

Martina Rolincová

**Indebtedness of Czech households and its impact on quality of life**

*Thesis*

**Abstract**

The thesis "Indebtedness of Czech households and its impact on quality of life," explores the phenomenon of over-indebtedness and thus, what impacts has this problem on life satisfaction of borrowers and their families. The main goal of this work is to describe these effects and instruments how Czech legislation responds to this negative phenomenon. Part of the work is a qualitative research among borrowers, their families and staff of non-bank credit institutions and agencies of discharge. Based on the analysis of this research and legislative background of this issue finds the author next to insufficient financial literacy also gaps in the legislation in protecting relatives against the consequences of wrong decisions of their family members.