

Teloepa Family Resources NILS Loan Application Form

This application has 4 pages (both sides of two sheets of paper). This is page No. 1

Income Source

Tick one or more as applicable

- Wage Salary
- Casual Employment
- Temporary Employment
- Disability Support Pension
- Widow Pension
- Carer Pension
- Age Pension
- Other Pension *.....
- Sole Parent Pension
- New Start Allowance
- Sickness Allowance
- Special Benefit
- Other Benefit *.....
- Job Search Allowance
- Youth Allowance
- Young Homeless Allowance
- Family Tax Payment
- Family Payment (Basic)
- Workcover
- Nil
- Other *.....
- Service Pension
- POW Pension
- War Pension
- War Widows Pension
- Maintenance

Housing

- Owner Occupier
- Private Rental – House/Flat
- With Family*
- With Friends*
- DOH/Govt Housing
- Private Board
- Boarding House
- Emergency Accommm*
- Refuge
- Hostel
- Caravan: Improvised Housing
- Supported Accommm
- Co-op Housing
- Other *.....

Housing – Length

- 0-3 Months
- 3-6 Months
- 6-12 Months
- 1-2 Years
- More than 2 Years

Applicant Details

(If spouse/partner joint application – give both names & details)

Date of interview: ____/____/____ By: _____

1. Given Name(s): _____

2. Family Name: _____

3. Address: _____

Suburb: _____ Postcode: _____

4. Prior address if not at above address for at least 6 months

Address: _____

Suburb: _____ Postcode: _____

5. Phone: _____ Mobile: _____

Next of Kin: _____ Phone: _____

6. Referred to NILS by: _____

Contact Person: _____ Phone: _____

7. Date of Birth(s): [] ____/____/____ [] ____/____/____

8. No. of Dependents: ____ Ages: ____; ____; ____; ____; ____; ____; ____;

9. Aboriginal/Torres Strait Islander: Yes / No

10. Country of Birth: _____

11. Language(s) spoken at home: _____

12. Currently involved with Teloepa Family Support? Yes / No

If Yes, for how long? ____ weeks ____ months ____ years

13. Currently involved with another Family Support/Welfare agency? Yes / No

If Yes, for how long? ____ weeks ____ months ____ years

If Yes, Name of Agency: _____

14. Your worker at TFS/other agency: _____

15. If not now involved with TFS or other support agency, how long have you lived in the NILS area? (see NILS mages on page 4)

____ weeks ____ months ____ years

16. Your CentreLink No: _____

Now please fill in page 3 – Personal Budget, referring to the notes on page 2 (back of this page) to help you answer the Budget questions.



Teloopa Family Resources NILS Loan Application Form – Page 2

This is page 2 – NOTES to help you answer the questions on the PERSONAL BUDGET on page 3

INCOME: Please list ALL income. If spouse/partner has separate income, please list separately like this: Pension/Benefit: \$285.00 (\$267.00) where the figure in brackets is the income of the spouse/partner. Please note: you must provide proof of income (eg. Current CentreLink statements, payslip, etc).

EXPENSES: As with income, proof of what is being paid out must be provided where possible by current or very recent accounts/statements eg. Rent (CentreLink deduction statement or Real Estate Lease), Electricity account, Water usage account, Gas bill, Child Care account/receipt – any and all items where there is an account, receipt etc.

For those expenses where no bill or account is available – like groceries, petrol, cigarettes, clothing and so on, you are asked to give *an accurate assessment based on your regular expenses*.

1.0 Housing: If you are a tenant you won't be paying Council or Water Rates but will be paying water usage costs – bring details to the loan interview. If you are buying or own your own home or unit, provide details of Council & Water Rates – include Strata Levies under rates.

'H & C' Insurance' refers to House (building) and Contents (furniture etc) – these can be one policy or separate 'H' and 'C' policies. If you have this insurance, bring details

2.0 Utilities: 'Telephone' includes 'line' phones, mobiles and phone cards. 'Foxtel' includes Optus and all similar 'paid' installations and services

3.0 Car/Travel: 'Fuel' includes oil, auto transmission fluid, brake fluid, motor mower fuel etc. 'Repairs' includes tyres, batteries, servicing etc

4.0 Food: 'Grocery/meat/veg' includes all food for you/the family. 'Lunches' means lunches bought separately from groceries etc.

5.0 Education: Childcare – put fortnightly fees here. If the figures include any arrears, please write alongside '*includes arrears*'. If any arrears are paid separately, include under section **9.0 Other** and write alongside '*childcare arrears*'.

6.0 Personal: 'Entertainment/Sports includes Scratchies, Lotto, Keno, Powerball, pokies etc
'Alcohol & Other Drugs' includes any drugs (other than prescriptions and day-to-day chemist items). NILS is not asking you to disclose whether or not you use drugs, only what you spend. Your privacy is protected by providing the one figure for alcohol and any other drugs – you are not asked to separate the amounts.

