

For partner staff

Frontline Staff FAQ

Short answers for staff who share Debt Help Illinois with the people they serve.

What is Debt Help Illinois?

A free website for people in Illinois who are dealing with debt. People answer a few questions about their situation and get plain-language information about what is happening, their rights, and what they can do next. Based on their answers, it also points them to resources that may be able to help. It was built by Illinois Legal Aid Online and Working Credit.

Who is it for?

People in Illinois with credit card, medical, utility, and many other consumer debts. It covers every stage, from falling behind on bills to being sued or facing a garnishment. Car loan and retail finance resources are coming soon.

Does it cost anything?

No. It is free to use, and it does not sell anything.

Do people need to sign up?

No. People can start right away without an account. Creating a free account lets them come back where they left off and keep track of their progress.

Is it legal advice?

No. Debt Help Illinois gives legal and financial information, not legal advice. It is not a law firm or a lawyer referral service.

Can I use it with a client?

Yes. You can send the link, or sit with someone and go through it together. Let the person answer the questions and make their own choices. You are sharing information, not giving legal advice.

Will it find someone to take their case?

Debt Help Illinois may point them to legal aid and other organizations that may be able to help. It cannot guarantee that anyone will take their case.

What if they got court papers or have a court date?

Tell them not to ignore the papers and not to miss a court hearing. Debt Help Illinois can help them understand the case, their options, and resources that may be available, including legal aid. If a deadline is days away, they should also call their local legal aid right away to see if it can help. Go to IllinoisLegalAid.org/get-legal-help to find legal aid organizations.

What if it is urgent, like a shut-off today?

Debt Help Illinois explains options but is not an emergency service. For same-day needs, connect them to 211 or the utility company directly.

Is it available in Spanish?

Yes, the whole site is in English and Spanish.

What happens to the information people enter?

Debt Help Illinois asks for as little information as possible to understand someone's situation. It never asks for credit card or account numbers. It asks for an address to find the county and judicial circuit, but it saves only the county and ZIP code, not the street address.

Is Debt Help Illinois a debt relief company?

No. It is a nonprofit project. It does not settle debts, lend money, pay bills, or contact creditors, and it never asks for money or credit card numbers.

Where do I get flyers and other materials?

On the Partners page: DebtHelpIllinois.org/partners.

Keep these handy

Debt Help Illinois	DebtHelpIllinois.org
Help with court papers	ILCourtHelp.gov ; call or text (833) 411-1121
Find free legal aid	IllinoisLegalAid.org/get-legal-help
Flyers and materials	DebtHelpIllinois.org/partners



SCAN TO BEGIN