o senza l'autorizzazione del Cliente, a cui deve comunicare, in un linguaggio chiaro e comprensibile, le possibili alternative percorribili. Il Consulente deve tenere aggiornato il Cliente dell'avanzamento dei servizi prestati, fornendogli tutti i dati che lo riguardano o possano interessarlo. Il Consulente, previo consenso del Cliente, deve fornire ai Creditori le informazioni necessarie per la gestione della situazione di sovraindebitamento (**Principio di Informazione**).
- 5) Il Consulente deve essere indipendente e libero da ogni possibile influenza indebita e/o conflitto di interessi con i creditori o con soggetti terzi, quali, a titolo esemplificativo, la presenza di un rapporto di lavoro o di consulenza con il creditore, l'assistenza di altri debitori che siano in situazioni incompatibili o comunque confliggenti con l'esigenza di tutela del Cliente; rapporti di parentela con il Cliente o con uno o più creditori. In caso di un conflitto di interessi, anche solo potenziale, il Consulente è tenuto ad astenersi dal servizio, comunicandolo ai Partners i quali provvederanno ad individuare, ove possibile, un nuovo Consulente (**Principio di Indipendenza**).
- 6) Il Consulente assiste il Cliente durante tutto il percorso concordato, rendendolo sempre edotto dei rischi e dei vantaggi di ciascuna decisione ed inducendolo a prendere in modo consapevole le scelte migliori per la risoluzione della propria situazione debitoria o di crisi. Il Consulente opera in modo che il Cliente acquisisca le informazioni minime necessarie per amministrare ragionevolmente il proprio patrimonio, per ricorrere al credito in maniera ragionevole e responsabile, evitando di incorrere in futuro in situazioni analoghe a quelle che hanno determinato il sovraindebitamento. Il Consulente non può mai amministrare denaro, titoli, obbligazioni o altri mezzi di pagamento o beni del Cliente, limitandosi a fornirgli, qualora necessario o richiesto, adeguata consulenza sul loro utilizzo. (**Principio dell'Empowerment**).
- 7) Il Consulente manifesta empatia e sensibilità nei confronti della situazione personale ed economica del Cliente, cercando di comprendere le sue difficoltà psico-emotive mantenendo in ogni caso la propria necessaria neutralità e professionalità nella prestazione dei servizi ed evitando di esprimere ogni giudizio sul Cliente e sui suoi comportamenti (**Principio di Empatia**).
- 8) Il Consulente assicura, nell'esercizio delle proprie attività, il rispetto della disciplina della riservatezza dei dati personali, ed in particolare del GDPR (Reg. 679/2016), assicurando la piena riservatezza dei dati dei propri Debitori, i quali non potranno essere comunicati a terzi soggetti, senza il consenso dei titolari. I Partners sono tenuti a mettere a disposizione del Consulente locali

per la prestazione dei servizi idonei a salvaguardare la riservatezza dei Clienti (Principio di Riservatezza).

- 9) Il Consulente si comporta con correttezza e professionalità con tutti i creditori dei propri Clienti cercando di garantire reciproco rispetto e fiducia tra il Cliente e i creditori (Principio del Mutuo Rispetto).
- 10) Il Consulente deve essere efficace in ciascuna delle attività dei Servizi di Consulenza del Debito, operando professionalmente per il raggiungimento tempestivo ed ottimale degli obiettivi concordati con il Cliente (Principio dell'efficacia).
- 11) Il Consulente si astiene da qualsiasi comportamento o atteggiamento giudicante verso il Cliente, la sua situazione personale e le sue decisioni (Non giudicare).
- 12) Il Consulente deve stimolare nel Cliente la fiducia nelle possibili prospettive future per la ripartenza, senza illuderlo prospettando soluzioni impossibili o difficilmente raggiungibili. (Principio di attrattività).
- 13) Il Consulente tiene in considerazione e propone al Cliente, qualora necessari, servizi complementari e strumentali che non possono essere forniti dalla Rete degli Sportelli ma da soggetti terzi, anche facenti parte delle reti territoriali del Progetto (Principio di Connettività).
- 14) Il Consulente cura la propria formazione continua con particolare riferimento novità legislative, giurisprudenziali e tecnologiche (Principio della formazione continua).
- 15) Il Consulente agisce nel rispetto dei diritti riconosciuti dalla legge, in particolare informando il Cliente, prima dell'assunzione di decisioni strategiche, dei diritti e delle prerogative applicabili nel singolo caso concreto sottoposti. (Principio della salvaguardia dei diritti).
- 16) Il Consulente supporta il Cliente tecnologicamente svantaggiato in modo da consentirgli di poter usufruire dei servizi anche ove privo degli strumenti necessari o della conoscenza necessaria al loro utilizzo (Supporto tecnico).
- 17) Il Consulente prende in considerazione tutti i bisogni del Cliente particolarmente vulnerabile, parametrando il proprio approccio alle condizioni sociali, economiche e materiali del medesimo, senza per questo creare delle disparità di trattamento tra i Clienti (Principio della personalizzazione).
- 18) Il Consulente opera entro i limiti della propria attività, evitando di porre in essere azioni al medesimo non spettanti (Principio del Limite).
- 19) Il Consulente può astenersi dalla prestazione del servizio qualora il Cliente non collabori adeguatamente, mostri aperta sfiducia verso l'operato del Consulente; si comporti in modo indecoroso, minaccioso o indecente. In caso di astensione i Partners possono indicare un nuovo Consulente della Rete degli Sportelli o altra organizzazione che fornisca analoghi servizi (**Diritto di astensione**).

