



COOK COUNTY
BUREAU OF
ECONOMIC
DEVELOPMENT



Cook County Financial Education Resources

This list of resources was compiled by [Working Credit](#), a national nonprofit, as part of the [Cook County Financial Education Workshop Series](#).

Credit Building

Resource Type	Resource Name and Link	Resource Description	Contact Information
Credit Building	Chase Credit Journey	Provides a free credit score plan from Chase	Customer service: 800-935-9935
Credit Building	Self	Provides opportunity to create a credit builder account	Customer service: 877-883-0999
Credit Building	Understanding Your Credit Report	By the Federal Trade Commission	https://consumer.ftc.gov/articles/understanding-your-credit
Credit Building	Understanding FICO Scores	By FICO	Contact Us FICO
Credit Building - Article	Why is Building Credit So Important	By CNBC	N/A
Credit Building - Article	How to Build Credit	By NerdWallet	N/A
Credit Building - Article	What is the difference between credit counseling and debt settlement, debt consolidation, or credit repair?	By the Consumer Financial Protection Bureau	Phone: 855-411-2372 Contact us Consumer Financial Protection Bureau
Credit Building - Credit Repair	Credit Repair Scam or Reputable Credit Counselor?	The Consumer Financial Protection Bureau answers various questions regarding credit	Phone: 855-411-2372 Contact us Consumer Financial Protection Bureau

Credit Building - Interrupting Structural Racism	Racial Inequities in Access to Credit	Produced by Chandan Economics	Phone: 888-650-8650
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Credit Building (Cont'd)

Resource Type	Resource Name and Link	Resource Description	Contact Information
Credit Building - Interrupting Structural Racism	"It's Not For Us": Understanding How Meta-Oppression Influences Black Americans' Experiences with the Credit System	Created by Urban Institute and Working Credit	Urban Institute phone: 202-833-7200
Credit Reporting	AnnualCreditReport.com	The free official source for credit reports	Contact us - Annual Credit Report.com
Free Credit/Financial Counseling	The Journey Forward	Services include Money Talks workshops and free financial counseling	Phone: 312-429-5945
Free Credit/Financial Counseling	City of Chicago Treasurer's Office Money Matters Institute	Offers money management and financial wellness program for Chicago residents	Phone: 312-744-3356 Email: city.treasurer@cityofchicago.org
Free Credit/Financial Counseling	National Foundation for Credit Counseling	Focuses on financial education, credit education, credit counseling	Phone: 800-388-2227
Free Financial Coaching	Advisers Give Back	A nonprofit offering free financial coaching from certified financial planners	Email: info@advisersgiveback.org

Budgeting and Banking

Resource Type	Resource Name and Link	Resource Description	Contact Information
Budgeting and Banking Services	Bank On Chicago	A nonprofit that evaluates banking services for quality, security, and affordability	https://bankonchicago.com
Budgeting and Banking Services	City of Chicago Personal Finance Resource Directory	A resource directory for Chicago residents	Phone: 312-744-4016
Budgeting and Banking Services	First National Bank of Illinois	A local bank part of Wintrust Community Bank	Customer service center: 800-555-5455

Budgeting and Banking Services	Self-Help Federal Credit Union	A local credit union that offers variety of checking accounts	Customer service center: 877-369-2828
Budgeting and Banking Services	College Budget Builder	A college budgeting tool	College Budget Builder
Budgeting and Banking Services	Simple Budgets	A general budgeting tool for young adults who are working	Simple Budgets
Budgeting and Banking Services	One Summer Chicago Banking Coalition	A Get Banked Chicago program offering free youth bank accounts for One Summer employees in Chicago (ages 14-24)	Have a Question? Contact us! – Get Banked Chicago
Budgeting and Banking Services	Young Illinois Saves	Provides banking and saving education and resources for young adults in Illinois	Phone: 773-955-9000

Debt Management

Resource Type	Resource Name and Link	Resource Description	Contact Information
Debt Management	GreenPath Financial Wellness Debt Counseling Services	A national nonprofit that assists with debt management	Phone: 855-969-8972
Debt Management	Family Credit Management Debt Management	A national nonprofit that assists with debt management	Phone: 800-994-3328
Debt Management	Undebt.It	A tool that helps you pay off your debts	Undebt.it Contact Form
Debt Management	PowerPay	Provides tools to develop a personalized, self-directed debt-elimination plan	PowerPay: Debt Reduction Tool USU
Debt Management	Illinois Attorney General's Office - Illinois Student Debt Assist	Provides struggling student borrowers with free resources about repayment options and information on avoiding default	Phone: 800-455-2456
Debt Management - Student Debt	U.S. Dept. of Education Student Loan Simulator	Allows users to estimate monthly student loan payments and choose a loan repayment option that best meets their needs and goals	U.S. Dept. of Education Student Loan Simulator

