

Advanced Debt Counselling and Recovery Planning Training Course

8 – 12 March 2027
Johannesburg

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Training Center

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Advanced Debt Counselling and Recovery Planning Training Course

Ref: 1111_264853 **Date:** 8 – 12 March 2027 **Location:** Johannesburg **Fees:** 4500 Euro

Overview

Advanced Debt Counselling and Recovery Planning Training Course is a one-week course for debt counsellors, financial wellbeing advisers, credit and collections teams, support case managers and community finance practitioners, who leave with a Debt Recovery Case Plan. Participants integrate financial fact finding, affordability analysis, counselling conversations, creditor engagement, vulnerability support, referral boundaries and recovery monitoring. Agile Leaders Training Center develops debt counselling and recovery planning capability.

Who Should Attend

- Advice teams responsible for assessing personal debt and repayment options
- Financial wellbeing teams responsible for budgeting and recovery support
- Credit and collections teams responsible for affordable repayment arrangements
- Social support teams responsible for vulnerability recognition and referrals
- Employee assistance teams responsible for confidential financial support
- Community finance teams responsible for debt education and case follow-up

The course assumes participants can conduct client interviews and interpret household financial information, and it leaves out legal representation and jurisdiction-specific debt advice.

Departments and Industries

The course supports departments and industries that manage financial hardship, repayment discussions and client recovery.

- Banking, consumer finance and credit operations
- Utilities, telecommunications and service providers
- Social services, charities and community organizations
- Human resources and employee assistance services
- Housing, education and healthcare support teams
- Collections, customer care and financial wellbeing functions

Learning Objectives

By the end of this course, participants will be able to:

- Apply a structured debt advice case assessment
- Analyze income, expenditure, assets and debt evidence
- Build realistic affordability and debt management plans
- Evaluate vulnerability, safeguarding and referral needs
- Use creditor engagement and written agreement controls
- Prioritize recovery actions through case review measures

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Course Agenda

Day 1: Debt Case Assessment

- Debt Advice Intake and Consent Record
- Structured Financial Fact-Find Interview
- Debt Inventory and Evidence Checklist
- Priority-Obligation Triage Matrix
- Debt Case Scope and Boundary Note

Day 2: Affordability and Options

- Income and Expenditure Statement Method
- Household Cash-Flow Stress Test
- Disposable-Income Affordability Assessment
- Debt Management Option Comparison Grid
- Repayment Scenario Decision Record

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Day 3: Counselling and Vulnerability

- Debt Counselling Conversation Structure
- Client Goal and Recovery Milestone Map
- Vulnerability Recognition and Support Checklist
- Safeguarding Escalation Decision Path
- Specialist Referral and Consent Protocol

Day 4: Creditor Engagement and Monitoring

- Creditor Communication Preparation Sheet
- Affordable Repayment Proposal Method
- Creditor Agreement Confirmation Record
- Missed-Payment Response and Review Trigger
- Debt Recovery Case Monitoring Dashboard

Day 5: Debt Recovery Practice

- Exercise: Diagnose a Multi-Debt Case File
- Exercise: Test an Affordability Scenario
- Exercise: Conduct a Vulnerability-Aware Conversation
- Exercise: Present a Creditor Repayment Proposal
- Capstone Exercise: Debt Recovery Case Plan

Practical Exercises

The course uses suggested activities to turn client evidence into controlled debt counselling decisions.

- Suggested activity: reconcile a debt inventory with income and expenditure evidence
- Suggested activity: compare repayment options against affordability and risk
- Suggested activity: document vulnerability support and an appropriate referral
- Suggested activity: defend a monitored recovery plan in a case conference

FAQs

Who suits advanced debt counselling and recovery planning training, and what does it assume?

Debt advisers, financial wellbeing teams, collections professionals and support case managers suit the training. It assumes experience interviewing clients and reviewing household financial evidence.

How does debt counselling and recovery planning differ from basic budgeting training?

Debt counselling and recovery planning integrates case assessment, affordability, vulnerability, creditor engagement and monitoring; basic budgeting training usually focuses on income, spending and cash-flow habits.

What makes a debt management plan sustainable?

A sustainable debt management plan uses verified financial evidence, realistic affordability, documented assumptions, clear creditor arrangements, contingency allowances and scheduled reviews.

How should vulnerability affect debt counselling decisions?

Vulnerability should shape communication, consent, pacing, adjustments, safeguarding decisions, referrals and the evidence recorded in the case file.

How is progress monitored in debt recovery planning?

Progress is monitored through payment performance, budget changes, creditor responses, client circumstances, missed-payment triggers, referrals and agreed review points.

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Conclusion

Participants take back a Debt Recovery Case Plan containing assessment records, affordability analysis, option comparisons, vulnerability decisions, creditor proposals and monitoring measures. The plan makes evidence, boundaries and ownership traceable. It supports consistent counselling conversations, realistic repayment decisions, timely referrals and structured recovery reviews.