8.0 Misc: 'Maintenance' – 'Support Payments' – 'Any other expenses'. You need to provide some form of document to show your obligations.

9.0 Loan

Repayments: 'Personal Loans' means any documented loan with an organisation, retailer, pawn broker, lending agent or local shop. 'Private Loan' means money owed by you to someone like a friend, neighbour, employer etc. NOTE: You will have to bring to the Loan Interview a statement showing payments, the amount of the loan and how much is still owing.

'Fines' means RTA, Police, Council, Parking, Court Judgements etc. As with loans, all details of amounts owing and what arrangements you have made (or are prepared to make) towards paying these fines must be . Please bring all paperwork to the Loan Interview.

DOCUMENTS REQUIRED AT INTERVIEW:

- Proof of identity
- Current gas, electricity, water & telephone accounts.
- Current tenancy agreement & documentation of 4 weeks rent or mortgage repayments.
- Current CentreLink income statement or pay statements for 4 weeks.
- Current statement of other debts including credit card, personal loans etc.
- Quotes for the item to be purchased with NILS loan

TWO THINGS TO REMEMBER:

1. If you are not sure about some item, its meaning, what paperwork is needed etc, please phone NILS worker for details (9638 7955)
2. ALL information, accounts, statements etc will be seen and used only by NILS and for the sole purpose of assessing your loan application. All original documents will be returned to you at the loan interview.

This is page 3 – Refer to notes on page 2 when filling in details


Fortnightly Personal / Family Budget

INCOME: Please provide CentreLink statement, Payslips etc, giving full details of income.

Wages/Salary	\$ _____
Pension/Benefit	\$ _____
Family Allowance	\$ _____
Maintenance	\$ _____
Casual/Part time Work	\$ _____
Other Income	\$ _____
TOTAL INCOME (A)	\$ _____


EXPENSES: Please provide all current relevant accounts, bills, documents, CentreLink/Rent Statement or Lease, full details of loans, credit, fines – anything to verify the figures given.

5.0 Housing	\$ _____
Rent	\$ _____
Mortgage Payment	\$ _____
Council Rates	\$ _____
Sydney Water	\$ _____
H & C Insurance	\$ _____
Furniture/Appliance Rent	\$ _____
6.0 Utilities	
Electricity	\$ _____
Gas	\$ _____
Telephone	\$ _____
Foxtel or similar	\$ _____
7.0 Car/Travel Expenses	
Fuel	\$ _____
Repairs	\$ _____
Registration/CTP	\$ _____
Insurance	\$ _____
Licence/NRMA	\$ _____
Fares	\$ _____
8.0 Food	
Grocery/meat/vegetables	\$ _____
Lunches	\$ _____
Christmas 'club'	\$ _____
Pet Food	\$ _____
9.0 Education	
School Fees	\$ _____
Uniforms	\$ _____
Excursions	\$ _____
Childcare	\$ _____
Other	\$ _____
Sub Total of Expenses	\$ _____

 Sub Total of Expenses	\$ _____
1.0 Personal	\$ _____
Clothing	\$ _____
Entertainment/Sport	\$ _____
Papers/Magazines	\$ _____
Gifts	\$ _____
Pocket Money	\$ _____
Alcohol & Other Drugs	\$ _____
Cigarettes	\$ _____
Personal Spending	\$ _____
2.0 Medical	
Health Fund	\$ _____
Doctor	\$ _____
Dentist etc	\$ _____
Pharmacy	\$ _____
Medical Equipment	\$ _____
3.0 Miscellaneous	
Maintenance	\$ _____
Support Payments	\$ _____
Any other expenses	\$ _____
4.0 Loans & Other Repayments	
Documentation of loan/credit/fine amounts and balances outstanding must be provided at interview	
Car	\$ _____
Credit Card	\$ _____
Store Account	\$ _____
Finance Company	\$ _____
Personal Loan	\$ _____
CentreLink Loan(s)	\$ _____
Rent/Other Arrears	\$ _____
Fines/Court Arrears	\$ _____
Other	\$ _____
TOTAL EXPENSES (B)	\$ _____

INCOME & EXPENDITURE SUMMARY

Total Income (A)	\$ _____
LESS	
Total Expenses (B)	\$ _____
= Credit [] ; Debit []	
BALANCE:	\$ _____

Please refer to the section on page 4 (over page) relating to items under 9.0 (Loans & Other Repayments) above. 

