

99107060058000

Heruntergeladen am 22.05.2025

<https://fimportal.de/xzufi-services/26341/L100042>

Modul	Sachverhalt
Leistungsschlüssel	99107060058000
Leistungsbezeichnung I	
Leistungsbezeichnung II	Debt; counseling
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Bayern
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	22.01.2025

Modul	Sachverhalt
Fachlich freigegeben durch	Bayerisches Staatsministerium für Familie, Arbeit und Soziales (Bavarian Bavarian State Ministry for Family, Labour and Social Affairs)
Handlungsgrundlage	http://www.gesetze-im-internet.de/sgb_2/_16a.html http://www.gesetze-im-internet.de/sgb_2/_16a.html http://www.gesetze-im-internet.de/sgb_12/_11.html http://www.gesetze-im-internet.de/sgb_12/_11.html
Teaser	If you need advice because of your financial situation, you can make use of debt counseling.
Volltext	<p>Debt counseling sees itself as holistic personal help, but it cannot provide financial support to pay off debts. An individual solution is sought together according to the financial and personal circumstances of the person concerned. The aim of debt counseling is to enable individuals to regain an optimistic perspective and active life planning, to strengthen their ability to help themselves by raising awareness of the causes of over-indebtedness. Further assistance includes drawing up an economic and repayment plan, negotiating with creditors, and support with debt restructuring in cooperation with banks.</p> <p>Debt counseling is offered free of charge. All information provided by those seeking advice is treated in strict confidence.</p> <p>Debt counseling is a task of the districts and independent cities. They perform this task</p> <ul style="list-style-type: none"> • partly through their own municipal debt counseling centers, • to a large extent through the advice centers of the independent welfare associations (Caritas, Diakonisches Werk, Arbeiterwohlfahrt, Rotes Kreuz, Paritätischer Wohlfahrtsverband). <p>You can obtain information about the debt counseling centers in your area from the responsible social welfare administration (social welfare office). You can find a list of debt counselling centers and recognized</p>

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	insolvency counselling centers in Bavaria under "Further links".
Erforderliche Unterlagen	<ul style="list-style-type: none"> • Which documents are required must be clarified with the respective consulting institution. These are for example: <ul style="list-style-type: none"> • Documents proving overindebtedness • Evidence of income and expenses • Evidence of use of state aid • Notices • Income tax statement • Reminders and current statements of claims • Attachment orders • Notice of termination of tenancy, eviction • Blocking of energy and heat supply • Application for assumption of rent debt • Application for account garnishment protection • Proof of pending criminal proceedings
Voraussetzungen	<p>Any private household in need of help or at risk of social decline can be advised.</p> <p>The basic prerequisite for effective debt counseling is active and long-term cooperation between the person seeking help and the counselor.</p> <p>People seeking advice must be prepared to</p> <ul style="list-style-type: none"> • to disclose all debts and all possible sources of income, • follow the debt counselor's recommendations and adhere to agreements and • change their household management if necessary. <p>If they are willing to accept these restrictions, debt counseling can be successful.</p>
Kosten	The consultation is free of charge.
Verfahrensablauf	You must contact a debt advice center with your request. The further course of the procedure depends on the specific situation.

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Bearbeitungsdauer	
Frist	Whether and, if so, which deadlines must be observed depends on the individual situation.
weiterführende Informationen	http://www.stmas.bayern.de/schuldnerberatung/index.php http://www.stmas.bayern.de/schuldnerberatung/index.php
Hinweise	<p>It makes sense to contact a debt advice center at the first signs of financial difficulties, for example if</p> <ul style="list-style-type: none"> • urgent purchases can only be made in installments, • the account is frequently overdrawn, • the first reminders from creditors are received. <p>Experience has shown that the best results are achieved when help is sought at an early stage. Therefore, the consultation should not be delayed.</p> <p>Please ask your advice center which forms you need.</p>
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	BayernPortal, BayernPortal