

Abstract

The presented work deals with the role of civil society in solving indebtedness with an emphasis on civil counselling. It captures civil society organizations as an important part of society that operates between the state, the market and individuals. It describes the development of the issue of indebtedness in the Czech Republic. It maps the emergence of citizen advice and the development of the way citizen advice in general and more specifically in the area of debt issues. It describes the main actors in the field of debt solutions who operate among civil society organizations from the point of view of civil advice.