



The Indebtedness And Over-Indebtedness Of Children And Adolescents: Causes, Consequences And Prevention Options

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ABSTRACT

The objective of this paper is to call attention to the fact that the issue of indebtedness and over-indebtedness needs to be addressed with regard to people who are still minors. First of all, the current perception of this topic is described, along with the most common myths that one can encounter. Subsequently, the most common causes of the indebtedness of children and adolescents are mentioned as well as its possible consequences. The conclusion is devoted to the issue of the prevention of indebtedness and over-indebtedness in this group, and the roles that social workers can play and the courses of action they can select. This paper is based mainly on the experience the author gained while working at the Citizens Advice Bureau REMEDIUM, which provides debt consultancy and also conducts seminars and courses on the topic of debt prevention for children and adolescents as well as for teachers and social workers.

Keywords: Social work, financial literacy, indebtedness, children, adolescents, prevention

INTRODUCTION TO THE ISSUE

The indebtedness and over-indebtedness of people is a topic that we can encounter almost daily in all types of media, both in the Czech Republic and abroad. Individual states and non-governmental organizations deal with its prevention and resolution. In recent years, however, in connection with this issue there have appeared reports on the emerging debt problems of children and adolescents. Some publicized cases seem almost absurd and often are accompanied by discussions about the moral qualities of the actors. The usual result of the publicizing of these cases is the evocation of the impression in readers, listeners or viewers that the underage debtor is “not responsible” for his obligations, that he is the victim of the immoral behaviour of other people and it is not possible to require him to pay his debts. The fact that the debt was not his fault cannot be ruled out, because he can find himself in such a situation on the basis of the actions of his legal representative. Even children and adolescents can incur debts for municipal waste fees or they can inherit an obligation. Rarely, we can encounter a warning that the originator of the debt can be the minor and especially the fact that although he has only partial competence to perform legal acts does not mean that the debt does not apply to him. However, publicized cases tend to be selected and presented as curiosities, which eventually turn out well – a dealer cancels an internet order for an expensive car sent to a toddler, etc. The ways in which the indebtedness of minors can be dealt with are almost not mentioned at all.

Incomparably more often, in the context of children and adolescents, the topic of the prevention of indebtedness and over-indebtedness is discussed, particularly the need to increase financial literacy. In the Czech Republic, but also in other countries, this is currently perceived mainly in the context of school education (Organisation for Economic Co-operation and Development, 2012). Starting this year, i.e. 2013, financial literacy is a mandatory subject being taught in primary schools in the Czech Republic. When looking abroad, we can find countries where they start even earlier – for example, in Ireland, when the baby is yet to be

born, by working with the parents (National Consumer Agency, 2012). The role of social workers, however, tends to be overlooked, although they often work with children and adolescents, for example in youth clubs. There are a number of ways they can contribute to the prevention of over-indebtedness. Last but not least, it is usually social workers who during their work with children and adolescents learn about their problems with debts and thus have the opportunity to provide them with important information and support for resolving their problems. They, of course, need to have the necessary knowledge and skills in order to handle all types of prevention, not only primary prevention. Therefore, it is important that their role in this area is recognized and that they have the necessary learning opportunities available.

Myths And Facts About The Debts Of Minors

First of all, it is necessary to debunk three of the most common myths that we can encounter regarding the debts of minors and, as mentioned above, essentially are the result of looking for everyone else's guilt and not the child or adolescent. I mention them because I consider debunking them one of the fundamental objectives in the prevention of the indebtedness of children and adolescents, because the survival of these myths contributes to the underestimation of the potential impacts of indebtedness and over-indebtedness on this age group.

The first is the belief that a minor is actually not responsible for a debt and therefore does not need to fear any consequences. The second is the view that a minor is subject to less stringent legal regulations, and the third is the conviction that parents are responsible for the debts of their children. In my experience, the first of these myths is spread mainly among children and adolescents themselves, and the second and third rather among adults, including social workers. Basically, this is the lack of the same information, or a distorted image of Czech legislation.

