Resources for financial empowerment

Free individual financial coaching	YWCA Evanston - financial coaching Aurora Financial Empowerment Center These financial coaching programs work best for people who are employed or have another source of income, and who have some bandwidth to think about their personal finances and put together a plan.
Free financial coaching online	Operation HOPE: Financial education and financial coaching online. Test your financial knowledge and get connected to resources, including financial coaching.
Quick personal finance lessons online	Enrich is a personal finance education program provided by the Illinois Treasurer's Office. Find quick videos and short articles about personal finance topics. You have to create an account and register, but it is free.
Homeownership preparation and downpayment assistance	Neighborhood Housing Services: HUD homeownership/ foreclosure prevention agency. Provides home ownership preparation classes, including for multifamily properties. Classes include: the homebuying process, credit and budget, shopping for a home, closing on a home, and others. NHS and other HUD counseling agencies can also link families to downpayment assistance and other deals. Some of these opportunities are available to middle income families.
Get help with your debt	American Consumer Credit Counseling: ACCC works with creditors on your behalf to establish an affordable new payment arrangement, which may include benefits such as a reduced interest rate and no late or over limit fees, allowing you to pay off your debt faster. Budget counseling is free and enrollment in the debt management program is low cost.
Affordable loans for emergencies	Affordable alternatives to payday loans. This is a resource sheet (from Woodstock, New America, and some other nonprofit partners) that lists lower cost options for getting a loan.

Last updated November 6, 2026