



## No Interest Loans (NILs)

Hello,

Thank you for your enquiry regarding the NILs program at PPCG. 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 PPCG NILs  
a budget form  
a checklist of documents you will need to provide

*NILs interviews are usually conducted over the phone but may be conducted face to face if required.*

In the interview we will work with you to complete your application, which will then be assessed by the NILs Committee. Interviews usually take 30-60 minutes and you should receive a decision regarding your application within 2-3 days.

**Note: it is essential that you provide all relevant current documents as listed on the NILs Application Checklist or we will not be able to proceed with an interview.**

If you have any queries or would like to proceed with a NILs application please contact us on 8598 6600 or at [info-support@ppcg.org.au](mailto:info-support@ppcg.org.au) and we will put you in touch with a NILs worker to discuss the next steps.

Kind regards,

Port Phillip Community Group

**St Kilda** 161 Chapel St St Kilda Vic 3182 T 8598 6600 F 9537 3279 E [info@ppcg.org.au](mailto:info@ppcg.org.au)  
**South Melbourne** 220 Bank St South Melbourne Vic 3205 T 9209 6830 F 9699 8205 E [southmelbourne@ppcg.org.au](mailto:southmelbourne@ppcg.org.au)  
**Port Melbourne** 333 Bay St Port Melbourne Vic 3207 T 9209 6350 F 9646 0801 E [portmelbourne@ppcg.org.au](mailto:portmelbourne@ppcg.org.au)

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



## Am I Eligible?

To qualify you must:

1. Have a Centrelink Health Care Card/Pension Card, or be on a low income (less than \$57,000 per annum after tax for singles and \$75,000 for couples/families, or have experienced family & domestic violence in the last 10 years; and
2. Ideally have resided in your current premises for more than 3 months (this can be waived in some circumstances – contact us for more details), and
3. 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
4. Show a willingness and capacity to repay the loan. Your income will need to be at least \$50 per fortnight greater than your fixed expenses (including NILs loan repayments) as the assessment committee is not able to grant loans if repayments are unaffordable.

## What can I use NILs for?

Loans are generally 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' 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 are *not* available for:** general living expenses, repaying other debts and bills, cars (see the NILS for Vehicles program), second hand items, comprehensive or third party/fire/theft insurance, clothing (except school/sports uniforms), 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 for a NILs loan is typically \$2000 depending on your income and financial capacity.

In some circumstances applicants may be able to obtain a loan for up to \$3000 for: *Advance rent and bond* (for a new lease agreement only); *Rent arrears* (by exception if due to a one-off event eg. wage loss due to hospitalisation); *Rates*; or *Utilities* (available only for people who have experienced family & domestic violence)

Repayments are made every fortnight over a period of up to 24 months.

## 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**
  - o *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**
  - o *Bank documents must include your name*
- 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
  - o *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;*
  - o *If you own your home, a council rates notice is required;*
  - o *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)
  - o *Check that the business will accept payment via EFT (electronic funds transfer)*
  - o *Items cannot be purchased from Officeworks as they do not accept payments from the NILS program*

### Other Documents:

- Completed budget assessment form (included in this kit)
- 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

Name: .....

Phone: .....

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

## **EXPENSES – Fortnightly**

### **HOUSING**

Rent / Board \_\_\_\_\_  
 Rent arrears \_\_\_\_\_  
 Mortgage \_\_\_\_\_  
 House / Contents insurance \_\_\_\_\_  
 Home repairs \_\_\_\_\_  
 Council rates / Strata fees \_\_\_\_\_  
 Furniture storage \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

### **FOOD / GROCERIES**

Supermarket \_\_\_\_\_  
 Butcher / Grocer \_\_\_\_\_  
 Takeaway / Snacks / Dining out \_\_\_\_\_  
 Pets: Food / Vet / Registration \_\_\_\_\_  
 Laundry / Cleaning \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

### **PERSONAL**

Clothing / Shoes \_\_\_\_\_  
 Haircuts \_\_\_\_\_  
 Entertainment / Movies \_\_\_\_\_  
 Childcare / Afterschool care \_\_\_\_\_  
 Newspapers / Magazines \_\_\_\_\_  
 Smoking \_\_\_\_\_  
 Baby needs \_\_\_\_\_  
 Alcohol \_\_\_\_\_  
 Casino/Pokies/Betting/TAB/Lotto \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Child support \_\_\_\_\_  
 Gym membership \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

### **SAVINGS / INSURANCE**

Savings / Christmas clubs \_\_\_\_\_  
 Funeral plan \_\_\_\_\_  
 Life / Unemployment insurance \_\_\_\_\_  
**Total:** \_\_\_\_\_

**HEALTH**

Doctor \_\_\_\_\_  
 Medicine \_\_\_\_\_  
 Ambulance \_\_\_\_\_  
 Vitamins / Supplements \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Health insurance \_\_\_\_\_  
 Optometrist \_\_\_\_\_  
 Physio / Chiro / Alternative \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

**TRANSPORT**

Public transport \_\_\_\_\_  
 Taxi / Ride share \_\_\_\_\_  
 Petrol \_\_\_\_\_  
 Car registration \_\_\_\_\_  
 Car repairs / servicing \_\_\_\_\_  
 Car insurance \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

**EDUCATION**

School/course fees / Tuition \_\_\_\_\_  
 Uniform \_\_\_\_\_  
 Bags / Stationery \_\_\_\_\_  
 Excursions / Camps \_\_\_\_\_  
 Sports / Club membership \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

**BILLS / UTILITY**

Gas \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Water \_\_\_\_\_  
 Home phone / Internet \_\_\_\_\_  
 Mobile phone \_\_\_\_\_  
 Pay TV / Netflix / Stan \_\_\_\_\_  
 Utility arrears \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

**FINES / DEBTS**

Traffic fines \_\_\_\_\_  
 Centrelink debt \_\_\_\_\_  
 Taxation debt \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

**EXISTING LOANS**

Car loan \_\_\_\_\_  
 Centrelink advance \_\_\_\_\_  
 Credit card \_\_\_\_\_  
 Overdraft loan \_\_\_\_\_  
 Bank loan \_\_\_\_\_  
 Payday loans \_\_\_\_\_  
 Rent to buy \_\_\_\_\_  
 Store accounts / Layby \_\_\_\_\_  
 Family / Friends \_\_\_\_\_  
 Other: ..... \_\_\_\_\_  
**Total:** \_\_\_\_\_

Total Income \$ \_\_\_\_\_  
 /less Total Expenses \$ \_\_\_\_\_  
**Surplus / Deficit = \$** \_\_\_\_\_