

## Debt

Not paying bills on time can have serious consequences. Debt counselling services offer support when financial problems arise.

### Monition and Debt Enforcement

Persons who have neglected to pay a bill on time will, generally, receive a first and a second monition (Mahnung). The debtee also has the option of initiating debt enforcement (Betreibung) at any given time. In such cases the debtor will receive a payment summons from the responsible debt enforcement office (Betreibungsamt). Fees apply. Persons who have reason to believe that the debt enforcement is illegitimate may file an objection (Rechtsvorschlag) with the same office. Please be aware that debt enforcement can lead to restraint on wages or objects of value. In addition, debt enforcement procedures are entered in the Enforced Payment Collection Register Records (Betreibungsregister) even if the debt is paid off. This can lead to difficulties when applying for housing.

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Persons with financial concerns or persons in debt can contact a debt counselling service (Schuldenberatungsstelle). Assistance is available there. Experts assess the situation with the concerned party and search for solutions. The Caritas organisation offers anonymous counselling via telephone: "SOS-Schulden" Beratungs-Hotline, telephone 0800 708 708 (free). If necessary one is referred to another service. Online support and helpful information in several different languages is available on the Schuldenberatung Aargau-Solothurn debt counselling website.

### Additional information (links, addresses, information sheets, brochures)

[www.zdravo-aargau.ch/en/money-and-taxes/debt](http://www.zdravo-aargau.ch/en/money-and-taxes/debt)