

Theoretical part of this thesis presents an analysis of current debt advising providers. The chapters of first part - evaluates actual positions of debt-advising centers and its staff, and is completed in final chapter as concept for future development of debt-advising in Citizen Advice.

Work with clients, suffering broad problems with paying off their debts is more advice- experience demanding . Such a task demands more skills, abilities and deeper knowledge of debt recovery solutions. My viewpoint I acquired working on my Thesis, gathering my personal advisor's experience, participating at workshops and on-job law trainings and last but not least – with my active debt advisory involvement. Now I surely believe: this is very important work-field especially in a current situation.

To have specialized social worker for debt advising – needs to fill his accreditation scheme and continuous education focused on narrow part of debt advising in order enable him to become specialized expert, understanding his role, value and professionalism.