99107060058000, 99107060058000

Take advantage of debt counseling

Modul	Sachverhalt
Leistungsschlüssel	99107060058000, 99107060058000
Leistungsbezeichnung I	Take advantage of debt counseling
Leistungsbezeichnung II	Take advantage of debt counseling
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Nordrhein-Westfalen
Freigabestatus Katalog	fachlich freigegeben (gold)
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	Existenzsicherung und staatliche Unterstützung (1140100), Sanierung und Insolvenz (2160300)
Einheitlicher Ansprechpartner	Nein

Modul	Sachverhalt
Fachlich freigegeben am	14.03.2024
Fachlich freigegen durch	Federal Ministry of Labor and Social Affairs (BMAS)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgb_2/__16a.html https://www.gesetze-im-internet.de/sgb_12/__11.html https://www.gesetze-im-internet.de/sgb_12/__68.html https://verband-bsw.de/sites/default/files/anhang/Soz.%20Schwierigkeiten%20DVO___69_SGB_XII.pdf
Teaser	Do you have financial difficulties or are you at risk of over-indebtedness? Then debt counseling can help you.
Volltext	Debt counseling will help you if you find yourself in a financial emergency and can no longer get out of the situation on your own. These financial emergencies can be • existing debts, but also • impending debts, for example if payment obligations have already not been met or upcoming payment obligations cannot be met. The debt advice centers offer you the opportunity to • financial, • psychosocial and • legal advice. Debt counseling supports you in reducing the effects of over-indebtedness and creating financial leeway. The aim is for you to be able to pay your rent, energy costs and living expenses independently again. • First of all, the debt counselor will get a complete overview of your current debt situation. • You then draw up a plan together.

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	The offer also includes support in taking the necessary steps and coming to terms with the situation. Debt counseling also supports you with • legal issues • Negotiations with creditors • Preparation of insolvency proceedings • Applying for personal insolvency.
Erforderliche Unterlagen	
Voraussetzungen	• For debt counseling at a public or private institution: • You already have debts or you are facing a financial emergency. • For debt counseling at the job center: • You are being looked after by the Jobcenter, • receive citizen's allowance and • do not receive unemployment benefit (ALG I). • The relevant Jobcenter can check other requirements.
Kosten	
Verfahrensablauf	There are several ways to make use of debt counseling. Both municipal advice centres and private or non-profit organizations offer debt counselling. • You make an appointment with the debt counseling center of your choice. • If the advice center has free appointments, you can go there for debt advice. Alternatively, you can apply for debt counseling through the Jobcenter. • The responsible integration officer will check whether the necessary requirements have been met. • Together with the responsible integration worker, you will discuss the counseling center in question and the scope of the counseling. • You can then attend debt counseling at the respective counseling center. Alternatively, this debt counseling could also be provided by the Jobcenter

Modul	Sachverhalt
	itself.
Bearbeitungsdauer	
Frist	
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	• Advice on existing or impending debt problems Implementation • Debt counseling • provides support in the event of financial emergencies or impending debt • helps to reduce the effects of over-indebtedness and create financial leeway • offers financial, psychosocial and legal advice • 1st variant: Debt counseling via a public or private debt counseling center • 2nd variant: Debt counseling via the job center for recipients of citizen's allowance • Responsible: Jobcenter or debt counseling center
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Take advantage of debt counseling, Schuldnerberatung wahrnehmen