Abstract

This work deals with the indebtedness of consumers. It examines the causes of the debtors themselves. Based on a secondary analysis of past research in the area of financial literacy, consumer behavior, statistical data, but also of qualitative research in the form of case study seeks to answer the question why the debtor becomes the debtor, the extent to which the indebtedness and indebtedness viewed as rational behavior but also if the debtor is accompanied by rational reasoning or irrational behavior. It concludes that the debtor can not be considered entirely rational. Applied policy then the issue of over-indebtedness problem takes into account the irrational assumptions by the debtor only marginally and does not reflect as one of its main causes.