IABG advocates for policy solutions that address the racial wealth divide, expand savings opportunities, and protect Illinoisans from predatory financial products and practices.

**Strengthen Consumer Protections**

Defend the Predatory Loan Prevention Act (SB 1792) by opposing harmful trailer bills that attempt to weaken the law. Author and distribute consumer-facing resources on financial coaching and where to find affordable loan options at under 36% APR.

**Expand Access to College**

Cultivate stakeholder relationships for Children’s Saving Account pilot program(s) throughout the state in advance of the 2023 implementation of the statewide program.

**Reform Burdensome Debt Collection Practices, Fines & Fees**

Prevent Debt Collectors from Reducing Families to Poverty (HB2771): Increases personal exemptions (what a creditor cannot take) in debt collection so that people can still get to work, maintain their livelihood, and stay housed.

Protect Tax Refunds of Low-Income Illinoisans (SB2139): Protects lower income taxpayers who receive the Illinois Earned Income Tax Credit from having their tax refund intercepted to collect on local fines and fees debt, including parking ticket enforcement debt.

**Expand Access to Safe & Affordable Financial Products and Technology**

Illinois Secure Choice Savings Program Expansion (HB117 / SB208): Expands the program to include employers with at least one employee, and allows for auto-escalation of the default savings option up to 10%. This will help hundreds of thousands more workers in Illinois to save for their futures.

For questions, please contact: Amy Eisenstein, aeisenstein@heartlandalliance.org, 630-878-9701