Applicant(s) should sign this Budget indicating its accuracy

PLEASE SIGN HERE



Details of Loan & Other Outstanding Balances or Money Owed

NILS has the policy of not approving loans where, in its assessment, the granting of a loan might financially disadvantage the applicant/applicant family. All information given in the NILS Application is treated in accord with the NILS Privacy Policy and will be seen only by TFS NILS staff for the purpose of assessing your application.

PART ONE: I/We, the applicant(s) have NO outstanding CentreLink loans, credit cards, store accounts, personal loans, rent or other arrears, fines or court orders for payment of money, maintenance owing etc.

Signed: _____

Witness: _____ Date: _____

PART TWO: I/We, the applicant(s) DO HAVE the following outstanding balances or amounts owing by me/us. 'Amt \$' is the amount currently owing

A. CentreLink:

Purpose: _____ Amt \$ _____

Purpose: _____ Amt \$ _____

B. Other Loans: (personal loans, finance company, etc)

Owed To: _____ Amt \$ _____

Purpose: _____ Amt \$ _____

C. Credit Cards:

With: _____ Amt \$ _____

D. Store Account(s):

With: _____ Amt \$ _____

E. Rent/Other Arrears: (other than any already covered by a CentreLink loan listed above)

Owed to: _____ Amt \$ _____

Owed to: _____ Amt \$ _____

F. Fines/Court Orders: (RTA, Police, Council, Court Order for payment of money, etc)

Owed to: _____ Amt \$ _____

Owed to: _____ Amt \$ _____

G. Any other money owing:

Details: _____ Amt \$ _____

I / We, the applicants state that the above information is correct to the best of my/our knowledge.

Signed: _____

Witness: _____ Date: _____

Please bring to your loan interview all documents, accounts, statements, etc. verifying the above details.

NILS Loan Repayment Guide

Basic Qualifications for a Loan

- Must be a Low Income earner (CentreLink client)
- Must live in Parramatta Council Area
- Must be able to afford to repay the loan without incurring financial hardship

Calculating affordability – enough money to make repayments

Total income received each fortnight	\$ _____ : _____
LESS total expenses each fortnight	\$ _____ : _____
EQUALS amount you have left over	\$ _____ : _____

This amount you have left over shows if you can afford the loan repayments.

You will need enough \$\$ to cover the loan repayment PLUS at least the same amount again (for emergencies etc).

SO if you have say \$70 left over each fortnight and the loan repayment is, say \$32 per fortnight, you would probably be able to make the repayments.

IF you have say \$40 left over each fortnight and the loan repayment is, say \$32 per fortnight, NILS would not be able to grant the loan as you would be left with only \$8 a fortnight, not enough for emergencies etc.

LOAN REPAYMENT TABLE (Guide Only)

F/nights	\$500	\$600	\$650	\$700	\$750	\$800	\$850	\$900
16	\$31.25	\$37.50	\$41	\$43.75	\$47	\$50	\$54	\$56.25
20	\$25	\$30	\$32.50	\$35	\$37.50	\$40	\$42.50	\$45
25	\$20	\$24	\$26	\$28	\$30	\$32	\$34	\$36

(These repayment figures are in some cases to the nearest whole dollar. For loans of different amounts, say \$725, split the difference for repayments for \$700 and \$750 loans. To be taken as a guide only as final figures worked out at th Loan Application Interview)

As examples,

- a loan of \$500 would cost \$20 per fortnight, if repaid over 25 fortnights
- a loan of \$750 would cost \$37.50 per fortnight, if repaid over 20 fortnights
- a loan of \$725 would cost \$29 per fortnight, if repaid over 25 fortnights

Loan amounts can vary up to about \$1,200 and repayable over up to one year, depending on the cost of the item you want to buy and your ability to repay the fortnightly loan amounts.

PRIVACY

The information that you are requested to provide during a NILS interview is entirely voluntary, however information that is not provided may affect the success of your application.

All information provided by you will be strictly confidential and will be subject to the centres Privacy Policy. A copy of the centres policy is available upon request. The information held will not be given to another party unless you give prior permission.

All clients may have access to their information that is maintained by the centre. To do so the client must make a request in writing to the Telopea Family Resources Inc Management Committee at the centres address.

Arrangements will be made for you to look at your information and make copies, at the Centre's current charge rate. This must be during business hours at the centre.

The file(s) may not be removed from the centre.

Should the information held be inaccurate, the correct details should be advised to Telopea Family Resources Inc, in writing. Upon verification our records will be amended.

COMPLAINTS

Should you be unhappy with any aspect of the centres No Interest Loan Scheme you have the right to complain and to have your complaint heard.

The centre has a Complaints Policy. A copy is available for perusal at our address. We also provide you with a pamphlet stating the steps you can take to make a complaint.

You may bring your concerns to the attention of the NILS worker, the Co-ordinator or you may address your concerns, in writing, direct to Telopea Family Resources Inc Management Committee.