99107060058000, 99107060058000

Debt and consumer insolvency advice

Heruntergeladen am 22.05.2025
https://fimportal.de/xzufi-services/8964740/L100001

Modul	Sachverhalt
Leistungsschlüssel	99107060058000, 99107060058000
Leistungsbezeichnung I	Debt and consumer insolvency advice
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Sozialleistungen (107)
Verrichtungskennung	Durchführung (058)
SDG-Informationsbereich	Insolvenzverfahren und Liquidation von Unternehmen
Lagen Portalverbund	Sanierung und Insolvenz (2160300), Existenzsicherung und staatliche Unterstützung (1140100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	
Fachlich freigegen durch	
Handlungsgrundlage	[Insolvency Code (InsO)](https://www.gesetze-im-internet.de/inso/) [Hessian Implementation Act for the Insolvency Code (AGInsO)](https://www.rv.hessenrecht.hessen.de/lexsoft/default/hessenrecht_rv.html?doc.hl=1&doc.id=jlr-InsOAGHE1998rahmen%3Ajuris-lr00&showdoccase=1&documentnumber=15&numberofresults=65&doc.part=R&doc.price=0.0&paramfromHL=true#docid:169172,1,20121222)
Teaser	
Volltext	In Germany, around 3.2 million households are over-indebted, almost half of which are families with children. Over-indebtedness is when the monthly income over a longer period of time, despite a reduction in the standard of living, is no longer sufficient to pay the cost of living as well as the bills, installments and liabilities due. Over-indebtedness is an extraordinary burden for the whole family. It would be wrong to simply resign, set aside reminders and let things take their course. Instead, you should turn to those who can really help in this situation with advice and support: the debt counseling centers.
Erforderliche Unterlagen	It is recommended if you note the following: • Make as complete a debt list as possible and write down all the monthly income and expenses of the household, for example, in the form of a budget. In this way, you can make it easier for the debt counselling centre to take stock of the current income and expenditure situation. • Submit these documents to the debt counselling

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	service, including existing attachment orders, wage certificates, reminders and other documents on payment obligations. • Even in the case of incomplete documents and ambiguities about the debt situation, it is advisable to go to the debt counseling center. There, the missing will be discussed and processed together with you.
Voraussetzungen	
Kosten	Counselling in recognised debt counselling centres is free of charge for over-indebted persons, provided that they are entitled to counselling assistance.
Verfahrensablauf	
Bearbeitungsdauer	
Frist	
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	Contact a recognised debt counselling centre in your independent city or district. Information about the nearest debt counselling centre can be accessed via the service telephone of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth on 018 01 - 90 70 50 (Monday - Thursday from 07:00 - 19:00; Calls from landlines 9:00 a.m. - 6:00 p.m. 0.046 euros, otherwise 0.025 euros per minute or part thereof) or on the Internet at https://www.forum-schuldnerberatung.de/ Further information is available on the Internet from the Landesarbeitsgemeinschaft "Schuldnerberatung Hessen". Furthermore, the online counseling offer of the Federal Working Group "Debt Counseling" is available under

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	https://www.meine-schulden.de/ with extensive tips. https://www.forum-schuldnerberatung.de https://www.schuldnerberatung-hessen.de/ https://www.meine-schulden.de/ https://www.forum-schuldnerberatung.de https://www.schuldnerberatung-hessen.de/ https://www.meine-schulden.de/
Zuständige Stelle	
Formulare	
Ursprungsportal	Debt and consumer insolvency advice, Schuldner- und Verbraucherinsolvenzberatung