

99107060058000, 99107060058000

# Take advantage of debt counseling

Heruntergeladen am 19.06.2025

<https://fimportal.de/xzufi-services/8964740/L100001>

| 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                | 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) |
| Einheitlicher Ansprechpartner | Nein                                                                                        |

| Modul                      | Sachverhalt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| Fachlich freigegeben am    | 23.10.2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Fachlich freigegeben durch | Hessian Ministry of Labor, Integration, Youth and Social Affairs (HMSI)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Handlungsgrundlage         | <a href="https://www.gesetze-im-internet.de/sgb_2/_16a.html">https://www.gesetze-im-internet.de/sgb_2/_16a.html</a><br><a href="https://www.gesetze-im-internet.de/sgb_12/_11.html">https://www.gesetze-im-internet.de/sgb_12/_11.html</a><br><a href="https://www.gesetze-im-internet.de/sgb_12/_68.html">https://www.gesetze-im-internet.de/sgb_12/_68.html</a><br><a href="https://verband-bsw.de/sites/default/files/anhang/Soz.%20Schwierigkeiten%20DVO__69_SGB_XII.pdf">https://verband-bsw.de/sites/default/files/anhang/Soz.%20Schwierigkeiten%20DVO__69_SGB_XII.pdf</a><br><a href="https://www.gesetze-im-internet.de/sgb_2/_16a.html">https://www.gesetze-im-internet.de/sgb_2/_16a.html</a><br><a href="https://www.gesetze-im-internet.de/sgb_12/_11.html">https://www.gesetze-im-internet.de/sgb_12/_11.html</a><br><a href="https://www.gesetze-im-internet.de/sgb_12/_68.html">https://www.gesetze-im-internet.de/sgb_12/_68.html</a><br><a href="https://verband-bsw.de/sites/default/files/anhang/Soz.%20Schwierigkeiten%20DVO__69_SGB_XII.pdf">https://verband-bsw.de/sites/default/files/anhang/Soz.%20Schwierigkeiten%20DVO__69_SGB_XII.pdf</a>                                                                                                             |
| Teaser                     | Do you have financial difficulties or are you at risk of over-indebtedness? Then debt counseling can help you.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Volltext                   | <p>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.</p> <ul style="list-style-type: none"> <li>• existing debts, but also</li> <li>• impending debts, for example if payment obligations have already not been met or upcoming payment obligations cannot be met.</li> </ul> <p>The debt advice centers offer you the opportunity to</p> <ul style="list-style-type: none"> <li>• financial,</li> <li>• psychosocial and</li> <li>• legal advice.</li> </ul> <p>Debt counseling helps you to reduce the effects of over-indebtedness and create financial leeway. The aim is for you to be able to pay your rent, energy costs and living expenses independently again.</p> <ul style="list-style-type: none"> <li>• First of all, the debt counselor will get a complete overview of your current debt situation.</li> <li>• You then draw up a plan together.</li> </ul> <p>The offer also includes support in taking the necessary steps and coming to terms with the situation.</p> <ul style="list-style-type: none"> <li>• legal issues</li> <li>• Negotiations with creditors</li> <li>• Preparation of insolvency proceedings</li> <li>• Applying for personal insolvency.</li> </ul> |

## Modul

## Sachverhalt

### Erforderliche Unterlagen

#### Voraussetzungen

- You already have debts or are facing a financial emergency.
- For debt counseling at a public or private institution:
  - 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.
- For debt counseling at the job center:

#### 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 itself.

#### Bearbeitungsdauer

#### Frist

#### weiterführende Informationen

#### Hinweise

#### Rechtsbehelf

#### Kurztext

- Advice on existing or impending debt problems
- Implementation
- provides support in the event of financial

| Modul             | Sachverhalt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | <p>emergencies or impending debt</p> <ul style="list-style-type: none"> <li>• helps to reduce the effects of over-indebtedness and create financial leeway</li> <li>• offers financial, psychosocial and legal advice</li> <li>• Debt counseling</li> <li>• 1st variant: Debt counseling via a public or private debt counseling center</li> <li>• 2nd variant: Debt counseling via the job center for recipients of citizen's allowance</li> <li>• Responsible: Jobcenter or debt counseling center</li> </ul> |
| Ansprechpunkt     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Zuständige Stelle | Recognized debt counseling centers in Hesse (municipal counseling centers, private and non-profit organizations) and job centers                                                                                                                                                                                                                                                                                                                                                                                |
| Formulare         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Ursprungsportal   | Take advantage of debt counseling, Schuldnerberatung wahrnehmen                                                                                                                                                                                                                                                                                                                                                                                                                                                 |