

**No Interest Loans (NILs)**

Hello,

Thank you for your enquiry regarding the No Interest Loans program. NILs provides

individuals and families on low incomes with access to safe, fair and affordable credit.

There are no fees, charges or interest payable on a NILs loan.

In this pack you have - information about NILs

a budget form

a checklist of documents you will need to provide

NILs interviews can be conducted either over the phone or face to face.

In the interview the NILs agency will work with you to complete the online application, which will then be assessed by a NILs Committee. Interviews usually take around one hour and you should receive a decision within 2-3 days.

**Please read through the following information and if you have any questions or would like to proceed with an application please contact us on 8598 6600 and we will put you in touch with one of our NILs workers.**

**You can also contact any NILs agency within Victoria to apply for a loan.**

**To find a NILs agency go to nils.com.au**

**Good Money (1300 770 550) and Bendigo Family & Financial Services (5441 5277) are the 2 largest NILs agencies and are able to do applications over the phone.**

Do not gather any documents at this stage – you will first need to speak to a NILs worker to make sure that NILs is the right option for you.

Kind regards,

Port Phillip Community Group

April 2025

**PPCG: St Kilda**  161 Chapel St St Kilda Vic 3182  **T 8598 6600 E** [info-support@ppcg.org.au](mailto:info-support@ppcg.org.au)

**Port Melbourne** 333 Bay St Port Melbourne Vic 3207 **T 8598 6600**  **E** [info-support@ppcg.org.au](mailto:info-support@ppcg.org.au)

ABN 34 844 707 349 [**www.ppcg.org.au**](http://www.ppcg.org.au) October 2024

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*The NILs program is administered by Good Shepherd Australia NZ*

*in partnership with community organisations across Australia*.

*For more information visit:* goodshep.org.au/services/nils/

**NILs - Am I Eligible?**

To qualify you must:

1. Have a Centrelink Health Care Card/Pension Card,

***or*** be on a low income (less than $70,000 per annum *before tax* or $57,000 *after tax* for singles, and $100,000 *before tax* or $75,000 *after tax* for couples/families;

***or*** have experienced family & domestic violence in the last 10 years; and

1. Have lived at your current address for more than 3 months, with the following exceptions:

- repeat borrowers

- applicants transitioning to long-term public, subsidised or low cost housing

- people who have experienced family and domestic violence

- people who have lived at their *previous* address for more than 6 months

1. Be either a permanent Australian resident, or on a valid visa if you are a non-permanent resident (eg. temporary protection visa or bridging visa), and
2. Show a willingness and *capacity* to repay the loan:

**You will need to have at least $100 left over per fortnight after your fixed expenses (including NILs loan repayments) have been deducted from your income, and at least $50 left over when your discretionary expenses have been included.**

**What can I use NILs for?**

Loans are available for the purchase of essential goods and services, including:

* Household items such as fridges, washing machines, dryers, TVs, mobile phones and furniture (ask us about Good Guys & JB Hi-fi discounts available to NILs customers)
* Some medical and dental services
* Car repairs & registration
* Educational essentials such as course fees, computers and text books
* Some other items as requested

**NILs is *not* available for:** general living expenses (eg. food, rent, utilities), repaying other debts and bills, cars (contact *NILS for Vehicles* on 1300 645 748), second hand electrical/baby items, comprehensive or third party/fire/theft insurance, clothing (except school/sports uniforms), removalist or storage fees, or items where other assistance is available.

**How much can I borrow and how long does it take to pay off the loan?**

* The maximum loan amount is usually **$2000,** with a limit of **$1000** for mobile phones/tablets.
* In some circumstances you can borrow up to **$3000** for:
* Bond (for a new lease agreement only where other options are not available)
* Recovery from a natural disaster
* Loan periods are usually set at 18 months with an option to extend to up to 24 months. The loan period is decided on a case by case basis depending on your circumstances.

**How much are the repayments?**

* Repayments are made fortnightly with the amount dependent on how much you have borrowed and how long your loan term is.
* The repayment formula is: Amount borrowed divided by number of fortnights in loan period = repayment amount eg. $1560 loan over 18 months (39 fortnights) = $40 per fortnight



**NILs Application Checklist**

**You will need to provide the following documents in order to apply for a loan:**

**Personal Documents:**

Either 2 items from Category A ***or*** 1 item from Category A & 1 item from Category B:

**Category A**: Australian Driver’s licence / Centrelink Health Care or Pension Card / Passport (must not have expired more than 2 years ago) / Proof of Age Card / Birth Certificate / Citizenship certificate

**Category B**: Medicare card / Utility bill / ATO notice / Tertiary education photo ID

Detailed Centrelink income/deductions statement – **must be less than 2 weeks old**

* + *This can be obtained from Centrelink or your myGov account or we can access with your permission*

Bank statements/transactions for the last 3 months - **must be less than 2 weeks old**

* + *Bank documents must include your name*
  + ***If you have an online banking account we can access statements on your behalf – ask us how***

Last two pay slips if you are currently employed (or wages proof can be shown in bank

statement if payments are regular and consistent)

**Residential Documents:**

Rental statement for the last 3 months at current address *or* rental lease agreement

with last two rent receipts

* + *If you cannot obtain these documents or are not on the lease, we will need to arrange a 3-way phone call with you and your landlord/agent or have them sign a statutory declaration;*
  + *If you own your home, a council rates notice is required;*
  + *If you have been at your current address less than 3 months you must provide proof of current address*

**Quote:**

Written quote (on business letterhead with ABN, BSB & A/C No. for EFT payment)

* + *Check that the business will accept payment via EFT (electronic funds transfer)*

**Budget form:**

Completed budget assessment form (included in this kit)

**Other Documents:**

Credit card statement (if applicable) for the past 30 days – must be less than 2 weeks old

Statement of any other loans (eg. payday lenders, rent to buy agreements)

Any other bills you are responsible for.

