MCHM ABOGADOS

Chiarappa
Molinari
Maquiavelo
Abogados

DEBTS WITH SOCIAL SECURITY AND THE SECOND CHANCE LAW: A COMPLETE GUIDE

SECOND CHANCE LAW

MCHM ABOGADOS

Chiarappa
Molinari
Maquiavelo
Abogados

PARTIAL DEBT EXONERATION

The Second Chance Law allows for the exoneration of up to €10,000 in Social Security debts. The first €5,000 are fully canceled, and 50% of the next €5,000 are forgiven.

Chiarappa
Molinari
Maquiavelo
Abogados

MCHM ABOGADOS

JUDICIAL PROCESS

To benefit from the Second Chance Law, you must submit a file to the court, proving insolvency and good faith. If the requirements are met, the judge will issue an order of exoneration.

MCHM ABOGADOS

Chiarappa
Molinari
Maquiavelo
Abogados

BENEFITS FOR THE DEBTOR

The law offers debt cancellation, improves the debtor's credit situation by removing them from debtor lists, and provides legal protection against creditors during the process.

MCHM ABOGADOS

Chiarappa
Molinari
Maquiavelo
Abogados

LIMITATIONS AND CONDITIONS

Although the law allows for certain debts to be exonerated, amounts exceeding €10,000 with Social Security will not be forgiven and must be paid. Additionally, legal advice is essential to maximize the chances of success.

Chiarappa
Molinari
Maquiavelo
Abogados

MCHM ABOGADOS

www.mchmabogados.es

info@mchmabogados.es

950 106 453
674 21 65 59