Still in effect is Act No. 40/ 1964 Coll., the Civil Code, on the competence to perform legal acts and the associated liability for obligations, and it does not differentiate whether a person is younger or older than 15 years old. It only talks about minors. However, it is first necessary to define what an obligation means. The Civil Code, pursuant to Sections 488 and 489, understands this to be a legal relation in which the creditor is entitled to payment from the debtor (debt) and the debtor has the duty to pay (obligation). An obligation then arises from legal acts, particularly from contracts, from damages that were caused, from unjust enrichment, and from other facts specified by the law. There is no doubt that even minors, although not fully competent to perform legal acts, carry them out. Many of them (as well as the adult population) do not even realise it. Usually, these are implied legal acts, which means those carried out without words, just with actions or neglect. For example, placing goods on a belt in a shop is the conclusion of a purchase contract, stepping into a means of public transportation is the conclusion of a contract on transport, etc. A problematic place is defining the boundaries regarding which kind of legal act a minor is able to perform and which not and therefore is invalid pursuant to Section 38 of the Civil Code. A fixed age boundary that would determine this, with a few exceptions, does not exist in our current legislation. Minors, pursuant to Section 9 of the Civil Code, are competent to perform "only such legal acts that are commensurate to the maturity of their reason and will with regard to their age". It certainly cannot be said that a child or adolescent is not competent to perform a legal act in which he obligates himself to something and bears responsibility for this obligation. Essentially, it is possible to find the same definition in Section 31 of the new Civil Code Act No. 89/2012 Coll., which most likely will come into effect on 1 January 2014. In it we can find another method of earlier acquisition of full competence to perform legal acts in addition to marriage - so-called granting of legal capacity.

The idea that children and adolescents, in connection with the issue of the creation of obligations, are subject to milder legislation is also wrong. As stated above, children and adolescents are only incapable of performing certain legal acts. In the sphere of indebtedness, it is essentially impossible for a minor to become indebted via a consumer loan, for example. If we look at loans offered by banking and non-banking companies, we see that they require, among other things, that the loan applicant be fully competent to perform legal acts. The situation for overdrafts and other types of loans^{xvi} is similar. In contrast to this, the minor can commonly receive small loans from friends and relatives.

In any case, the developmental line of an obligation from its inception to any distraint proceedings is essentially the same. The moment a debtor defaults and a creditor wants to recover the outstanding debt via distraint proceedings, he must obtain an enforcement order. For minors, this is more or less the only and quite disputed specificity in comparison with the legal acts of fully competent adults. The most common way of obtaining an enforcement order is judicial proceedings and the question is whether a minor is competent to act alone in these kinds of proceedings. The only guideline that can be currently used is the ruling of the Supreme Court of the Czech Republic (2005), which dealt with this issue with regard to a girl who was 13 years old when she was on public transport without a valid ticket and 14 years old during the judicial proceedings. It stated that although the conclusion of a contract on transport is a legal act that a person of this age is competent to conclude, nevertheless, this competence does not mean procedural competence (i.e. to perform independent procedural legal acts and act independently in front of the court, etc.). It is important to realise, however, that the Supreme Court dealt with a situation in which the accused girl during the first-instance proceedings did not have an identity card. A ruling that would deal with a similar situation but with an “older” minor unfortunately does not yet exist and therefore we find ourselves in a vacuum.

It must be said that the third myth is not always a myth; nevertheless, the decisive factor is whether the parents are responsible for the obligation in the position of a liable entity or not. The liable entity group includes, of course, the debtor and the co-debtor, guarantor and husband. Parents (or one of them) can be co-debtors or guarantors^{xvii}. As a result of this, the creditor, under certain circumstances, enforces repayment of the obligations from them and eventually obtains an enforcement order on the basis of which distraint proceedings may be commenced. If they are not liable entities, however, the claim for the repayment of obligations by the parents cannot be enforced. On the other hand, it can be said from experience that it is not unusual that parents, either due to ignorance or a sense of moral responsibility, in many cases pay the obligations of their children, often regardless of their age.

The Causes Of The Indebtedness Of Children And Adolescents

To avoid a phenomenon, it is necessary to know the circumstances of how it arises. Given the nature of the most common debts of children and adolescents, these are primarily contractual obligations. For a more complete picture I have also listed less common causes, some of a non-contractual nature. However, this is not a comprehensive list. As was already mentioned, e.g. loans from banking and non-banking companies in terms of minors are a very marginal topic, and therefore are not included.

There are two types of obligations that have the greatest potential to make difficulties and both are created on the basis of a contract. The first is a fine for riding on public transport without a valid ticket, i.e. “illegally”, and the second is high mobile phone bills. Therefore, more attention is paid to them as compared with the others.

