

Your way out of debt

Schuldnerberatung Wien

Debt Counselling Service Vienna

Deutsch

Englisch

Türkisch

BKS

The first steps towards reducing debt



How debts are produced

It is very easy to make debts. But it is very much harder to pay debts back, particularly when you have lost track of them. Even when your income has become smaller or you have made a miscalculation, it may be that you need help.



The Schuldnerberatung Wien (Debt Counselling Service Vienna) will help you

If this has happened to you, then the *Schuldnerberatung Wien* is there to help you. That is, of course, if you live in Vienna and have no employees, should you be a sole proprietor.



Check your income

It is important to have an exact look at your income status. Before coming to us in the *Schuldnerberatung Wien*, please ask yourself the following questions:

- Is all the income you are due really paid to you?
- If your wages or salary are seized: is the seizure calculated correctly?
- Do you have claims to state services you may not even have thought about? For instance, child support or attendance allowance?

Information on these questions is available here:

- Seizure calculators: www.schuldnerberatung-wien.at/berechnungen
- Allowances: www.help.gv.at
- Minimum income benefits:
www.wien.gv.at/gesundheit/leistungen/mindestsicherung/
- Support for families with children: www.wien.gv.at/menschen/magelf
- Further information on social offers in Vienna:
www.sozialinfo.wien.at

Gain an overview



In general, all debts have to be paid back. But there are particularly dangerous debts and not so dangerous debts. Gain an overview of where and with whom you have debts. This is important so you can decide which debts you have to pay back most urgently and quickly.

Do you have debts for rent, electricity/gas and/or heating?

If this is the case, it is very, very important to pay these debts first. Otherwise, you will face eviction.

Do you have maintenance obligations?

Then please make the ongoing payments, because fines or prison sentences might be imposed in serious cases. Arrears may be settled or regulated later.

Do you have unpaid police or administrative penalties?

It would be a good thing, if you had no unpaid fines before going to the *Schuldnerberatung Wien* for help. At any rate, you should start paying off open fines in instalments to prevent the danger of imprisonment for failure to pay. Here, only the fines themselves are important. If, for instance, you have parked illegally, your car was towed away and you have received both a fine and a summons to pay the costs of towing away, pay the fine first. Only in this case is there the danger of a prison sentence.



Stop making less important payments

The debts listed up to now have absolute priority. If you cannot manage these payments, stop others. You may have to cancel standing orders or direct debit mandates. In the case of direct debit mandates, you must ensure that you cancel them not only at your bank, but also at the creditor!



Don't buy anything by instalments

Try not to overdraw your bank account anymore! Otherwise, your bank might accuse you of trying to cheat them. Immediately stop buying anything by instalments.

Check your bank account



Your account is in the black:

If your account is still in the black, that is a very good thing and that should remain so. If you have to, cancel standing orders or direct debit mandates, but only for payments that are not so important (see page 12)!

Your account is slightly in the red:

Try to get back into the black. Here, too, it helps to cancel standing orders or direct debit mandates.

Your account is deep in the red:

If you really can no longer make payments for rent, energy and possibly also alimony, you should think about opening a new account at a different bank. This applies particularly, if your bank withholds child support, alimony payments or wages that have already been seized.



How you can open a new account

If you have decided to open a new account, go to a bank of your confidence, explain the situation and apply for a so-called basic account. This has the following advantages:

- You cannot overdraw the account
- It has a card for withdrawals from an ATM
- It does not cost more than 80 Euros a year (40 Euros for people in special need)

If a new account does not work out this way, you can complain to the *Finanzmarktaufsicht FMA* (Financial Market Authority).

Contact

Registration

If you would like to have a personal counselling session, please register for an appointment via the citizens' service offices of the City of Vienna, telephone or the internet:

www.schuldnerberatung-wien.at



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