

Abstract

The bachelor thesis *Current Problem of Over-indebtedness and its Social Consequences* provides the reader insight into a relatively new and still more topical socio-economic theme. Live in debt author considers as main problem related to indebtedness and explains it as a high-risk societal phenomenon. Attention is focused on the person, who may be, or already is acutely affected by this issue. Such a person is always individuality but absorb the features of its cultural background. The theoretical part deals with the use of live resources which can be understood as money, natural wealth or personal potential. The methods of their use always depends on the habits of the whole social environment in which the debtor lives. The last part provides six living testimonies of the people who are affected by the Over-indebtedness right now.