

Olha O. Kruhlova. Legal analysis of mechanisms of influence on debtors. This article is dedicated to exploring legal mechanisms that can be used against debtors to satisfy creditors' rights and interests. The purpose of the study is to determine the list of measures aimed at exercising effective influence on the debtor, provided by law, and to formulate criteria for their application.

The author draws attention to changes in the current legislation in this area in recent years and stresses the urgency of maintaining discipline in obligations, given the difficult economic situation in the country and the global financial crisis. One of such positive changes should be the establishment of the keeping of the Unified State Register of Debtors in Ukraine, whose functioning makes it possible to identify the debtor's property and impose restrictions on it, prohibit alienation and so on. And all this provides an opportunity to meet the property needs of creditors.

For the first time, the study reveals the criteria that should be used to determine the areas of influence for entities with debt to the lender: characteristics of the individual (individual / legal entity, etc.); the area of law that sets the obligation for the debtor (civil / family / commercial law, etc.); the causes of the debt (insolvency / liability of the debtor, etc.); the personal position of the debtor and / or creditor in the situation that has arisen (initiation of debt resolution / restructuring, etc.) The article also analyzes the specifics of choosing measures to influence debtors who have certain statuses. Such a feature exists in particular for an individual, a legal entity, a state-owned enterprise, an alimony debtor, an insolvent debtor, and others.

Keywords: *debtor, creditor, liabilities, unified state register of debtors, financial insolvency, compulsion.*