

For Funders

Help the organizations you fund do more for people in debt

Debt Help Illinois (DHI) is a free tool that meets people in Illinois the moment a debt problem hits and empowers them to make informed decisions about their debt.

This isn't a funding request. It's an invitation to help put DHI in the hands of the grantees you already support.

A partnership of legal and financial expertise

Debt problems are both legal and financial. DHI was built by **Illinois Legal Aid Online** (the trusted source for free legal information in Illinois) and **Working Credit** (a nonprofit helping people overcome the obstacles to good credit). Together they bring both kinds of expertise into one place, so people can understand their whole situation and choose the option that fits them — without judgment.

The problem your grantees see every day

Debt is a pervasive problem. About 1 in 5 people in Illinois with a credit record have at least one debt in collections,¹ and U.S. households carry over \$1.25 trillion in credit card debt alone.² People in debt trouble rarely know where to turn, and the space is saturated with predatory services. The organizations you fund are on the front line, and many don't have the trusted information and tools they need to help.

Why it matters to your grantees

- **Makes them more effective without practicing law.** DHI explains the options in plain language, so staff can guide people to trusted information without giving legal advice.
- **Meets people at the trigger moment.** DHI is organized by debt type and stage, so staff can help people respond to a collection letter, shut-off notice, lawsuit, or garnishment.
- **Protects the progress you fund.** Unresolved debt can spiral into lost income, housing, food, and jobs. Acting early keeps it from undoing the work you invest in.

Share Debt Help Illinois with your grantees

Our Partner page has ready-to-use materials:

- A short email you can forward to grantees
- Newsletter drop-ins and social media posts
- Flyers and staff guides grantees can use with clients
- A demo request form, so grantee staff can see how DHI works

Sources: ¹ Urban Institute, Debt in America: An Interactive Map (credit bureau data, August 2025). ² Federal Reserve Bank of New York, Quarterly Report on Household Debt and Credit, Q2 2026.

See how DHI works.

Request a demo and join our partner list.

DebtHelpIllinois.org/partners

Built by Illinois Legal Aid Online & Working Credit

Debt Help Illinois is not a law firm or referral service.

