The Road to Eliminating Credit Card Debt with a Debt Management Plan

CCCS of Northern Illinois is a 501c3 not-for-profit Credit Counseling Agency that has been helping people get out of debt for over 35 years. Our Debt Management Plans are a responsible way to get out of debt and back on track.

01 Overwhelmed by Debt
Overwhelmed by mounting credit card debt totals and monthly minimum payments, you may not know where to turn. Unlike some other options out there, a non-profit Credit Counseling Office like ours will have your best interests in mind!

02 Meet with a Counselor
Each of our talented and caring counselors are certified by the NFCC. Call to setup an appointment and we will help you to setup a plan of action to address your financial situation with a holistic approach including budgeting, saving, and debt management.

03 Commit to the Plan
Our counselors will work with you to be sure the plan is something you can afford before getting you signed up. From there the responsibility is yours to be sure you follow a budget and have the funds in your account each month for us to disperse to the creditors for you. The benefits of this plan include less payments for you to track, often lower monthly payments and lower interest, and freedom from these debts in 5 years or less. The best part is, you don’t have to do it alone!

04 Freedom from Debt!
After completing your debt management plan plan you will often find your credit score has improved, and the anxiety from all those credit card bills is a thing of the past. Call 815-338-5757 to make an appointment and get started.