



NILS® - No Interest Loan Scheme

16 Shortland Street Teloepa 2117
Phone: 9638 7955 Fax: 9638 4906

Thank you for your enquiry about the NILS program.

Please find enclosed an information pack which contains further information and includes loan application forms.

We have also included a checklist of documents you **MUST** provide with your NILS application.

Once you have ALL the documents, please ring 9638 7955 and arrange a time for an interview.

Documents can be emailed to office@teloepa.org.au before your appointment. Providing them ahead of the appointment will shorten your time in the interview.

Some important information you need to know:

- If you receive NewStart, loan maximum is \$800,
- If you receive Disability Support/Parenting Payment, loan maximum is \$1,500
- You must have lived in your current address for a minimum of 3 months.
- You must have a low income <\$45, 000
- The loan must be affordable
- The loan CAN NOT be used for: general living expenses, recurring costs, second hand items, rent and loan arrears or cash advances.
- Loan repayments must be affordable and not put you into financial hardship

Please note that NILS interviews are conducted on Wednesday and Thursday's and will take up to 1½ hours. We are able to offer over the phone interviews if you are able to electronically send all required documents.

If you have any questions about the interview, you can call us on 9638 7955.

Kind Regards,

The NILS Team

What you need to bring to the interview

Checklist

For you interview to take place you **MUST** provide the following: **PLEASE MAKE SURE YOU HAVE READ THIS INFORMATION IN FULL BEFORE YOUR INTERVIEW!**

	Recent Centrelink Income Statement / Pay Slips (yourself and your partner)
	Recent bank statement or transactions for the past 90 days (3 months) Please try to get bank statements with the ongoing balance showing.
	Proof of residency – lease, rental agreement or rates if home owner
	Rental ledger/statement or mortgage statement showing rent/repayments are current. Even if you have centrepay deductions we need to know if your rent and water is up to date.
	Copy of quote for goods or service, or if electrical item – make, model of the item you wish to purchase and we will obtain a Good Guys quote for you.
	Details/statements of any credit commitments such as loans, credit cards, fines, rent to buy etc
	Payment amounts for gas, electricity, home/mobile phone and any other bills
	Copies of recent energy, phone or other bills
	Proof of identity (must include one photo ID, ie Drivers Licence, Passport etc)
	Alternate contact person details (name, email and phone)
	Details of household expenses (eg groceries, rates, car running costs etc) – see attached budget

The NILS program operates Wednesday & Thursday's. If you would like to arrange an appointment please contact us on 9638 7955

Appointment Details

- You must make an appointment before attending an interview.
- If possible we ask you to provide your paperwork prior to your appointment.
- If you are unable to attend your appointment, please contact as soon as possible and we will arrange an alternative time.



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NILS Applicant Details

Applicant's Full Name:		Date of Birth:	
Male	Female	Country of Origin:	Aboriginal/ATSI: Yes No
Address:			
Phone:		Email:	CRN:
Marital Status:		No of Dependants:	No of Previous NILS loans:
Partners Name:		Partners Phone Number:	

Income Source:

Centrelink Payment Type:	Other Income Source (eg wages, child support)
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Housing:

Own Home:	Private Rent:	Public Rent:	Other:
How long at current address:			

Alternate Contact Person:

Name:	Relationship:	Phone:	Email:
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Do you currently have any existing / outstanding loans?

NILS:	Payday:	Rent to Buy:	Centrelink:	Bank/Credit Union:
Have you attempted to make an appointment with any other NILS organisation for this loan? Yes No				
Which organisation:				

Please complete the Fortnightly Budget Form on the following page and bring with you to your appointment or email with all other documents to: office@teloepa.org.au

Loan repayments need to be affordable and not put you into financial hardship, the budget allows us to work this out



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Fortnightly Personal/Family Budget

INCOME	Salary	\$	PERSONAL	Clothes/Shoes	\$
	Child Support	\$		Hair/Nails	\$
	Centrelink	\$		Entertainment	\$
	Other Income	\$		Magazines	\$
				Gifts	\$
	Total Income:	\$		Gym	\$
				Alcohol	\$
HOUSING	Rent	\$		Cigarettes	\$
	Mortgage	\$		Savings	\$
	Land Rates	\$		Holidays	\$
	Stata Plan Levies	\$		Life Insurance	\$
	Repair/Maintenance	\$		Funeral Plan	\$
	H & C Insurance	\$		Regular Donations	\$
UTILITIES	Electricity	\$	MEDICAL	Doctors/Specialists	\$
	Gas	\$		Health Fund	\$
	Water	\$		Dentist	\$
	Mobile	\$		Optometrist	\$
	Internet	\$		Pharmacy	\$
	Pay TV	\$		Medical Equipment	\$
	Laundromats	\$		Pet Insurance	\$
				Vet Fees	\$
CAR	Repairs	\$			
	Registration	\$	LOANS/ REPAYMENTS	Car	\$
	Green Slip	\$		Credit Card	\$
	Insurance	\$		Store Account	\$
	Fuel	\$		Finance Company	\$
				Personal Loan	\$
TRAVEL	Fares (bus/train)	\$		NILS	\$
	Road Tolls	\$		Centrelink	\$
	Taxis/Uber	\$		Fine/Court Fees	\$
				Tax	\$
FOOD	Groceries	\$		Other	\$
	Pet Food	\$			
	Take Away	\$		Total Expenses	\$
EDUCATION	School Fees	\$			
	Uniforms	\$			
	Lunches	\$			
	Excursions	\$			
	Vacation Care	\$			
	Camps	\$			