

1. TITLE OF THE CERTIFICATE ⁽¹⁾

Võlanõustaja, tase 6

⁽¹⁾ in the original language

2. TRANSLATED TITLE OF THE CERTIFICATE ⁽¹⁾

Debt counsellor, level 6

⁽¹⁾ if applicable. This translation has no legal status.

3. PROFILE OF SKILLS AND COMPETENCIES

Mandatory competencies:

Planning and organising the counsellor's work

- Creating condition that correspond to the service criteria
- Doing information work
- Preparing documentation
- Registration of consultations

Counselling of debtors

- Beginning of counselling, agreeing on terms of cooperation with a client/counterparties
- Clarifying and defining the problems
- Examining documents, collecting information, checking debt-claims
- Explaining one's rights and liabilities to the client
- Analysing the debt case, preparing a network map
- Formulating targets, planning of activities (incl. intervention) and a schedule
- Processing the application and other documents
- Supporting and motivating the client
- Assessing, adapting/changing the activities
- Terminating or coming to an end of counselling, assessment of the result

Conducting negotiations between the client and the creditor(s)

- Mapping a starting position
- Finding possible solutions
- Helping the client in the process of coming to an agreement

Reflexion and professional self-development

- Analysing and evaluating one's work
- Participating in collegial counselling (co-vision)
- Participating in super-vision
- Professional individual development
- Elaborating the debt counselling service
- Elaborating the content and methodology of the service
- Elaborating the service organisation
- Performing the preventive and information work with the client and the wider society
- Introducing debt counselling service and doing information work
- Teaching the fundamentals of family economics to different target groups
- Raising the population's financial literacy

^(*) Explanatory note

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information available at: <http://europass.cedefop.europa.eu/en/home>

Optional competencies:

Management and supervision

- Managing the work of debt counsellors in an organisation, entity, counselling centre, etc.
- Preparing and/or managing projects
- Leading an organisation or work groups
- Tutoring and mentoring

Preparing and conducting a training

- Preparing and/or conducting trainings, seminars, theme days, etc. related to debt counselling topics
- Training debt counsellors
- Elaborating teaching materials

Counselling in the process of debt restructuring

- Helping the client during the negotiations with creditors
- Helping the client to prepare an application for debt restructuring
- Motivating and supporting the client during the implementation of debt restructuring plan

Being a trustee in decommitment procedure

- Supporting the debtor with planning and arranging financial matters
- Guiding and checking the debtor at performing debt obligations
- Discharge of functions of a trustee provided by law

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE ⁽¹⁾

Debt councillor

⁽¹⁾ If applicable

5. OFFICIAL BASIS OF THE CERTIFICATE

Name and status of the body awarding the certificate The occupational certificate that has been issued by the professional council that operates under the activity license issued by a Awarding Body	Name and status of the national/regional authority providing accreditation/recognition of the certificate Sector Skills Council approved by a Regulation of the Government of the Republic
Level of the certificate (national or international) Estonian Qualifications Framework, level 6 European Qualifications Framework, level 6	Grading scale / Pass requirements passed/fail
Access to next level of education/training	International agreements
Legal basis Occupational Qualifications Act (RT I 2008, 24, 156; 01.09.2008)	

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

In order to obtain a occupational certificate, the applicant has to prove all his/her competencies required by the occupational standard and by the procedure for awarding of occupational qualification established by the body awarding the occupational qualification.

More information (including a description of the national qualifications system) available at:

www.kutsekoda.ee