

## **Abstract**

This diploma thesis deals with a comprehensive assessment of the amendment No. 31/2019 Coll. to the Insolvency Act. in relation to the previous legislation. The reason for processing this topic was the topicality of debt discharge in relation to individuals in a debt trap and the absence of an effective legal solution to their financial situation.

In the introductory chapter, the thesis is devoted to the description of insolvency proceedings and defines the essentials of debt discharge. In the next chapter, the author deals with the main reasons for the adopting and the main aims of the amendment, as well as assessment of the suitability and applicability of the amended provisions of the Insolvency Act.

The author deals in particular with the amended provisions of the Insolvency Act, which change the overall concept of debt discharge of individuals. At the same time, the author reflects on the application and interpretation problems associated with individual provisions and proposes their solution.

Finally, the author discusses the legal, economic and social impacts of the amendment and assesses whether the objectives of the amendment have been met.