

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: <https://www.federation-cresus.org/budget.php>

* 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



- Cerfa form no. 13594*02 is available here:

https://particuliers.banque-france.fr/sites/default/files/1947_0.pdf.

- **I gather the necessary supporting documents**

As a reminder, I download the three reminders created by Banque de France

(https://particuliers.banque-france.fr/sites/default/files/media/2020/03/31/1947_schemise_a3.pdf)



File 1*




File 2



File 3

*A signed letter will be required to explain the personal, family and professional elements related to your situation. Model here:

<https://www.inc-conso.fr/content/suite-de-difficultes-financieres-vous-deposez-un-dossier-aupres-de-la-commission-de>

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

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: <https://www.banque-france.fr/la-banque-de-france/nous-connaître/implantations-de-la-banque>



Caution! The over-indebtedness commission may ask you to sell your assets. It will nevertheless try to ensure that you keep your main residence.

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.

