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Debt and budget

Anyone can find themselves in financial distress. Various circumstances can lead to lack of money and debt, for example if you lose your job, get sick or get divorced.

If you have financial problems and can no longer pay your outstanding bills, you should not wait, but get help.

Seek support if you can no longer pay your bills. There are ways to get out of debt.

SOS Debt Hotline

There is a telephone hotline for first aid for debts. They will advise you anonymously:

Telephone 0800 708 708 (Monday-Thursday from 10 a.m. to 1.00 p.m.)

Social and debt counselling Caritas

Caritas offers free social and debt counselling at several locations in the canton of St.Gallen.

[> locations and contacts](#)

Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)

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