

Debt counselling

Do you have debts and don't know how to pay for everything? Debt counselling can help you.

The counsellors at the debt counselling service talk to those affected and take a close look at their debts. Then they make a plan together:

- How can you pay off the debt?
- How can you manage the money better?
- What rights do you have vis-à-vis creditors? (Creditors are people or companies to whom you owe money).

Debt counselling also helps you to talk to creditors or agree instalment payments. Sometimes it also helps to prepare a private insolvency (a special arrangement for very high debts).

Important: Counselling is usually free of charge

In a nutshell:

Debt counselling helps if you have debts and don't know what to do on your own.

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