

Debt Management in the Netherlands

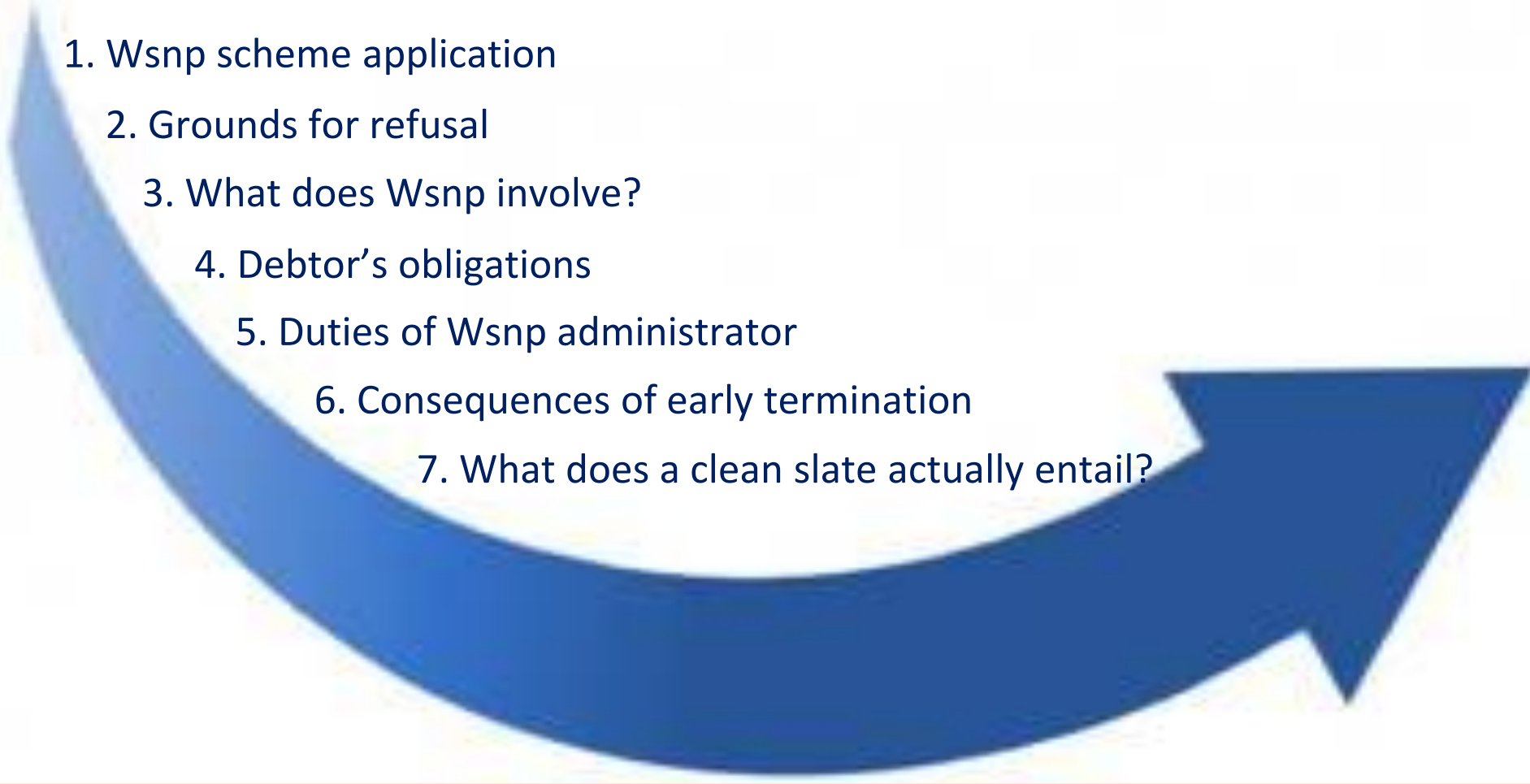
WHEN, WHAT AND HOW?



Debt counselling prior to admission to Wsnp debt management scheme

- Wherever possible, avoid the statutory (Wsnp) scheme!
- Transparency towards creditors is very important here
- For creditors, the costs of the Wsnp debt management scheme are higher than those of a debt counselling procedure.

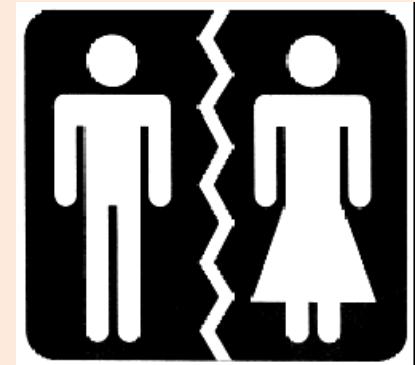


1. Wsnp scheme application
 2. Grounds for refusal
 3. What does Wsnp involve?
 4. Debtor's obligations
 5. Duties of Wsnp administrator
 6. Consequences of early termination
 7. What does a clean slate actually entail?
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A change in the family situation need not necessarily cause problems.

DUTY OF DISCLOSURE!

Does, however, affect the amount designated as free from attachment and any obligations.



Marriage under a community of property regime does have consequences!

HAVE YOUR QUESTIONS BEEN ANSWERED?



More information?

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