Building and Sustaining Wealth

Resource Type	Resource Name and Link	Resource Description	Contact Information
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Building and Sustaining Wealth	The Resurrection Project (TRP)	Assists with credit building and the homebuying process	Phone: 312-666-1323
Building and Sustaining Wealth	Chicago Urban League	A financial empowerment center that provides homebuying education, post-purchase counseling and more	Phone: 773-285-5800
Building and Sustaining Wealth - Small Businesses	Cook County Small Business Source	A Cook County Government program featuring over 30 organizations dedicated to supporting small businesses in any stage of development	Email: info@cookcountysmallbiz.org
Building and Sustaining Wealth - Employment	Goodwill TalentBridge	A full-service staffing and recruitment firm that is part of Goodwill Industries of Southeastern Wisconsin and Metropolitan Chicago.	Contact Goodwill TalentBridge in Wisconsin and Illinois
Building and Sustaining Wealth - Employment	Goodwill Workforce Connection Centers	Provides help for job seekers	Phone: 773-627-5770
Building and Sustaining Wealth - Employment	Lyft Jobs Access	A partnership with Indeed, Goodwill and United Way to provide short-term transportation needs for job seekers, such as: <ul style="list-style-type: none"> • riding to or from a week-long job training course, or • riding to or from a one-time job interview, or • riding to or from the first two weeks of a new job 	Email: brenda.sanders@goodwillchicago.com
Building and Sustaining Wealth - Employment	Illinois WorkNet	A State of Illinois workforce portal and job services	Contact Illinois WorkNet

Miscellaneous

Resource Type	Resource Name and Link	Resource Description	Contact Information
College Finances	U.S. Dept. of Education Federal Student Aid Student Loan Simulator	Allows users to estimate monthly student loan payments and choose a loan repayment option that best meets their needs and goals	Contact Us Federal Student Aid

College Finances	Student Borrower Protection Center	Leads a nationwide effort to protect borrowers and halt widespread abuses by the student loan industry	Contact Us - Student Borrower Protection Center
Debt Relief (vehicle related)	City of Chicago Clear Path Relief pilot	Provides low-income motorists with relief for vehicle-related debt, excluding expired meter tickets	Phone: 312-744-7275
Domestic Violence Help	Sarah's Inn	An Oak Park, Ill.-based housing program for families recovering from domestic violence	Phone: 708-386-4225 Text: 708-669-6149 Email: info@sarahsinn.org
Domestic Violence Help	Neopolitan Lighthouse	Supports abuse victims and children on the West Side of Chicago	Hotline: 773-722-0005
Energy Assistance	Nicor Gas	Provides energy assistance programs for residential customers	Phone: 888-642-6748
Family Support Services	CEDA	Offers a variety of services to families and individuals in need	Main: 312-782-CEDA (2332) Toll Free: 800-571-CEDA (2332) Email: inquiry@cedaorg.net
Homeownership/Renting	TLC Management Co.	Provides information about renting and credit in the Chicago area	Phone: 312- 553-9070
Homeownership/Renting	Neighborhood Housing Services of Chicago	Offers home purchase assistance, education and counseling	Phone: 773-329-4111
Homeownership/Renting	Journey Forward	Offers U.S. Dept. of Housing and Urban Development-certified housing counseling	Phone: 312-429-5945
Housing	Chicago Housing Authority	A municipal nonprofit that provides housing assistance	Schedule an Appointment The Chicago Housing Authority
Housing	Housing Authority of Cook County	A municipal corporation focused on housing assistance	Phone: 312-663-5447
Housing	YMCA of Metropolitan Chicago	Offers housing to low-income adults in the Chicagoland area	Phone: 312-932-1200 Phone: 773-905-5115 Toll-free: 800-514-1224
Identity Theft Support	Federal Trade Commission	Visitors learn how to report identity theft and learn next steps of action, including contacting your local police department	Phone: 800-669-5556

Legal Assistance	Legal Assistance Foundation	Provides client services screening and legal aid services for those who qualify	Phone: 312-341-1070
Predatory Lending Alternatives	WeProsper	Offers help against predatory financial practices	WeProsper - How Community Members in Illinois Can Get Involved
Tax Help	Ladder Up Tax Clinic	Offers free electronic preparation and filing of individual income tax returns to help clients access critical tax refunds	Phone: 312-409-1555, option 3 Email: taxclinic@goladderup.org