

This diploma thesis is devoted to the issue of indebtedness of natural person citizens of the Czech Republic and the follow up solution proposal, which aim is eliminate this problem. Selected theories of human capital and the consumerist society best describe theoretical concept debt issues. Consequently, this chapter is followed by the application of state policy instruments, which can mostly be sort of legislative action, educational activities and information and communication tools. They are a very important component, since all the measures breathe life.

An important component of this thesis is to research, which was carried out in several directions, taking could then occur between individual variables to verify hypotheses.

The extension of knowledge in the field of theory and research led me to the various proposals on how to solve the problem. In summary, it is a modification of the entire lending process and the subsequent recovery, which would in case of implementation of indebtedness persons decreased while satisfying yield "credible" lenders.