2. Exam Regulations

Regolamento esame corso specialistico*Art.1 – Oggetto del regolamento*

Il presente regolamento disciplina, nell'ambito della progettualità RE-START - finanziato dall' Unione Europea all'interno del programma *Single Market* G.A. No 101055374 - le modalità per lo svolgimento delle prove a conclusione dell'attività di formazione.

Art.2 – Requisiti per l'ammissione

Possono partecipare alla sessione d'esame tutti coloro i quali abbiano seguito almeno l'80% delle lezioni realizzate. Le lezioni perse ma recuperate attraverso le registrazioni presenti sulla piattaforma Zoom di MC, concorrono al raggiungimento della quota stabilita.

Art.3 – prova d'esame

La prova d'esame consisterà nella compilazione, in un tempo massimo di 00:45minuti, di 10 domande a risposta multipla. Per superare il test sarà necessario rispondere in maniera esatta ad un minimo di 6 domande sulle 10 previste.

La compilazione del questionario avverrà attraverso l'utilizzo di moduli Google resi disponibili nelle giornate d'esame attraverso l'invio, a mezzo e-mail, del corrisponde link (fig.1).

Prima dell'effettivo invio, tutti i partecipanti alla sessione di esame saranno chiamati nominalmente, attraverso l'ausilio della piattaforma Zoom, al fine di verificarne presenza ed identità. A questo scopo sarà richiesto di accendere la webcam e microfono così da poter procedere all'appello.

Completate le procedure di verifica e riconoscimento verrà recapitato per e-mail, dall'account:

movimentoconsumatori.mc@gmail.com, il link della prova.

Una volta verificato che tutti abbiano ricevuto la comunicazione, cliccando sul bottone in fondo alla pagina – *compila modulo* - partirà l'esame.

"PROGETTO RE-START" - TEST FINALE FORMAZIONE SPECIALISTICA



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lunedì 26/06/2023 12:34

In caso di problemi di visualizzazione del messaggio, fare clic qui per visualizzarlo in un Web browser.

Google Forms

Ti ho invitato a compilare un modulo:

"PROGETTO RE-START" - TEST FINALE FORMAZIONE SPECIALISTICA

RE-START (Resilientless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh START) è un Progetto di ricerca e innovazione finanziato dall'Unione Europea - attraverso il Single Market Programme, Grant Agreement n° 101055374 - allo scopo di potenziare l'accesso e la fruizione dei servizi di consulenza sul debito da parte dei consumatori italiani.

COMPILA MODULO

[Crea il tuo modulo Google](#)

Figura 1 - Comando per inizio prova

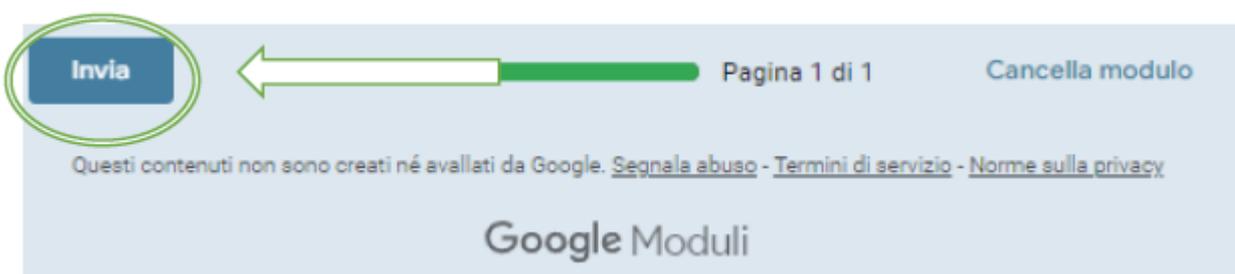


Figura 2 - Comando da utilizzare per l'invio delle risposte d'esame

Una volta compilato tutto il questionario e completato la procedura di invio, comparirà sullo schermo il messaggio che confermerà il completamento della prova (fig.3)



Figura 3: Messaggio di conferma sul completamento della prova