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04/03/2024

Finantsinspektsioon held a seminar on 1 December for people closely involved in debt counselling, which discussed restructuring of debts, legal changes concerning debt collection, and access to debt counselling services. It also explained who the typical debtor is today, and the stages of life at which people fall into debt.

The seminar can be watched [here](#).

*Programme for the seminar*

13.00 Arrival

13.15 Debt restructuring

Teele Jürjer, lawyer at Finantsinspektsioon

13.30 Access to debt counselling services and the stages of life when debts accumulate

Kaie Pukk, Adviser at the Ministry of Social Affairs

14.15 Break

14.30 The draft Debt Collection and Debt Purchase Act

Thomas Auväart, Deputy Head of the Financial Services Policy Department of the Ministry of Finance

15.00 Bankruptcy proceedings

Ly Mürsoo, Trustee in Bankruptcy

15.15 Questions from debt counsellors for Assistant Enforcement Agent Kadri Noor