

# Points conseil budget : the free and independant debt advice specialists in France

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# A small definition to start...

**Budget Advice Centres (Points Conseil Budget)** are organizations that provide **free, confidential and independant financial guidance** to individuals and families experiencing financial difficulties.

There are **500 centres** in France since 2020, our network manages about **250 centres**.



Dispositif labellisé 

**De quoi s'agit-il ?**

- Un lieu ouvert à tous
- Un expert à votre écoute
- Des conseils confidentiels et gratuits

**Pourquoi ?**

- Faire face à une situation financière difficile
- Anticiper un changement de situation familiale ou professionnelle
- Améliorer la gestion de votre budget

**Notre méthode**

Information, diagnostic, conseils, accompagnement.

Écoute, neutralité, confidentialité, approche globale et familiale.



# How proceed the Budget advice centres to help people facing financial difficulties ?

Concretely, in one-on-one support, their main roles include :

- \* **Budget support** : helping people understand their income and expenses, and build a balanced budget
- \* **Debt management** : offering advice to manage existing debts, including repayment plans
- \* **Procedure of over-indebtedness (managed by the central bank)** : helping people apply for the procedure (compile documents and proofs, write letters...) and understand the decisions
- \* **Commercial relationships with service providers and banks** : negotiating contracts with the energy, telecommunications or housing providers, asking the bank for refunding fees...
- \* **Referral services** : directing individuals to appropriate social services or legal assistance if needed

**Financial education** : teaching practical and theoretical skills => **group workshops**

# How act the Budget advice centres to help people facing debt issues ?

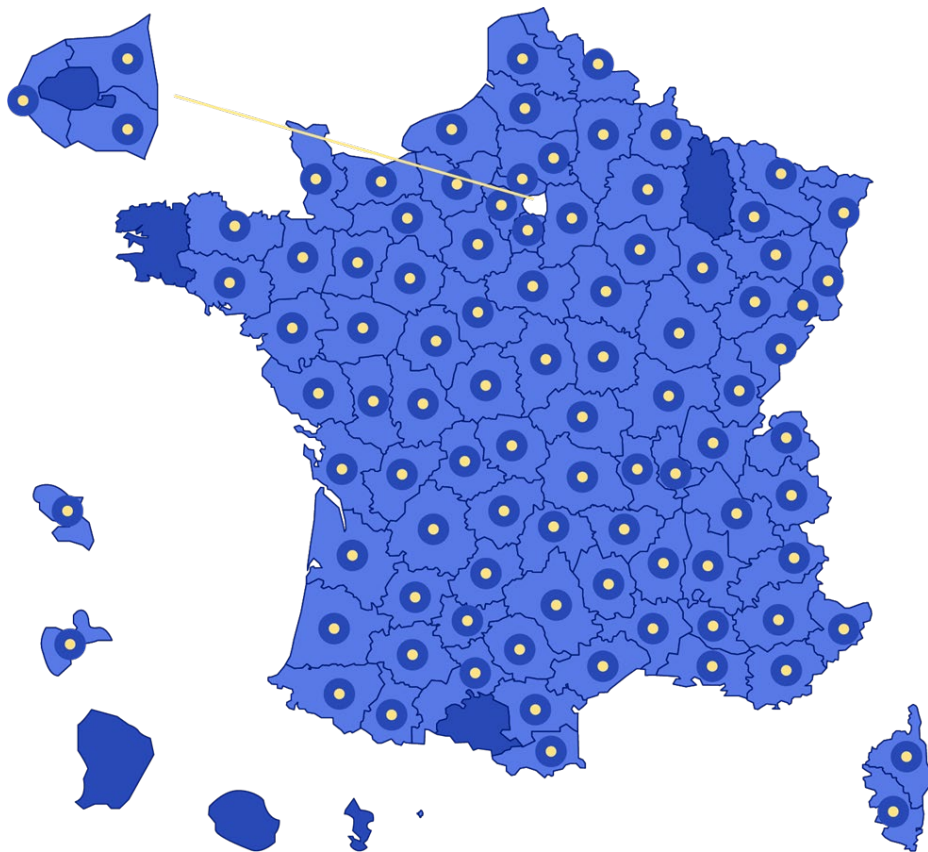
A service run by professionals (specialized social workers)

A public funding and local co-fundings

Partnerships are central



# Points conseil budget in our network



# Points conseil budget in our network : data 2025



**18 000**

families or individuals supported

**20 000**

participants to a financial education workshop

## Points conseil budget in our network : data 2025

**45%**

are employed, most of them work full-time

**20%-30%**

are retired



# Debt Advisory Services: an Obligation under the EU Consumer Credit Directive

- On 20 November 2026, the provisions of the European Consumer Credit Directive (CCD2) will come into effect.
- Among these provisions : the implementation of **Debt Advisory Services** for banking clients in financial difficulty (Article 36).
- More specifically, the directive requires that lenders—credit institutions and finance companies—systematically refer their clients facing financial difficulties to **independent debt advisory services** : clients who can no longer pay their consumer credit installments and clients with recurring bank overdrafts.
- These services must be **independent and free of charge**, or at least accessible at “limited cost” to the indebted person.

# Transposition of article 36 into French law : an on-going tough battle

## *Article 36*

### **Debt advisory services**

1. Member States shall ensure that independent debt advisory services are made available to consumers who experience or might experience difficulties in meeting their financial commitments, with only limited charges payable for such services.
2. For the purpose of fulfilling the obligations laid down in paragraph 1, creditors shall have processes and policies in place for the early detection of consumers experiencing financial difficulties.
3. Member States shall ensure that creditors refer consumers who experience difficulties in meeting their financial commitments to debt advisory services easily accessible to the consumer.
4. The Commission shall, by 20 November 2028, present a report providing an overview of the availability of debt advisory services across Member States and identifying best practices for the further development of such services. Member States shall, by 20 November 2026, and every year thereafter, report to the Commission on available debt advisory services.

# Transposition of article 36 into French law : an on-going tough battle

## Lettre ouverte des associations engagées contre le surendettement des consommateurs

Alors que la Banque de France annonce une hausse de 10 % du nombre de dossiers de surendettement déposés en 2025 par rapport à l'année précédente, associations consuméristes, associations familiales et associations de lutte contre la pauvreté appellent le Gouvernement à agir avec responsabilité sur deux dispositions clés de la Directive européenne des contrats de crédits aux consommateurs (CCD2) : la mise en œuvre des services de conseil aux personnes endettées et les conditions d'octroi des découverts bancaires autorisés.





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