

NEW AMENDMENTS TO ILLINOIS LAW OFFER IMPROVED PROTECTION FROM DEBT COLLECTION

IF YOU OWE MONEY AND A JUDGMENT IS ENTERED AGAINST YOU, YOU ARE STILL ENTITLED TO THE FOLLOWING PROTECTIONS:

- Up to \$4,000 in “wildcard” personal property. This can include money in a bank account. For judgments entered in or after 2020, \$1,000 in a checking/savings account is automatically temporarily protected from being frozen or taken until the citation hearing.
- The full amount can be garnished after the citation hearing if exemption is not claimed. One vehicle’s equity, or its value after any loans, up to \$3,600.
- Up to \$50,000 of equity in your home, or up to \$100,000 total if the home is owned by two or more people.
- Everyday household and personal items like furniture, appliances, clothing, phones/computers, pets and medical items that are worth less than \$5,000.
- Necessary clothing, school books and family pictures.
- One piece of jewelry up to \$5,000.
- Tools you need for work up to \$2,250.
- Many public benefits and support payments such as Social Security, unemployment, public assistance, veterans and disability benefits, and support/alimony needed for basic support.
- Certain insurance and compensation payments, including many life insurance/annuity benefits for a spouse or dependent, and personal injury payments up to \$22,500.
- Money in Illinois 529 college savings and ABLE accounts, but there are limits on recent or fraudulent contributions.



CONTACT US

If you have issues with debt collection, PSLS may be able to assist you. Visit **pslegal.org** or call PSLS at **800-531-7057** to speak with a member of our staff and apply for our services.

Bloomington

Serving Livingston, McLean and Woodford Counties

Phone: 309-827-5021

Toll Free: 800-874-2536

Galesburg

Serving Henderson, Knox, McDonough and Warren Counties

Phone: 309-343-2141

Toll Free: 800-331-0617

Joliet

Serving Will County

Phone: 815-727-5123

Toll Free: 877-315-4472

Kankakee

Serving Iroquois and Kankakee Counties

Phone: 815-935-2750

Toll Free: 800-346-2864

McHenry

Serving McHenry County

Phone: 815-344-9113

Toll Free: 877-480-3020

Moline

Serving Henry, Lee, Mercer, Rock Island and Whiteside Counties

Phone: 309-794-1328

Toll Free: 800-322-9804

Ottawa

Serving Bureau, Grundy, LaSalle and Putnam Counties

Phone: 815-434-5903

Toll Free: 800-892-7888

Peoria

Serving Fulton, Marshall, Peoria, Stark and Tazewell Counties

Phone: 309-674-9831

Toll Free: 800-322-2280

Rockford

Serving Boone, Carroll, Jo Daviess, Ogle, Stephenson and Winnebago Counties

Phone: 815-965-2902

Toll Free: 800-892-2985

Waukegan

Serving Lake County

Phone: 847-662-6925

Toll Free: 800-942-3940

West Suburban

Serving DeKalb, DuPage, Kane and Kendall Counties

Phone: 630-690-2130

Toll Free: 800-690-2130

FUNDING

This project is supported by the U.S Administration for Community Living (ACL). Views expressed are those of the author and do not necessarily represent official views of, or an endorsement by, ACL or the U.S. government.



LSC | America's Partner
for Equal Justice
LEGAL SERVICES CORPORATION

To support our work,
visit pslegal.org/donate.

Find legal resources
and apply for help
on Illinois Legal
Aid Online. Visit
illinoislegalaid.org
or scan code.



**PRAIRIE STATE
LEGAL SERVICES**

Administrative Office
303 North Main Street
Suite 600
Rockford, IL 61101
815-965-2134
info@pslegal.org
pslegal.org

