The growth of household indebtedness in the last decade led to more attention paid to this issue since it could threaten the stability of financial system in the future. In the Czech Republic, this rise is mainly caused by the increased number of mortgage loans, which are usually the largest financial burden that debtors have to repay. For that reason, I focus on mortgages since their growth has been the most significant in comparison with other loan types. The aim of this thesis is to analyse how personal characteristics affect one's decision on the amount they choose to borrow in order to finance their housing needs. For this purpose, I performed a multiple regression analysis applying several estimation methods. By examining a random sample of ČSOB clients who have taken out a mortgage, I discovered that person's income, age, marital status, education and region a person lives in are significant factors affecting debtor's choice about how much they borrow. Conversely, the number of children affects the amount borrowed only at higher quantiles of the distribution, whereas it is not a significant factor at lower quantiles. This thesis complements rather a limited number of studies about the Czech household debt as it provides new findings about a borrower's decision.