

Helpers include legal aid staff, social workers, librarians, navigators, financial counselors, community volunteers, and family members.

Quick session checklist

- 🕒 The questions take 10–15 minutes. Allow more time to review the summary and Options. On a short visit, focus on finishing the questions and reviewing the summary.
- 1 **Check for an urgent situation.** Ask what they need help with today, and whether they have a court date or other urgent concern (see box).
- 2 **Gather documents.** Bring court papers, recent account statements, and communications with the creditor.
- 3 **Explain your role.** You're there to help them use the site, not to give legal advice or choose for them.
- 4 **Work through the questions.** Let them answer. Help find missing information instead of guessing.
- 5 **Create an account.** After the questions, the site will prompt them to create an account (email or phone number) to save their answers, Options, and progress.
- 6 **Review their debt summary.** Help them find their Options, articles, and resources that may be able to help. Make sure they understand what could happen if they do nothing.
- 7 **Let them choose their next step.** Help them save or print their summary, and show them how to return through the dashboard.
- 8 **Log out.** If they used your computer, have them log out before leaving.

If they have an upcoming court date

a. Don't miss it

They need to go, even if the case may not be decided that day. If they miss it, the other side may automatically win. This is called a default judgment.

b. Not sure of the date?

Call or text Illinois Court Help.
(833) 411-1121

c. Live in Cook County?

They can talk to a lawyer for free through the Early Resolution Program. Ask at the hearing or call ahead.

(855) 956-5763

M–F, 9am–4:30pm

1 Purpose of the website

Debt Help Illinois is a free nonprofit tool from Illinois Legal Aid Online and Working Credit that helps people in Illinois understand and address debt problems.

The website is designed to give people:

- tailored legal and financial information (not legal advice) in the form of articles and glossary terms,
- tools that can help people find out, for example, if they are collection proof or if they may have certain defenses or claims,
- step-by-step Options, which are guided how-tos where users can track their progress, and
- referrals when available.

Debt Help Illinois is not a law firm, a debt settlement company, a debt consolidation company, or a debt relief service. It is free and never asks for any payment information.

Limits of Debt Help Illinois

Debt Help Illinois gives information, not legal advice. It isn't a law firm or a lawyer referral service, and it can't guarantee that help is available. It's fine to tell people this. Being clear about limits is part of why people trust the tool.

2 Who can use the site

Generally

A person can use the service if they live in Illinois or have a consumer debt problem (or problems) that arose in Illinois. It cannot help with business debts, because the laws are quite different for business debts and many legal protections do not apply.

A consumer debt is a debt that was incurred mainly for personal, family, or household purposes.

Available languages

The site is available in English and Spanish. Use the language selector in the top right corner.

Devices and accessibility

The site works in a web browser on a computer, tablet, or mobile phone. Helpers can also guide a person through the site, including when the person needs help reading or navigating. Ask what assistance works for them and let them provide their own answers.

For additional accommodations, use our Contact Us form at DebtHelpIllinois.org/contact-us.

Types of debt covered

The site is continually adding debt areas, but currently has complete resources for:

- Credit card debt
- Bank loans
- Payday loans
- Utilities: gas, electricity, water or sewer, cell phone or internet
- Federal and state income tax debt
- Medical debt
- Personal loans
- Buy now, pay later
- Friend and family loans
- Post-judgment debt (debt where there was a lawsuit and the debt has been reduced to a judgment)

Coming soon: Car debt (loans, leases, title loans, and deficiencies after sale) and retail financing

Coming in early 2027: Traffic tickets and criminal fines and fees

For student loan debts, they will receive a one-page summary referring them to the National Consumer Law Center Student Loan Borrower Assistance materials (nclc.org/issue/student-loans). This is the trusted source for the most up-to-date information on student loans. It is free to use.

Other debt types appear in the debt prioritization part of the site so a person can see where they fall in the order of what to pay first, but they will not have a full set of tailored resources and Options.

Information and privacy

The site does not ask for a Social Security number or taxpayer identification number. It asks for an address to provide information and referrals relevant to the person's region. The address is deleted immediately; the county and ZIP code are retained.

An account lets the person save answers and track progress. If a user ever wants to delete their account, they can send a request through our Contact Us form.

3 Creating an account

A person does not need an account to start the debt questionnaire or view some information. If they complete the debt questionnaire and then create an account, their answers will save to their account.

An account lets them:

- save their answers,
- save articles and tools with the heart icon,
- track progress on Options, and
- keep track of more than one debt,
- view full Options with guided how-to steps,
- come back later from home, a phone, or a library computer.

Explain these choices before starting. Without an account, the person cannot track progress or view the full guided Options.

Registering and recovering access

The person can register with an **email address** or a **cell phone number**. They should use one they can access later.

If you are helping someone, don't make an account with your own email or phone number, and don't keep their password.

