

ABSTRACT

In my doctoral thesis I am trying focus on today's often discussed theme: insolvency of debtors – natural persons who are not entrepreneurs. This debtors are insolvent and unable to pay debts. The debtors must solve this problem under Act No. 182/2006 Coll. on Bankruptcy and its Resolution (Insolvency Act). Insolvency Act provide the condition of a person that is insolvent or bankruptcy proceedings. The main aim of insolvency law is the satisfaction creditors without socially unacceptable consequences.

In the first part of my thesis is placed the presentation of theoretic terms of insolvency law, e.g. petition for a bankruptcy order, adjudication order. Further I am trying to describe two forms of solving insolvency of natural persons – bankruptcy and the discharge from debt that takes in account the situation of the individual debtor. The discharge from debt may apply to natural persons who are not entrepreneurs. The discharge from debt may be implemented by liquidation of assets or by repayment according to a repayment schedule. Bankruptcy may be implemented only by liquidation of assets.