

99107060058000

Advice on existing or impending debt problems implementation

Heruntergeladen am 19.06.2025

<https://fimportal.de/xzufi-services/S1000020010000012076/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99107060058000
Leistungsbezeichnung I	Advice on existing or impending debt problems implementation
Leistungsbezeichnung II	Debtor and bankruptcy advice
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	28.07.2022
Fachlich freigegeben durch	
Handlungsgrundlage	Section 14 of the First Social Code (SGB I)
Teaser	If you are in debt or over-indebted and have a low income, you can seek advice.
Volltext	<p>Debt counseling will help you if you are in financial distress and are unable to get out of the situation on your own. These financial emergencies can</p> <ul style="list-style-type: none"> • existing debts, but also • impending debts, for example if payment obligations have not yet been met or if upcoming payment obligations cannot be met. <p>At the debt counseling centers you have the opportunity to</p> <ul style="list-style-type: none"> • financial, • psychosocial and • to receive legal advice. <p>Debt counseling helps you reduce the effects of excessive indebtedness and create financial flexibility. The goal is to enable you to cover your rent, energy and living expenses independently again.</p> <ul style="list-style-type: none"> • First, the debt counseling service obtains a complete overview of your current debt situation. • You will then create a plan together. <p>The offer also includes support in taking the necessary steps and coping with the situation.</p> <ul style="list-style-type: none"> • legal issues • Negotiation with creditors • Preparation of insolvency proceedings • Application for personal bankruptcy.
Erforderliche Unterlagen	If you receive benefits under the Second Social Code (SGB II), you need a consultation voucher from the job center.
Voraussetzungen	<ul style="list-style-type: none"> • You are already in debt or are facing financial hardship. • You will be supported in the job placement by the Jobcenter,

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	<ul style="list-style-type: none"> • receive citizen's allowance and • do not receive unemployment benefit (ALG I). • The responsible job center can check further requirements. <p>For debt counseling at a public or private institution:</p>
Kosten	<p>The coverage of the costs depends on the amount of your net household income. The income limits are staggered, so that from a certain income level onwards a personal contribution of 180 euros must be paid to the advice center. The responsible body then covers the remaining costs.</p>
Verfahrensablauf	<p>Please contact the debt counseling center. They will clarify the further procedure with you, including the application. If you receive benefits under SGB II, you can also contact the integration specialist directly. They will issue you a voucher for the consultation.</p> <p>Both municipal counseling centers and private or non-profit organizations offer debt counseling.</p> <ul style="list-style-type: none"> • You make an appointment at the debt counseling center of your choice. • If the advice center has free appointments, you can receive debt counseling there. <p>Alternatively, you can apply for debt counseling through the job center.</p> <ul style="list-style-type: none"> • The responsible integration officer checks whether the necessary requirements are met. • Together with the responsible integration officer, you will discuss the appropriate counseling center and the scope of the counseling. • You can then seek debt counseling from the relevant counseling center. Alternatively, this debt counseling could also be provided by the job center itself.
Bearbeitungsdauer	<p>The waiting time for further advice can be several weeks or months. The offer of a short and emergency consultation is possible at short notice.</p>
Frist	
weiterführende Informationen	<p>https://www.hamburg.de/schuldnerberatung/ https://www.hamburg.de/schuldnerberatung/</p>
Hinweise	<p>The open short-term and emergency advice can be used free of charge by all those seeking advice</p>

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	(regardless of the target group).
Rechtsbehelf	No
Kurztext	<ul style="list-style-type: none"> • Advice on existing or impending debt problems • supports in financial emergencies or impending debts • helps reduce the effects of over-indebtedness and create financial flexibility • offers financial, psychosocial and legal advice • debt counseling
Ansprechpunkt	
Zuständige Stelle	Authority for Labor, Health, Social Affairs, Family and Integration
Formulare	
Ursprungsportal	Hamburg Service, Hamburg Service (Currently this link is only available in german)