1. Riding on public transport or other type of transport without a valid ticket

This is one of the most typical obligations of minors. Riding “illegally” is sometimes even part of the lifestyle of some children and adolescents. Some of them for various reasons do not want to accept and deal with the consequences of such conduct and do not pay fines. “I do not want to be bound down by the system,” said one of the newly adult clients of the consultancy association, when he came to ask how his debts associated with riding “illegally”, at that time well over CZK 1 million (approximately EUR 40,000) can endanger his relatives^{xviii}. Another reason that they give is lack of funds, etc.

2. Invoice from a mobile phone operator

The payment of the services provided by a mobile phone operator, usually calling and text messaging, can also cause problems to minors. Risky situations are particularly ones in which the conclusion of a contract with an operator happens on the street without the careful study and consideration of the contractual terms and conditions.

3. Internet

A cause to the creation of obligations could be the purchasing of goods. Many children and adolescents also like to play network games on the internet during which they purchase various “improvements”. Internet activity does not automatically mean a problem; nevertheless, it is not possible to rule out a situation when this might be so. Such cases have appeared abroad in the past. The European Parliament (2009) has already dealt with this issue.

4. Health insurance

Adolescents must also have health insurance. Although this is only in exceptional cases, they are not always considered to be state-insured. If a young person ends his education after compulsory schooling and is unemployed, registered at the labour office as a job seeker or does not pay health insurance himself, then this creates a debt. This is a principle, i.e. a premium that is due and accrued penalties.

5. Municipal waste

Debts occur in terms of municipal waste collection when, for example, this fee should be paid twice: the first time in the municipality where the members of a family have their permanent residence, and the second time where they actually live. Parents pay for a child (and usually for themselves) only once and this in the municipality where they live, while they do not notify the municipality where they have their permanent residence that they pay elsewhere and do not ask for an exemption from this fee. The important fact is that if there is a debt regarding this fee, the parent is not a liable entity, only the child is responsible for the debt.

6. Loans between each other, from relatives or friends

This kind of debt is common but usually does not cause a problem.

7. Inheritance

Even a minor can be an heir and the subject of the inheritance can also be debts. However, it is important to keep in mind that such a situation should not occur if it could harm a minor. Guardianship proceedings protect minors against this.

8. Reimbursement for damages

If a minor causes damage, he is responsible for it if he is able to control his behaviour and assess its consequences. If the person who should carry out proper supervision of the minor does not prove that this supervision was not neglected, that person is jointly and severally

liable for the damage with the minor.

9. Meals at the school canteen

Here, unlike the fee for municipal waste, in the case of minors the debtor is the parent; nevertheless, it is best to not forget about this debt. It can also have a negative impact on the child or adolescent, because he learns “to live in debt” even in connection with the basic necessities of life. However, the possibility of the creation of this debt depends on many specific school canteens and in my experience the approach of their employees.

The Consequences Of The Indebtedness Of Children And Adolescents

Mr. David came to the citizens advice bureau and right at the start of the consultation said that it is a very urgent matter. He showed the consultant several distraint orders and told her that he is very upset and shocked. The previous day he received these distraint orders due to fines from transport companies. Mr. David admitted that when he was about 17 he was caught several times by a ticket inspector when riding without a valid ticket and received a fine. But he does not remember whether he paid. Nevertheless, even if not, in his opinion the statute of limitations has applied for a long time because this is something that happened more than ten years ago. Now all of a sudden, without warning, somebody wants him to pay nearly CZK 140,000. He cannot afford to pay this amount. He has recently gotten married, his wife is on maternity leave, and he is paying a mortgage.

Social workers working with indebted clients encounter similar cases very often. These clients are very surprised; they do not understand how somebody can want something from them after so many years. They point out the long amount of time that has elapsed since their offence and that they were still a child, nobody tried to contact them in the meantime, etc.

The model story of Mr. David shows the main negative impacts associated with the unresolved obligations of children and adolescents; in this case fines from transport companies. We can divide them into two types: legal and personal, whereas we will analyse the legal ones first.

