

## Registration & Advice & Emergency Assistance

To use the services of the Advice Centre you need to call us or come by to register. You may have to wait your turn.

Appointments are offered Monday through Friday. If you are working, we can arrange for appointments until 18.00 hrs.

We treat all advice sessions confidentially. Advice is free of charge for all those who cannot afford to pay a fee. You will be means-tested by us and if we find your income entitles you to free-of-charge advice, we will make an application on your behalf to the Social Services Bureau or the Job Center of the Free and Hanseatic City of Hamburg.

Our Advice Centre is officially recognised to provide debt counselling services under the legal provisions applicable in Hamburg since 1999.

## Contact



### Diakonie-Hilfswerk Hamburg

#### Schuldnerberatung Advice Centre Barmbek

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22081 Hamburg  
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[www.schuldnerberatung-hamburg.de](http://www.schuldnerberatung-hamburg.de)

Diakonie is the social services branch  
of the Lutheran Church

Das Qualitätsmanagement unserer  
Einrichtung ist nach DIN EN ISO  
9001:2008 zertifiziert.



# DEBT COUNSELLING

## Advice Centre Barmbek

## Excessive Debt

### If you are heavily in debt and ...

- you just do not know how to cope
- invoices keep arriving from creditors whom you owe money
- your debt is getting on top of you
- you can no longer pay your instalments and/or repay your debt
- there is not enough money to cover your basic needs

**If that's a fair description of your situation, do not hesitate to come and see us!**

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*Together with you we can look for a way out of your excessive debt!*

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### What we cannot offer:

- We do not offer advice in the event of the so-called "Regelinsolvenzverfahren".
- We do not offer advice to companies but only to individuals.
- We do not pay out loans.

## Counselling

### Here is what we can do for you at the Advice Centre:

- Together with you we will get an overview of your current financial situation.
- We can support you to secure your livelihood.
- We can mediate and assist in negotiations with your creditors.
- We can help assess whether debt claims are justified and give you legal counsel.

### As a recognised body for assisting in consumer insolvency proceedings ...

- We can tell you what the administrative proceedings involve.
- We can start the process of trying to find an out-of-court settlement.
- We can issue you with a written document which confirms that no out-of-court settlement has been reached.
- We are available to assist you with further steps in the proceedings.



## What can I do?

### What you can do ...

- Collect all the relevant documents and papers connected with your debt, your insurances, your income and your fixed costs. If documents have gone missing we will help you recover them or get them re-issued.
- Attend our free-of-charge info event on how to proceed with consumer insolvency. There is more information about it available at the Advice Centre.
- Find out more on our webpage at: [www.schuldnerberatung-hamburg.de](http://www.schuldnerberatung-hamburg.de)
- Please co-operate actively in the counselling process.

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*This is your most important input to make the process of bringing down your debt a success!*

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*After completing consumer insolvency proceedings, you can expect to live free of debt!*

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