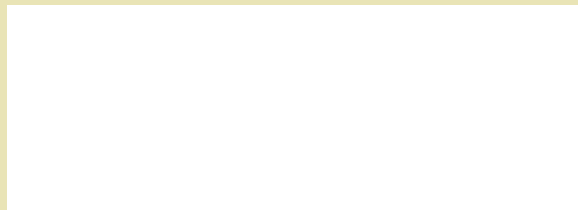




What do I need to do?

1. Obtain an information kit from your Salvos NILS centre.
2. Get together your personal and financial information, such as:
 - Current Health Care card
 - Statement of Centrelink income or pay slips
 - Most recent bank statements
 - Details of usual household expenses
 - Rent receipts or statement of rental payments, or mortgage statement and rates notice
 - Most recent electricity and/or gas account
 - Most recent telephone accounts
 - Most recent credit card statements
 - Documents in regard to any fines, Centrelink advances, Centrelink debts or other debts
3. Obtain quotes or tax invoices for the product or service.
4. Do other things listed in the information kit.
5. Make an appointment to see the NILS Worker at your local Salvos NILS Centre, details below, or visit salvos.org.au and see Financial Troubles.



salvos.org.au



Please consider the environment when disposing of this brochure

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SERVING
THE COMMUNITY

salvos.org.au



Salvos NILS®

No Interest Loans Scheme

**Making no interest credit available when
it is really needed to those in need**



**NILS is a registered trademark, concept and program
of the Good Shepherd Youth & Family Services**



Affordable loans for essentials without interest or fees

What is NILS about?

The aim of our no interest loan program is to provide loans to people in need on low incomes who are unable to qualify for other affordable loans. The overall aim is to improve the quality of life, health and well being of individuals and families.

No interest loan schemes rely on the repayment of loans to continue to be of service to other members of the community.

How do I qualify?

You need to be on a low income e.g. receive a Centrelink payment, holder of a Health Care card or have a low household income from wages. Exceptional circumstances can be considered.

What can loans be used for?

Loans may be used to purchase essential household and personal capital items e.g:

- refrigerator/freezer
- bed/mattress
- computer
- washing machines
- health items
- medical and dental equipment or aids or
- energy efficient appliances.

Loans may also be used to pay for emergencies or for urgently needed things such as vehicle repairs, medical and dental procedures, and for educational purposes.

What can't loans be used for?

Loans cannot be used for the repayment of current bills or debts and cannot be paid to the applicant directly. They also cannot be used for bond or rent money, rent arrears or living expenses such as food, car registration, car insurance or car services.

What loans are available?

Loans can only be up to a maximum of \$1500 and can be for more than one item in total.

How do repayments work?

Loans need to be repaid over a period of up to 18 months. Repayment plans are tailored to suit individual circumstances.

