

Debt, Collection Notices and Free Financial Counselling

A practical guide for Korea and Japan · English / Japanese / Korean

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Start here: what has happened?

Debt problems can involve more than low income: illness, caregiving, a language barrier, a disputed charge, identity misuse or an unexpected change in employment may all make a notice difficult to handle. First identify the type of document and whether a deadline is stated.

Situation	Practical first check
You cannot afford the next payment	List essential living costs, the payment due date and the creditor's name. Ask a recognised debt counselling service about options.
You received a demand letter	Check sender identity, account/reference number, claimed amount, breakdown and stated response deadline.
You received a court document	Record the court name, case number, service/receipt date and any response deadline; seek legal advice promptly.
A debt may not be yours	Preserve the notice and request verification through independently verified contact channels.
You face threats or harassment	Preserve communications safely; if at immediate risk, contact local emergency services.

Prepare a reliable debt snapshot

Field	What to record
Creditor / collector	Legal entity name; whether the sender is the original creditor or a collection agency
Claimed balance	Principal, interest, fees and the date on which the figure was calculated
Dates	Contract, last confirmed payment, missed payment, notification receipt, hearing or response deadline
Proof	Contract, statements, receipts, transfer records, letters, screenshots
Current capacity	Income after necessary housing, food, utilities, medication and dependent-care expenses
Status / question	Disputed debt, possible identity misuse, existing agreement, litigation, or unclear account

What to verify before agreeing or paying

- Confirm the legal identity of the creditor and the collector using an official registry or your lender's independently obtained contact details. Do not rely solely on a phone number in an unsolicited message.
- Ask whether the amount is final, disputed, or still accruing; request a written breakdown and written terms for any proposed settlement.
- Ask what happens if a partial payment is made: how is it allocated, and does it change the proposed arrangement? Do not assume partial payment settles the entire claim.
- If the age of the debt is in question, seek jurisdiction-specific advice before acknowledging liability, making a token payment or signing a new agreement; legal effects vary.
- When a court document, wage garnishment notice or enforcement notice is involved, obtain prompt local legal advice. Missing a deadline can have consequences that a later complaint may not reverse.

Official support routes: Republic of Korea

Service	Useful for / limit	Official source
Credit Counseling & Recovery Service (CCRS)	Debt-adjustment counselling and screening; timing and eligibility vary by program. Ask whether creditors and debt types fall within the scheme.	https://www.ccrs.or.kr/ 1600-5500
Korea Inclusive Finance Agency (KINFA)	1397 financial support helpline and integrated counselling centres; can connect to CCRS and welfare/employment support. It is not automatic debt cancellation.	https://www.kinfa.or.kr/ 1397
Korea Legal Aid Corporation (KLAC)	Legal advice and, when conditions are met, representation/support regarding bankruptcy or individual rehabilitation; check eligibility and fees for the actual service.	https://www.klac.or.kr/ legal counselling 132

신속채무조정 (early-stage adjustment), 사전채무조정 (pre-workout) and 개인워크아웃 (workout) are distinct CCRS programs, whereas 개인회생 (individual rehabilitation) and 개인파산 (personal bankruptcy) involve court processes. Which is appropriate depends on circumstances, including claim type and current eligibility. Source: KINFA official debt-support overview.

Official support routes: Japan

Service	Useful for / limit	Official source
Financial Services Agency (FSA), Japan	Directory of regional multiple-debt consultation points; locate the prefecture and current service.	https://www.fsa.go.jp/policy/kashikin/index.html

Service	Useful for / limit	Official source
Japan Financial Services Association	Consultation about lending and repayment, registered lenders, complaints, financial ADR and rehabilitation counselling; consultation itself is free, but telephone charges may apply.	https://www.j-fsa.or.jp/personal/
Houterasu (Japan Legal Support Center)	Subject to means and other criteria, free legal consultation and an advance for eligible lawyer/judicial scrivener costs. An advance is not generally a grant; ask about repayment and exceptions.	https://www.houterasu.or.jp/site/soudan-tatekae/

Japanese terminology: 任意整理（にんいせいり） means a negotiated, out-of-court restructuring; 個人再生（こじんさいせい） and 自己破産（じこはさん） are different court-related routes. Ask a Japanese adviser which route applies; avoid promising debt reduction.

