

Bachelor thesis *Causes and consequences of heavy household indebtedness* deals over the issue of indebtedness of households in the Czech Republic. Finding the causes and examines the implications of this present phenomenon. The first part defines the trend of household heavy indebtedness, which is almost ten years, an upward trend, and that brings along the risk of insolvency. Furthermore, looking over and defines the causes household indebtedness. To this purpose, using an analysis of various stakeholders of this phenomenon. For each of them analyzes its interests, behavior, the relationship with other stakeholders, but also the possibility of interference with the issue. Finally, it summarizes all the findings and describes the interaction between various stakeholders.