## **Abstract**

The bachelor's thesis deals with social work with an indebted client from the point of view of a social worker who works at debt counseling service. The theoretical part of the work will focus on the definition of indebtedness and related terms, causes of indebtedness, options for debt solutions (execution, insolvency), debt counseling, organizations for indebted clients, used methods of social work, etc.

The aim of the research part of the work is to find out how the process of working with clients takes place from the point of view of a social worker of a debt counseling service in Liberecký region. What are the problems in the process of solving debts (insolvency)? What are the competencies of a social worker? This will be researched through qualitative research, interviews with social workers of debt counseling service.