Using a public or shared computer

Take steps to protect privacy. Before leaving, have the person log out of Debt Help Illinois and clear the browser history. Help them take any printed documents with them and follow your organization's procedures for handling downloaded files. This helps protect the person's privacy so the next person using the computer doesn't access their account or financial information.

4 General Resources and Tailored Resources

The site offers two kinds of resources.

General Resources are available at the top of the homepage under Know Your Debt. These articles are open to anyone, with no questions or account needed. They include articles on common debt topics. They're useful when someone:

- wants to learn before they're ready to answer questions about their own debt,
- has a quick question, like "What is a judgment?", or
- has a debt type the site doesn't fully cover yet.

Tailored Resources appear after someone answers the debt questionnaire. The site uses their answers (the type of debt, who is collecting, whether they've been sued, whether there's a judgment, and where they live) to show the articles, tools, Options, and referrals that fit their situation.

Tailored resources are more useful, but they're only as good as the answers. That's why careful answers matter.

5 Information people need to get started

Ask the person to gather all documents related to the debt, especially papers from an ongoing court case, recent account statements, and communications or messages exchanged with the creditor.

What they'll need to know:

- **The name of the creditor.** This is the company they owe or that says they owe. It may be different from the company that first gave them the loan or credit card, because debts are often sold or handed to debt collectors. If they have letters from more than one company, bring all of them.
- **What kind of debt it is.** For example, a credit card, medical bill, utility bill, or payday loan.
- **About how much is owed.** An estimate is fine if they don't know the exact amount.
- **Whether they've been sued.** Court papers like a summons or complaint mean they've been sued. A letter from a collector or a lawyer is not the same thing as being sued.
- **Whether the court entered a judgment.** If they aren't sure, their court papers or Illinois Court Help can tell them.
- **Their address,** for local information and referrals.

Some questions require an answer, including whether a court has entered a judgment. That answer substantially changes the available Options. If the person is unsure, help them find the information before continuing. A wrong answer can lead to information that does not fit their situation.

Illinois Court Help (ilcourthelp.gov) can explain court procedures and help the person find court information. The court clerk's office can also help them obtain court documents.



6 Walking through the site

The debt tool questionnaire

The questionnaire asks about one debt at a time. It's how the site figures out which information, Options, and referrals fit. To start, they click "Take the first step" or "Begin your journey."

Tips for helpers:

- Read questions aloud if that helps, but let the person answer.
- If they're unsure, tell them it's OK not to know. Help them look at their papers, or pause and come back later.
- Watch for questions about being sued and about judgments. These change the results the most.
- They can repeat the questionnaire for each debt they have.
- Closing or refreshing the page while answering the questions will erase their progress.

When the person gets stuck

- **An answer is unknown:** Some answers are required. Help the person look at their documents. For court-related questions, help them contact Illinois Court Help or the court clerk's office for information or records.
- **The person's situation has changed:** Archive the existing debt and complete the questionnaire again to create a new debt that reflects the current situation.
- **A question or explanation is difficult to understand:** Explain the site's information in plain language, use its glossary, and help the person consult other resources. Let the person supply the answer.
- **A feature is broken or a result seems incorrect:** Report it through the site's Contact Us form. Avoid including sensitive documents or information unless specifically requested through an appropriate process.

Saving your answers

To save their answers and come back to the site later, a person needs to create an account.

Debt prioritization

If someone has more than one debt, the site can help them think about which to deal with first. It ranks the debts and explains why we rank them a certain way. Debts with more serious consequences, like losing housing, utilities, or a car, or having wages taken, usually rank higher. A person's situation can change this, for example if they need a car for work.

This section includes some debt types that don't have full tailored resources yet, like mortgages, property taxes, child or spousal support, and federal student loans. That way, people can still see where those debts fit.

The ranking is a guide, not an order. The person can start with any debt. If they choose a different one than the site suggests, that's their decision. If they choose to work on a prioritized debt, it will take them back to the debt tool to answer more questions about that debt.

Debt summary page

This is the "Summary & Next Steps" page they see after finishing the questionnaire. It gives a lot of information at once, so slow down here. It includes:

- a plain-language summary of their situation, including information about the creditor and any special laws that may apply,
- what could happen if they don't act (see Consequences),
- referrals, if there's a match,
- Options, and
- Legal Resources (articles and tools that fit their situation).

Start with the overview at the beginning of the summary, then review the consequences of taking no action. From there, help the person find the Options and resources that matter most today. The person can print or save a summary of their answers and next steps.

Consequences

This section explains what could happen if they don't take action on the debt. Examples include a lawsuit, a judgment, wage garnishment, a bank account freeze, repossession, or a utility shutoff, depending on the debt. Research shows that many people ignore their debt, even after they have been sued. Usually, ignoring a debt makes things worse.

But sometimes ignoring the debt is a reasonable choice. For example, if the person has a low income, not much property, and doesn't own a home, they may be collection proof, which means all of their property is protected from collections, even after a creditor gets a judgment. The site has articles and a tool to help people figure out if they are collection proof.

