

# 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](http://pslegal.org) or call PSLS at 800-531-7057 to speak with a member of our staff and apply for our services.**