**What is the Debt Counsellor Training all about?**

The National Credit Act was passed by Parliament in December 2005. This act makes provision for the introduction of Debt Counselling programme to assist over- indebted customers. The programme needs to be implemented by Debt Counsellors who are competent and registered by the National Credit Regulator (NCR). For you to register as a debt counsellor you are required to undergo training, which is approved by the NCR, and comply with all the requirements set out in the National Credit Act and Regulations.

**Target Audience**

The program is targeted at individuals who have a:

* Grade 12 certificate or equivalent NQF level 4 qualifications.
* Minimum of two years working experience in any of the following fields: o
  + Consumer protection, complaints resolution or consumer advisory services
  + Legal or Para-legal services
  + Educating or training individuals
  + Counselling of individuals
  + General business environment

**Course Outline**

The course consists of 9 Modules namely: -

|  |  |
| --- | --- |
| Module 1 | Introduction to The SA Credit language |
| Module 2 | The Credit Granting Cycle |
| Module 3 | Understanding the Cost of Credit |
| Module 4 | Debt Enforcement vs Debt Relief |
| Module 5 | The legislative & Regulatory Framework for Debt Counselling |
| Module 6 | Applying the Debt Counselling Process |
| Module 7 | The Pivot of the Debt Counselling Process: Calculating Over-Indebtedness |
| Module 8 | Court Application Process |
| Module 9 | The Debt Counselling Profession |

**Duration of the course**

The Debt Counselling Training Course consists of nine (9) modules. Enrolled learners will be given an integrated classroom and practical training through Zoom. The learning will comprise of 10 days of training spread over fifteen days. Each training session will be approximately two-three hours daily. The training will be delivered in consecutive days in a modular format for ease and effective delivery.

**Where does training take place?**

As a result of COVID, the current training will be conducted virtually through Zoom. The classes will be approximately 3-hours long, and learners are requested to ensure that they have enough data and a place with proper network to ensure that they get the full benefit of the learnings.

**Assessment and Examination**

* Competency will be assessed through class hands on tasks, formative assessment based on input and performance in class and daily assignments which will require a fair amount of studying and practice.
* Learners will write a three-hour mock examination on the 8th day of training, and
* A final three-hour examination will be written on the 11th day of the training
* Learners will be provided with written feedback of the examination outcome within ten days of writing the examination
* Leaners will be provided with one opportunity to rewrite examination free, if a leaner fails again a fee of R1000 will be applicable for a second re-write.
* A learner who has achieved the status of competence shall be certified by RUDO and issued a certificate in accordance with the terms and conditions of the NCR.

**In which language is training conducted?**

All the materials are in English which is the main language of instruction. RUDO’s team is multilingual, and learners who need assistance will be assisted in Afrikaans or vernacular.

**Costs and payment method**

* The fees for the entire course are R10 000. This amount includes facilitation, course materials, assessments, and certification.
* Payment to be made in cash or EFT only**. Cheque payments are not allowed.**
* Payment to be made 10 days prior to the scheduled training to the following banking account:

**RUDO Retail**

Absa Bank SA

Acc. No: 9206431652

Branch: Centurion

Branch Code: 632005

Please complete the enrolment forms below and forward proof of payment to Thabo Khanye at [thabo@rudocon.co.za](mailto:thabo@rudocon.co.za) or Portia Sekati at [matlodi@rudocon.co.za](mailto:matlodi@rudocon.co.za) . For more information, please call (012) 663 3251.

**NCR DEBT COUNSELING TRAINING COURSE- ENROLMENT FORM**

Please provide personal details in the table below.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Learner’s Demographic Details** | | | | | | | | | | | | | | | | | | | | | |
| Full Names & Surname: |  | | | | | | | | | | | | | | | | | | | | |
| Postal address (with postal code): |  | | | | | | | | | | | | | | | | | | | | |
| Street Address: |  | | | | | | | | | | | | | | | | | | | | |
| Suburb: |  | | | | | | | | | | | | | | | | | | | | |
| Race: |  | | | | | | | | | | | | | | | | | | | | |
| Gender |  | | | | | | | | | | | | | | | | | | | | |
| Contact Details: | Home telephone: | | | | | | | | | | | | | | | | | | | | |
| Work telephone: | | | | | | | | | | | | | | | | | | | | |
| Fax: | | | | | | | | | | | | | | | | | | | | |
| Cell: | | | | | | | | | | | | | | | | | | | | |
| ID Number |  | | |  |  |  |  |  | |  |  | |  |  | |  | | |  |  |
| Date of birth | Y | | | | Y | | Y | | | Y | | M | | | M | | | D | | D |
| Age |  | | | | | | | | | | | | | | | | | | | | |
| **Highest Qualification(s) Attained** | | | | | | | | | | | | | | | | | | | | | | |
| Institution(s)  E.g., University of Witwatersrand | | | Degree(s)/ Diploma(s)  E.g., BA (Honours) | | | | | | Year(s)  E.g., 1988 - 1990 | | | | | | | | If completed, state year(s) | | | | | |
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| **Current Employment** | | | | | | | | | | | | | | | | | | | | | | |
| Employer: | |  | | | | | | | | | | | | | | | | | | | | |
| Job Title: | |  | | | | | | | | | | | | | | | | | | | | |
| Years of overall working experience: | |  | | | | | | | | | | | | | | | | | | | | |
| Do you work for a credit provider, credit Bureau or debt collection agency? If yes, please provide details: | |  | | | | | | | | | | | | | | | | | | | | |
| Are you under debt review? If yes, please provide details | |  | | | | | | | | | | | | | | | | | | | | |