Explain this section accurately, without minimizing the consequences or predicting what will happen in the person's case. Give them time to read and react, and offer a pause if they feel overwhelmed. Point out that the Options show possible steps they can take.

Referrals

If the person's answers match what a legal aid, legal services, or financial counseling organization serves, a card appears on their summary page with information on how to contact that organization.

Things to know:

- A referral is not a promise of help. Organizations have limited capacity and their own rules about who they serve.
- No referral card doesn't mean no help exists. It means there's no match from the site's partners right now. The person can still use the Options and resources.
- If the situation is urgent, like a court date this week, an active garnishment, or a repossession about to happen, encourage them to contact the referral organization right away.

Referral arrangements vary. Some organizations have a direct connection through the site to create a referral; others arrange a telephone call. Read and follow the instructions for the specific organization. Before the session ends, identify what the person needs to do next and whether they should expect a call.

Options

 You need an account to view the full guided steps and track your progress for an Option.

Options are step-by-step guides for one course of action. Examples: asking a creditor for a hardship plan, sending a letter to dispute a debt, responding to a lawsuit, or protecting income from garnishment.

Each Option opens with a short description, pros and cons, and a list of steps.

At the bottom, the person chooses whether the Option is right for them. The site saves that choice. When they choose "Yes," the guided steps open. Along the way they can:

- use tools,
- read scripts for talking to creditors or the court,
- fill out court forms with Easy Forms,
- check off steps as they finish them, and
- print steps to bring to court or have in front of them during a phone call.

Point out the print feature. A printed page in someone's hand at the courthouse is more useful than a bookmark.

They can work on more than one Option at a time and archive each one when they're done.

Tools

 You need an account to access the tools.

Tools are short, interactive questionnaires that answer specific questions. For example:

- **Collection proof tool:** helps someone see whether their income and property may be protected from collection.
- **Defenses and claims tools:** help someone see whether they may have a defense to a lawsuit, or a claim against a creditor or collector.

Tool results are information, not a legal decision. A result that says someone “may” be collection proof or “may” have a defense is a reason to learn more or get legal help, not a promise of how a case will go.

Articles

 To save articles, you need an account.

Articles explain rights, legal concepts, deadlines, and what to expect. They’re written in plain language, and many have glossary terms linked to short definitions.

Tailored articles appear under Legal Resources on the summary page. More articles are available in General Resources. The heart icon saves an article to their account.

Dashboard page

 To save your results, you need an account.

Recommend that people start from the dashboard when they return. It shows their debts and active Options. From the dashboard, they can:

- open a debt to view its Options and resources, or
- go directly to an active Option they have already chosen to work on.

If the person’s circumstances change, archive the current debt and complete the questionnaire again with updated information.

Settings and account support

Use the password recovery button if the person forgets their password. Users can also request that we delete their account through our Contact Us form.

People can choose how they receive update notifications if they haven’t visited the site in a while or when they finish working on a debt.

For technical problems, confusing questions, apparently incorrect results, or additional accommodation requests, use our Contact Us form at DebtHelpIllinois.org/contact-us.

7 Your role as a helper

You're helping someone use a tool. You're not advising them. That line protects both of you.

You can:

- read questions aloud,
- explain the information on the site in plain language, show them the glossary, or help them consult other resources,
- help them find information on a bill or court paper,
- help them use the site, for example printing, saving, or making an account, and
- sit with them while they think.

You should not:

- answer the questionnaire for them, even when you're sure you know the answer,
- tell them which debt to handle first or which Option to choose,
- predict outcomes, like "You'll probably win" or "They'll never come after you for that,"
- promise that an organization will take their case, or
- fill in court forms based on your own reading of their situation.

If you're a lawyer or a certified counselor and advising is part of your job, your own organization's rules apply.

Things worth saying out loud

"This is free, and it will never ask you for money or card information." People with debt have often been burned by someone who promised help and charged for it. Say this early.

"An account lets you save your answers and track your progress. We can focus on what you need today."

"Nobody here is going to tell you what to do, including me."

"You can do this at home too." Send them the link: DebtHelpIllinois.org. Some people move faster without someone watching.

"Using this site won't affect your credit."

When it's beyond what you can do

If someone needs legal advice about their own case, or the situation is urgent, point them to the referrals on their summary page or to legal aid. Examples of urgent situations: a court date this week, a garnishment already happening, or a car about to be repossessed. It's fine to say plainly that you can't advise them on their case.

Before the person leaves

- Ask what next step they want to take, and confirm where they will find it.
- Help them save or print the summary, instructions, or contact information they need.
- Review any referral instructions so they know whether to take action or expect a call.
- Show them how to sign in again and return to a debt or active Option from the dashboard.
- On a shared computer, have them log out and clear the browser history.

Free guidance for debt problems.

DebtHelpIllinois.org

Questions, problems, or accommodation requests? Use our Contact Us form at DebtHelpIllinois.org/contact-us.

