



OFFICE OF THE COOK COUNTY TREASURER

Maria Pappas

118 North Clark Street, Room 212 Chicago, Illinois 60602

FOR RELEASE

Wednesday, December 3, 2025

Contact: Maria Pappas 312.603.6202

If you can't pay your taxes by the December 15 due date, there's a 13-month payment plan available! Register now at CookCountyTreasurer.com.

Second-Installment Cook County property taxes are due **Dec. 15**, for nearly 1.8 million Cook County properties.

That means property owners have less than two weeks to pay in full to avoid late-payment interest charges. The bills were mailed Nov. 14.

"I know coming up with the money to pay property tax bills can be difficult," Cook County Treasurer Maria Pappas said. "That's why I'm reminding people that the bills are due ten days before Christmas. If possible, pay before the due date so you don't get charged state-mandated late fees."

Property owners unable to pay their tax bills in full by **Dec. 15**, should look at our free online financial planning tool that helps you make smaller, more manageable payments over time.

It's called the Payment Plan Calculator and it's available **Dec. 16** — one day after the due date — at cookcountytreasurer.com. The calculator lets you:

- Set up a schedule to pay off a tax bill in smaller increments instead of all at once.
- Choose between making payments once or twice a month.
- Create a personalized plan for catching up on delinquent taxes if you owe more than \$100.

And you don't have to wait to sign up. You can register **now** at cookcountytreasurer.com.

Then click on the purple box. Enter your PIN or your property address and hit continue. Then scroll down until you see the Payment Plan Calculator next to the Pay Now button. Click it and a page will appear asking you to type your name and email address.

After you enter your information, you'll receive an emailed reminder from the Cook County Treasurer's Office to set up your payment plan when the calculator goes live after the due date has passed.

Once the Payment Plan Calculator goes live on **Dec. 16**, just follow the steps below:

- **Go to cookcountytreasurer.com and click on the purple box.**

- **Enter the 14-digit Property Index Number (PIN) or the property address** to get your tax information.
- **Scroll down until you see your bills, then click the red “Payment Plan Calculator” button** which appears if a bill is delinquent.
- **Review the disclaimer and click “continue.”**
- **Choose how often you want to make payments** — monthly or twice monthly.
- **The calculator will automatically show a recommended payment schedule** to help you pay off your balance before the next Annual Tax Sale.
- **Select Summary View** to quickly compare dates, amounts and your remaining balance.
- Or **switch to Detailed View** for a full breakdown of every payment.
- When you find a plan that fits your budget, **download or print your personalized schedule** to track your payments.
- You can also **sign up for free email or text alerts**, so you never miss a payment reminder.
- Or **pay right away** by clicking **Pay Now**.

“I hope the calculator eases the concerns of taxpayers worried about losing their home, business or other property because of unpaid taxes,” Pappas said. “If you are unable to pay in full by the due date, you now have about 13 months to pay off your bill before your unpaid tax debt is offered for auction at the legally required Annual Tax Sale.”

During those 13 months interest will be charged at **9% a year, or 0.75% a month**.

“The annual interest rate was 18% but my office fought for and won legislative reforms in Springfield that cut the rate in half,” Pappas said.

Though the state-mandated interest rate charges can’t be avoided, the Payment Plan Calculator is designed to help you avoid borrowing from a credit card company or having to pay back or ‘redeem’ your taxes after they’re sold to a tax buyer. The calculator is a tool that should help more Cook County residents pay off their back taxes and remain in their largest investment, home sweet home.