

FILING FOR OVER-INDEBTEDNESS IN 3 STEPS

The procedure for dealing with over-indebtedness makes it possible to find the most appropriate solution for each situation.

Being over-indebted means :

• Being manifestly **unable to pay current or future non-professional** debts: current costs (water, rent, electricity, etc.), loans, taxes, etc.

• Whatever the cause (except in bad faith): taking out too many loans, decrease in income following a job loss, separation or illness, etc.

1st step: I check if I meet the conditions

To find out:

Cresus Federation* Debt Simulator: <u>https://www.federation-cresus.org/budget.php</u> * Except professional debts and maintenance debts (alimony), as well as damages and criminal fines.

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2nd step: I fill in the form





nd expense File 2



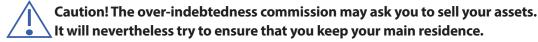
*A signed letter will be required to explain the personal, family and professional elements related to your situation. Model here: <u>https://www.inc-conso.fr/content/suite-de-difficultes-financieres-vous-deposez-un-dossier-aupres-de-la-commission-de</u>

get help: CCSA social worker, Budget Advisory Point (PCB), Pimms, Crésus online hotline (<u>https://www.federa-tion-cresus.org/programmer-rdv.php</u>) or by phone (to find the nearest branch: <u>https://www.cresusalsace.org/ou-nous-trouver.html</u>).

3rd step: I submit my signed form, with the supporting documents

To: BANQUE DE FRANCE Surendettement TSA 41217 75035 Paris Cedex 01

or by appointment at the secretariat of the over-indebtedness commission Addresses here: <u>https://www.banque-france.fr/la-banque-de-france/nous-connaitre/implantations-de-la-banque)</u>





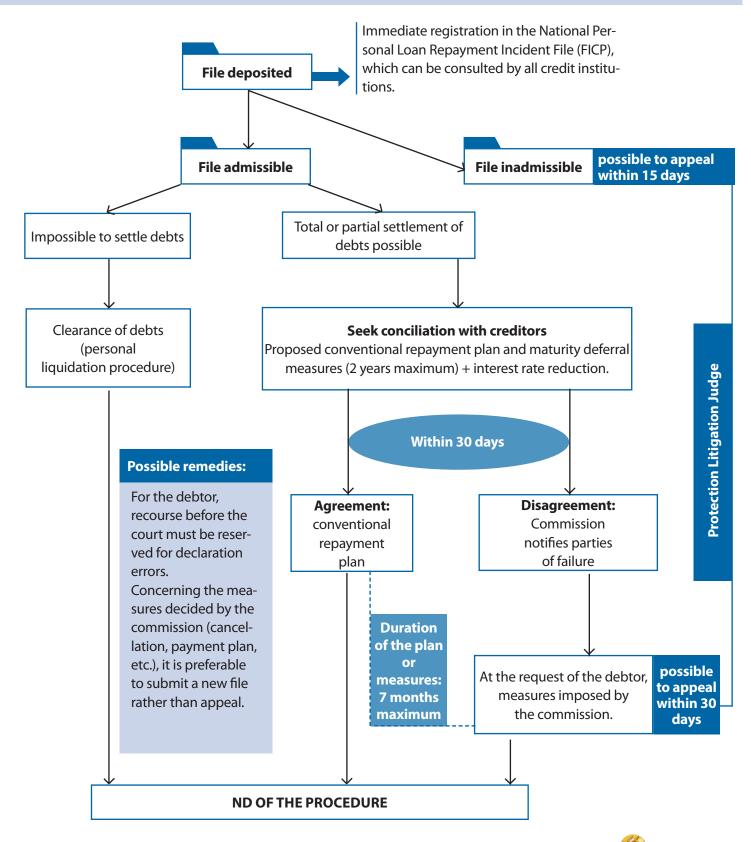


Once the file has been submitted

- continue to settle your current expenses

- try not to interrupt loan repayments
- do not take on new loans
- do not use cash reserves from revolving credits.

Don't stop paying rent to repay your loans, you could face eviction proceedings.



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