Essential questions in English → Japanese → Korean

English	日本語	한국어
Is this a private collection notice or an official court document?	これは民間の請求通知ですか、それとも裁判所（さいばんしょ）からの正式な書類（しゅるい）ですか。	민간 추심 통지인가요, 아니면 법원에서 발송한 공식 서류인가요?
Please give me a written breakdown of principal, interest and fees.	元金（がんきん）、利息（りそく）、手数料（てすうりょう）の内訳（うちわけ）を書面（しょめん）で示してください。	원금·이자·수수료의 상세 내역을 서면으로 알려주세요.
What is the deadline for responding, and when did it start?	回答期限（かいとうきげん）はいつですか。起算日（きさんび）はいつですか。	답변 기한이 언제이며, 기산일은 언제인가요?
I do not recognise this debt. How can I request verification?	この債務（さいむ）に心当たりがありません。確認資料（かくにんしりょう）はどのように請求（せいきゅう）できますか。	이 채무에 대해 아는 바가 없습니다. 확인 자료는 어떻게 요청하나요?
I cannot afford the proposed payment without affecting essential living expenses.	提案（ていあん）された返済額（へんさいがく）では、生活に必要な支出（ししゅつ）を賄（まかな）えません。	제시된 상환액을 내면 필수 생활비를 감당하기 어렵습니다.
Is there a free consultation service? Does interpreter support cost extra?	無料相談（むりょうそうだん）はありますか。通訳（つうやく）の利用に追加費用（ついかひよう）はかかりますか。	무료 상담이 있나요? 통역 이용 시 추가 비용이 발생하나요?
Which debts are eligible for this adjustment program?	この債務整理制度（さいむせいりせいど）の対象（たいしょう）となる債務はどれですか。	이 채무조정 제도의 대상에 포함되는 채무는 무엇인가요?

English	日本語	한국어
Will this proposal stop collection activity? Please explain any limits.	この提案により取立て（とりたて）は停止（ていし）されますか。例外（れいがい）も説明してください。	이 방안으로 추심이 중단되나요? 예외도 설명해주세요.
If I make a partial payment, how will it be allocated?	一部返済（いちぶへんさい）した場合、どの項目（こうもく）に充当（じゅうとう）されますか。	일부 상환 시 어떤 항목에 충당되나요?
Please explain the consequences before I sign or acknowledge anything.	署名（しよめい）や債務の承認（しょうにん）をする前に、法的な影響（えいきょう）を説明してください。	서명하거나 채무를 인정하기 전에 법적 영향을 설명해주세요.
May I receive the proposed terms in writing before deciding?	判断（はんだん）する前に、提案条件（ていあんじょうけん）を書面でいただけますか。	결정하기 전에 제안 조건을 서면으로 받을 수 있나요?
I need assistance because I cannot read the notice in this language.	この言語（げんご）の通知（つうち）が読めません。説明や通訳の支援をお願いします。	이 언어로 된 통지서를 읽기 어렵습니다. 설명이나 통역 지원을 받을 수 있나요?

Copy-ready consultation message

English

Subject: Request for debt counselling and clarification of a payment notice

Hello, I received a notice dated [date] from [sender] concerning a claimed debt. I would like to check the amount, the legal status of the notice, and any response deadline before taking action. My main concern is [brief explanation]. Please tell me whether consultation is free, whether interpretation is available, and which documents I should prepare. I can provide a redacted copy of the notice through a secure channel. Thank you.

日本語

件名：債務相談（さいむそうだん）と請求通知（せいきゅうつうち）の確認について

[差出人]から[日付]付の通知を受け取りました。対応する前に、請求額、通知の法的な位置付け、回答期限を確認したいと考えています。主な事情は[簡単な説明]です。無料相談の可否、通訳の有無、必要書類を教えてください。通知の写しは、安全な方法で個人情報を伏せて提出できます。よろしくお願いいたします。

한국어

제목: 채무 상담 및 납부 요청 통지 확인 문의

[발신자]로부터 [날짜]자 통지서를 받았습니다. 대응하기 전에 청구금액, 통지서의 법적 성격, 답변 기한을 확인하고 싶습니다. 현재 상황은 [간단한 설명]입니다. 무료 상담 가능 여부, 통역 지원 여부, 준비서류를 알려주시면 감사하겠습니다. 통지서 사본은 개인정보를 가린 후 안전한 방법으로 제출할 수 있습니다.

References and publication notes

Korea Inclusive Finance Agency: debt adjustment & integrated support —

<https://www.kinfa.or.kr/financialLife/complexSupportDetail.do>

KINFA 1397 counselling — <https://www.kinfa.or.kr/counselingSupport/microfinanceCallCenter1397.do>

Korea Legal Aid Corporation — <https://www.klac.or.kr/>

Japan Financial Services Agency: multiple-debt advice —
<https://www.fsa.go.jp/policy/kashikin/index.html>

Japan Financial Services Association: consumer consultation — <https://www.j-fsa.or.jp/personal/>

Houterasu: consultation and lawyer-fee advances — <https://www.houterasu.or.jp/site/soudan-tatekae/>