

NILS Loan Purpose

NILS loans enable people living on low incomes the opportunity to purchase significant or essential household items, or a service, that improves their quality of life or enhances social and economic participation.

Loan purposes include, but are not limited to the following:

Education



- Course fee
- Course material
- Music related
- School uniform
- School camp

Car Related items



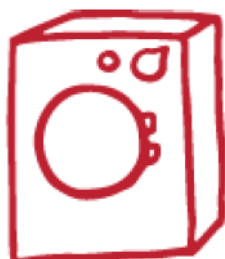
- Driving lesson/test
- Registration *
- Tyres *
- Windscreen *
- Repairs/Maintenance*

Repairs



- Blinds/curtains
- Equipment
- Household improvement
- Household repair *

Household Appliances



- Air conditioner
- Clothes dryer
- Dishwasher
- Entertainment
- Freezer
- Fridge
- Heater
- Hot water service *
- Microwave
- Stove/over *
- Television
- Vacuum cleaner
- Washing machine
- Water tank/pump *

Other



- Relocation cost #
- Bond ^
- Veterinary cost
- Insurance excess *

Household Furniture



- Baby furniture
- Bed/mattress
- Dining table
- Lounge suite

Technology



- Computer
- Computer accessories
- Mobile phone
- Tablet

Outdoor Equipment



- Barbeque
- Bicycle
- Lawnmower

Health & Wellbeing



- Dental
- Mobility scooter
- Orthotics/Prosthetics
- Professional health procedure
- Respiratory
- Vision related
- Wheelchair
- Fitness/sport related

Economic Participation



- Equipment and tools

* These items require the client to be the homeowner, vehicle owner or policy holder.

This item is for clients experiencing family violence only.

^ Ensure that no other options are available, e.g. Dept of Housing bond loans

Supporting Documentation

Proof of Identity – *One of the following*

- Centrelink Card (HCC/PCC)
- Australian Driver's License
- Proof of Age (18+) Card
- Australian Passport
- Birth certificate
- Immigration Card

Proof of Address – *One of the following*

- Rental Agreement
- Mortgage Statement
- Rental Ledger
- Statutory Declaration from landlord if above is not available

Proof of Income – *All that are applicable*

- Centrelink Income Statement.
- Payslips from work - 3 most recent
- If self-employed – most recent ATO Assessment notice

Proof of Expenses – *All that are applicable*

- Bank Statements for all bank accounts. A **3 month bank statement or transaction listing up to as close to the date of the interview as possible is required. If the statement is older than 14 days it will not be accepted by the loan assessor.**
- Rental Ledger or Mortgage Statement (no more than 14 days old)
- Gas Bill (most recent)
- Electricity Bill (most recent)
- Water Account (most recent)
- Internet and Home Phone Account, unless prepaid (most recent)
- Mobile Phone Account, unless prepaid (most recent)
- Credit Card Statement/s (most recent)
- Centrelink Deduction Statement (if expenses are paid via Centrepay)
- **Statements for any other loans including** Afterpay/Zip Pay, rent to buy, pay day lenders, short term loans, credit cards, car loan, SPER – showing the current amount owing and payment history.

Quote/s

- The quote should be written on a business letterhead, including ABN and contact details of the supplier. For car registration, the renewal notice will be necessary.
- Details of how to make payment must be provided. Preferred payment methods are bank transfer or BPay; however, credit card payments are available through some Loan Providers.
- The NILS network has an arrangement with The Good Guys to get a good price on most items sold at The Good Guys. NILS workers can obtain quotes via The Good Guys Commercial website (login required). It is preferable that the client has identified a product and is able to provide the model number in order for the worker to obtain an accurate quote.