The results of an unpaid fine from a transport company are basically unchanged: a transport company goes to court and from the moment it receives a final and enforceable decision, a ten-year statute of limitations period commences, during which it can request the commencement of distraint proceedings^{xx}. Meanwhile, the total amount of the debt may increase many times by the costs of the first-instance proceedings (the ones in which the court decides about the duty of the accused to pay the debt), the costs of the legal representation of the plaintiff^{xxi}, the costs of the distraint proceedings, and default interest. Therefore a fine of several hundred crowns can turn into a debt of many thousands of crowns. If the creditor requests the commencement of distraint proceedings at the end of the statute of limitations period, the obligations “from youth” of the affected person catch up to him by the time he has forgotten all about whether he failed to pay a fine. He often has recently established a new family and many other obligations. Usually, he does not understand how something like this could happen and he considers the entire situation as an extraneous and impossible mistake. Here lies the greatest danger of debts incurred when a minor – the creditor “waits” and the minor is lulled by the fact that nothing is happening and calmly forgets about the entire matter. Usually nothing happens for a relatively long time. Unfortunately, for the debtor it can also mean that the creditor is only waiting until there is “something to take”.^{xxii}

Therefore, the debtor, first of all, can become a participant in the first-instancex^{xxiii} and later distraint proceedings. Furthermore, he can encounter a situation where, in connection with the

distrain on his income, the debtor has problems with the repayment of other obligations – e.g. rent. Starting on the anticipated effectiveness of the new Civil Code on 1 January 2014, the non payment of rent and service charges for a period of at least three months will be a reason for the termination of a lease of a flat due to a very serious breach, and the owner of the flat, in this case, will have the right to terminate the lease without a notice period. The debtor may also find himself in insolvency proceedings, because they can be commenced at the request of the creditor. Although we typically encounter all these consequences with adults, it is necessary to realise that this can also affect minors. As is clear from the story of Mr. David, difficulties can arise already in childhood and youth that can significantly complicate life in adulthood.

For the sake of completeness, while obligations to transport companies are examples of common “time-delayed” consequences, with regard to debts to mobile phone operators, my experience at the citizens advice bureau shows that these types of obligations are not “carried over” by minors to adulthood. Firstly, they usually turn to their parents, who typically help their offspring. Secondly, fast and effective measures can be taken in order to prevent a repetition of the situation, e.g. setting a monthly limit or switch to a prepaid card. Most parents who do not automatically pay their child’s invoice have the habit of at least checking it. Therefore, a potential problem is revealed in time. The parents’ motivation can certainly be the fact that almost all mobile phone operators require the consent of the legal representative during the conclusion of a contract. A contract also usually contains consent with the fact that they become a co-debtor, meaning that they are jointly and severally liable for the obligations. Difficulties arise when the family budget does not have enough money to pay the obligation or the parents do not know that their child has arranged a certain tariff programme and the child hides the problem with paying the bill. In this case the essential fact is whether the parents are liable for the obligation as a co-debtor or not. If it is the former, then they are in the group of the aforementioned liable entity group, as a result of which the creditor (in this case the mobile phone operator) can enforce the repayment of obligations from them and possibly obtain an enforcement, on the basis of which distraint proceedings can be commenced. If they are not, then the claim for the repayment of obligations by the parents cannot be enforced.

With regard to personal consequences, the period of adolescence, among other things, is a consumer socialisation period. Young people who cannot resist the influence of media and learn to fulfil their consumer wishes regardless of their financial situation can become indebted already at this age (Plechinger 1995: 19-20). It is not surprising that this lifestyle carries over to adulthood. If this behaviour develops in a family that believes in the view that a person is what he owns, regularly acquires most of their things on credit and has a financial situation that can be described as over-indebted, it can be said that these are direct destructive impacts on personal development (Schruth 2011: 254-255). As with legal consequences, personal consequences are more visible in adulthood – indebted people are at greater risk of developing health problems due to stress and also due to the limited funds that they are able to use for prevention and treatment (Kokott, 2012). Indeed, the state over-indebtedness (the situation in which a person is not able to fulfil his obligations, usually because his income is insufficient to cover expenditures) is a socio-pathological phenomenon often associated with other socio-pathological phenomena, e.g. long-term unemployment, addiction, domestic violence, criminality, etc. If we return to the story of Mr. David, it is possible that his family will not be able to pay the mortgage, because Mr. David may have distraint deductions made on his income. The bank, due to default on the mortgage loan, may order the sale of the security, i.e. the flat. It is very likely that these events would have a negative impact on family relationships, etc.

