

PRINTABLE + FILLABLE PDF KIT

Illinois Credit and Debt Complete Bundle

Illinois Edition

All three kits in one file: fix credit report mistakes, answer debt collectors, and recover from identity theft. 32 fillable letters.

32 fillable letters

3 kits in 1

Fill on your phone or print

- Credit Report Dispute Kit
- Debt Collector Response Kit
- Identity Theft Recovery Kit



CONTENTS

What's inside

Tap any line to jump to that page.

Start here	2
Fill this in once	2
How this bundle works	4
Part 1: Credit Report Dispute Kit	5
How a dispute works	6
Get your reports and find the mistakes	7
Which letter do I need? (17 letters)	8
Dispute tracker	46
Part 2: Debt Collector Response Kit	48
Your rights with debt collectors	49
Old debt: check this before you pay	51
If you are sued or garnished	52
Illinois rules	53
Which letter do I need? (10 letters)	55
Call log	77
Part 3: Identity Theft Recovery Kit	79
First 24 hours checklist	80
Freeze or fraud alert?	81
Which letter do I need? (5 letters)	83
Accounts affected	95
Sources	97

ILLINOIS RULES

Illinois: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Written contracts	10 years	735 ILCS 5/13-206
Unwritten contracts, which Illinois courts have applied to many credit card debts	5 years	735 ILCS 5/13-205

Illinois treats a contract as written only if its parties and key terms can be found in the document itself. In a 2009 case, the Illinois Appellate Court applied the 5 year rule to a credit card debt for that reason (*Portfolio Acquisitions v. Feltman*).

Payments on old debt

This kit does not list a Illinois rule on whether a payment restarts the clock. Treat any payment or written promise on an old debt as risky, and get advice first.

Collection rules and complaints

- Collection agencies in Illinois must be licensed by the Illinois Department of Financial and Professional Regulation. Check a license with its License Look Up tool or at 1-888-473-4858 (IDFPR).
- Complaints: IDFPR at idfpr.illinois.gov, or the Illinois Attorney General.

Check before you rely on it

State laws change. Each fact on these pages lists its source, and the full links are on the Sources page. Last checked October 2026.