

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



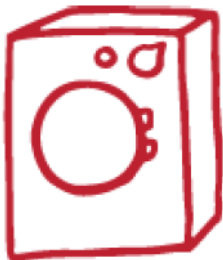
- Driving lesson/test
- Registration *
- Tyres *
- Windscreen *
- Repairs/Maintenance*

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 – 100 points of ID is required (usually 2 forms of ID are needed for 100 points)

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

Proof of Address & housing cost – One of the following

- Rental Agreement
- Mortgage Statement
- Rental Ledger
- If you are not named on a lease or title, your NILs worker will discuss other options for confirming your address and cost of housing.

Proof of Income – All that are applicable

- Centrelink 'Detailed Income and Asset 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)
- Electricity Bill (most recent)
- Water Account (most recent)
- Internet and Home Phone Account, unless prepaid (most recent)
- Mobile Phone Account, unless prepaid (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. If you are wanting items that may be purchased at The Good Guys, please provide the make and model of the item and your NILs worker can get a quote for you.
- If you are unable to obtain a quote because the price cannot be confirmed, for example for car repairs or moving costs, we may be able to apply for a loan pre-approval. In this case, you will need to have a reasonable estimate to include in your application.