In addition to legal and personal consequences, we can also encounter a third type: criminal

consequences. In connection with debts, it is possible to find several crimes in the Czech Penal Code No. 40/2009 Coll. such as loan fraud, i.e. a situation in which the loan applicant provides false information about his income or harming creditors, if the debtor withholds part of his assets. Although I am not aware of any cases in which a juvenile was convicted of such a crime, it is undoubtedly a good idea to warn this age group about possible criminal behaviour.

Prevention Options

Ideally, the above-mentioned situations will never occur before and after reaching lawful age. Therefore, especially in the age group of up to 18 years, great emphasis is placed on primary prevention, and especially on enhancing increasing financial literacy. In 2010, the Ministry of Finance published a National Strategy for Financial Education, in which the prevention of over-indebtedness is a priority area. Financial education is divided into two pillars so that it includes the entire population: the education of students and the education of adults. The document also includes an outline of the knowledge, skills and values that belong to financial literacy. It also describes the roles of key entities in this area; among them are the Ministry of Education, Youth and Sports, the Czech National Bank, and educational institutions. The objectives of the strategy are certainly desirable; nevertheless in this context I would again like to point out that financial literacy in itself is not enough to prevent over-indebtedness (Krušinská 2012). The strategy only briefly mentions its connection to other literacy – numeric, information and legal. Notwithstanding, it is primarily they who play a vital role in making sure that a “financially literate” citizen is able to use his literacy. Extensive knowledge of the structure and processes of budgeting loses meaning if a person cannot calculate a budget. Reading literacy also cannot be overlooked. Although these remarks may seem obvious, in practice these expected commonplace abilities, such as the ability to read a text and understand it, may be a problem. An often overlooked and essential part of financial literacy concerns the creation of a budget – work with needs, whether personal or family. The skill to create a budget and to follow it is not based simply on knowledge of its components and calculating skills.

Naturally family influences this. If we assume that not all children and adolescents, even in the Czech Republic, have the opportunity within a family to obtain the necessary knowledge and skills in order to better avoid over-indebtedness, it is necessary to provide them with this somewhere else. The ideal place is in school, which is also taken into account by the strategy of the Ministry of Finance. It is now a matter of opinion whether financial literacy should be taught as a separate subject or as part of “traditional” subjects, such as mathematics, civics, etc. Similarly, social workers working in youth clubs, children’s homes, etc. could significantly contribute to enhancing the financial responsibility of children and adolescents. First of all, they work with children and adolescents who can be assumed in adulthood to be more at risk of a debt trap, and second, these children and adolescents often even have some debts and they tell the social workers about them. In the first case, primary prevention is appropriate, but in the second, extensive informational and motivational help and support are needed.

First of all with regard to primary prevention: in my experience conducting seminars on the topic of financial literacy for children, adolescents and social workers, an essential role is thematic focus. For a 17-year-old person, the problem of selecting a mortgage is usually in the very distant future, as compared to the possibility of becoming indebted to the health insurance company after reaching legal age, which they find interesting. Also essential is for children and adolescents to understand the consequences that they face from imprudent or irresponsible conduct, when in the future the consequences can catch up with them and thus debunk myths about their not being able to be punished.

Attention must also be paid to the form of this education. The mere imparting of information is not enough, because if a person does not understand its meaning and is not able to use it, its preventive potential is lost. Conversely, that which is “experienced” is usually easily remembered. At seminars, I repeatedly encounter situations in which the participants sign any document that is presented to them without a hint of protest and of course without reading it. Later, their surprise is even greater when they find out that in addition to confirming their presence, they committed themselves to eating an unusual amount of food that they dislike. Their subsequent alertness, at least towards other materials presented at the seminar, is totally expectable. Often it happens that during subsequent seminars these participants say that they remembered this situation even in their “normal” lives and before signing anything they read a given document just to make sure.

From experience, I can say that that it is virtually impossible to define a specific, general-purpose and fixed activity that can be used anywhere. What can be successfully applied in one youth club or children’s home does not work in another one. A number of factors must be taken into account, especially the composition of a specific group, what forms of imparting information and skills were proven to work in the past, what problems with debts already occurred in the group, etc.

How to create a suitable preventive activity in social work?

