

## **Abstract (in English)**

The aim of this diploma thesis is to map and analyse psychosocial consequences of over-indebtedness and to emphasize on importance complex solution considering to all aspect. In the introduction of theoretical part are defined professional terms. The other chapters are focused on history of over-indebtedness, the issue of over-indebtedness in the Czech Republic and several other European countries, the providers and the types of financial products, the conditions under which the debt arises, causes of over-indebtedness, the development phase of the debt, insolvency and related legislation. The theoretical part is also focused on debt issue in social work, specifically on providers social services for over-indebtedness people and social services for over-indebtedness people. Followed by a chapter focused on prevention over-indebtedness and chapters focused on psychosocial consequences. To achieve an aim was used the qualitative research method, specifically questionnaire of half-structured interviews technique. Followed by case reports of respondents, interpretation and analysis of data, discussion and suggestions and recommendations.