Certificate of Vehicle Registration (required if loan is vehicle related)

**Important information:**

- If the loan is for a part payment of goods/services, you must show that the balance has

either been paid to the supplier, or that you have sufficient funds to pay the balance.

- Personal documents and residential documents should not be more than two weeks old.

- For joint applications both parties’ documents must be presented.

**NILs - Fortnightly Budget Form**

\*Please fill this in as best you can prior to your interview

|  |  |  |
| --- | --- | --- |
| **INCOME - Fortnightly** | **Client 1** | **Client 2** |
| Wages - average last two fortnights |  |  |
| Centrelink Income |  |  |
| Family Allowance |  |  |
| Family Tax Benefit Part A & B |  |  |
| Maintenance Received |  |  |
| Rental Assistance |  |  |
| Other: |  |  |
| **TOTAL:** |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **EXPENSES – Fortnightly** | | |  | |  |  | | |  | | |
| **HOUSING** | |  | | |  | **PERSONAL** | | |  | | |
| Rent / Board | |  | | |  | Clothing / Shoes | | |  | | |
| Rent arrears | |  | | |  | Haircuts | | |  | | |
| Mortgage | |  | | |  | Entertainment / Movies | | |  | | |
| House / Contents insurance | |  | | |  | Childcare / Afterschool care | | |  | | |
| Home repairs | |  | | |  | Newspapers / Magazines | | |  | | |
| Council rates / Strata fees | |  | | |  | Smoking | | |  | | |
| Furniture storage | |  | | |  | Baby needs | | |  | | |
| Other: ............................. | |  | | |  | Alcohol | | |  | | |
| **Total:** | |  | | |  | Casino/Pokies/Betting/TAB/Lotto | | |  | | |
|  | |  | | |  | Gifts | | |  | | |
| **FOOD / GROCERIES** | |  | | |  | Child support | | |  | | |
| Supermarket | |  | | |  | Gym membership | | |  | | |
| Butcher / Grocer | |  | | |  | Other: ............................. | | |  | | |
| Takeaway / Snacks / Dining out | |  | | |  | **Total:** | | |  | | |
| Pets: Food / Vet / Registration | |  | | |  | **SAVINGS / INSURANCE** | | |  | | |
| Laundry / Cleaning | |  | | |  | Savings / Christmas clubs | | |  | | |
| Other: ............................. | |  | | |  | Funeral plan | | |  | | |
| **Total:** | |  | | |  | Life / Unemployment insurance | | |  | | |
|  | |  | | |  | **Total:** | | |  | | |
| **HEALTH** |  | | |  | | | **BILLS / UTILITY** | | |  | | |
| Doctor |  | | |  | | | Gas |  | | |
| Medicine |  | | |  | | | Electricity |  | | |
| Ambulance |  | | |  | | | Water |  | | |
| Vitamins / Supplements |  | | |  | | | Home phone / Internet |  | | |
| Dentist |  | | |  | | | Mobile phone |  | | |
| Health insurance |  | | |  | | | Pay TV / Netflix / Stan |  | | |
| Optometrist |  | | |  | | | Utility arrears |  | | |
| Physio / Chiro / Alternative |  | | |  | | | Other: .......................... |  | | |
| Other: ........................... |  | | |  | | | **Total:** |  | | |
| **Total:** |  | | |  | | |  |  | | |
|  |  | | |  | | | **FINES / DEBTS** |  | | |
| **TRANSPORT** |  | | |  | | | Traffic fines |  | | |
| Public transport |  | | |  | | | Centrelink debt |  | | |
| Taxi / Ride share |  | | |  | | | Taxation debt |  | | |
| Petrol |  | | |  | | | Other: .......................... |  | | |
| Car registration |  | | |  | | | **Total:** |  | | |
| Car repairs / servicing |  | | |  | | |  |  | | |
| Car insurance |  | | |  | | | **EXISTING LOANS** |  | | |
| Other: ........................... |  | | |  | | | Car loan |  | | |
| **Total:** |  | | |  | | | Centrelink advance |  | | |
|  |  | | |  | | | Credit card |  | | |
| **EDUCATION** |  | | |  | | | Overdraft loan |  | | |
| School/course fees / Tuition |  | | |  | | | Bank loan |  | | |
| Uniform |  | | |  | | | Payday loans |  | | |
| Bags / Stationery |  | | |  | | | Rent to buy |  | | |
| Excursions / Camps |  | | |  | | | Store accounts / Layby |  | | |
| Sports / Club membership |  | | |  | | | Family / Friends |  | | |
| Other: ............................ |  | | |  | | | Other: .......................... |  | | |
| **Total:** |  | | |  | | | **Total:** |  | | |
|  |  | | |  | | |  |  | | |
|  |  | | |  | | | Total Income $ |  | | |
|  |  | | |  | | | *less* Total Expenses $ |  | | |
|  |  | | |  | | | **Surplus / Deficit = $** |  | | |