First of all, it is important to identify existing and impending problems. Therefore, ideally the creator of preventive activities is a social worker (or workers), who knows precisely for whom he is creating them. Then it is appropriate to map the options to eliminate or resolve these problems, which may include consultation with other professionals, e.g. debt counselling professionals. It is also important to determine ways that were proven in the past to impart factual information and skills. The last two steps, of course, can be taken in reverse order. For example, youth club workers can discover that their clients often receive a fine from ticket inspectors that they fail to deal with. They know that they will be intrigued by cases from real life; therefore they will contact a local debt consultant and arrange a visit. Clients therefore have the opportunity to become acquainted with the consequences that can result from their inaction and they also will know another place they can turn to.

In addition to specific information and skills in the context of preventive activities for children and adolescents, the following general principles should be supported and promoted:

- It is important to realize the value of your signature – before signing anything, it is important to read it and understand it;
- It is normal to not understand something and it is just as normal to ask for advice in such cases;
- When making a decision about important matters, it is important to take the time to think it over; if someone does not want to give you the time, this is suspicious;
- If you have already decided to borrow money, it is important to once again think about whether this is really necessary and whether you will be able to repay the money; it is equally important to consider from whom you will borrow the money and under what terms and conditions;
- If you have already made a mistake (everybody makes mistakes), it is important to deal with it – the first step could be to confide in an adult (this does not mean completely “handing over” the problem to an adult).

At the same time, it is worth remembering to be cautious about the belief in the aforementioned myths, i.e. that a minor has no responsibilities, is not at risk from anything and that “mistakes” from youth (and when an adult) will not disappear by themselves.

This information, however, can be used for secondary prevention. Although, as was already mentioned, such emphasis is not placed on it in connection with children and adolescents, its necessity is obvious and undeniable. Indeed it is children and adolescents, who already have trouble repaying obligations or who consider it unnecessary to deal with existing debts, who should be acquainted with possible steps they can take as well as the consequences of their inaction.

CONCLUSION

It cannot be ignored that the issue of indebtedness and over-indebtedness concerns not only adults but also children and adolescents. The attention paid to improving financial literacy is worthwhile; nevertheless, financial literacy cannot be relied on as the only preventative tool. It is also necessary to take into account that the causes of indebtedness are varied and that in addition to financial literacy it is also important to support and promote knowledge and skills in other areas.

The people, in addition to teaching staff, who can help in the creation and implementation of preventive measures and with solutions to already existing debt problems are, without a doubt, social workers in all areas of social work with children and adolescents in the state and private sectors. It is therefore important for them to have the necessary training in this area.

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The czech legislation:

Act no. 40/ 1964 coll., the civil code

Act no. 89/2012 coll., the civil code (new)

Act no. 99/1963 coll., the code of civil procedure

Act No. 40/2009 Coll., the Penal Code

Endnotes

1 Basically, the only possibility is that the parents of the minor would like to take out a loan from his building savings. However, approval of a guardianship court is a condition to protect the minor.

1 There must be a written contract in order for there to be a guarantor; in order for there to be a co-debtor there does not need to be one.

1 In addition to fines for every ride, the debt was increased by the costs of the first-instance and distraint proceedings, including the costs of the creditor for the enforcement of the claim, i.e. mainly legal representation.

1 For simplicity, I describe only one variant, in which the creditor remains the transport company for the entire period and the enforcement of claims is not transferred to someone else, or it sells them.

1 It can request the commencement of distraint proceedings even after the lapse of this period; however, if the liable entity lodged an objection regarding the expiration of the statute of limitations period, the court would dismiss the proceedings.

1 Although certain limits were set last year on the basis of the case law of the Constitutional Court, this only applies only to proceedings commenced after the issuing of the given decision.

1 Pursuant to current Czech legislation, this is an entirely legitimate approach. A possible change could be in the form of an amendment to the Code of Civil Procedure, effective from 1 January 2013, which forces creditors who want to request reimbursement of the costs of proceedings to send, at least seven days before filing a petition for the commencement of proceedings, a notification to pay, i.e. a pre-trial notice, to the delivery address or the last known address. The effectiveness of this amendment, which will come into effect soon, can only be assessed over time. Moreover, this does not apply to distraint proceedings.

1 In addition to judicial also arbitration proceedings, for example.