



Te Ope Whakaora



A community-focused initiative of



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NILS DURING COVID-19 – QUICK FACTS NILS (No Interest Loan Scheme)

NILS No Interest Loans are a fair and affordable way for people living on limited incomes to borrow to buy an essential household asset or service.

As a response to Covid-19 we've repurposed our NILS no interest loans to provide quick financial relief for people who are financially impacted, and we can also loan over the phone. We can provide loans for urgent financial relief such as bills and debts; flexible payment arrangements, like deferred first payments and longer loan terms; and greater support to revise peoples' budgets and help them access other Covid-19 financial assistance offered by the government, banks and utilities providers.

NILS Loan details	NILS Loans may be used for:
Amount: Up to \$1,500	Urgent bills or debts
Term: 12 - 24 months	Car repairs
No interest, fees or charges	Medical and dental expenses
No credit checks	Education costs including devices
	Furniture and appliances
	Other essential items

Eligibility Criteria – during Covid-19 we are operating as flexibly (yet responsibly) as possible, and exceptions to these criteria will be considered, so please ask.

On a limited income – those who currently qualify for a Community Services Card or are a single person earning less than the living wage (\$42,106 per year before tax). 'Currently' means **income right now** – even if a client's income was higher before Covid-19, or if they are expecting to return to a higher income;

- In stable accommodation – usually at current address for more than three months;
- Able to afford the loan repayments – affordability can be assessed using deferred loan payments and longer term loans;
- Have exhausted all Work and Income assistance options – 'exhausted' may mean attempted but not yet able to access.

The application process

Clients arrange an online or phone-based appointment with a Loan Worker. The Loan Worker works with the client to complete an application – this includes a conversation about the client's income and financial commitments, to ensure that the client can afford repayments.

Loan Workers will be able to support clients revise their budgets and access the other financial assistance that has been put in place by the government, banks and utilities providers.

Make an enquiry

Loans are provided by Good Shepherd NZ and community providers throughout New Zealand.

Your nearest Loan Worker is **Rosanna Conner** from The Salvation Army Community Finance Invercargill – phone **0800 854 009** or email **invercargill.loans@salvationarmy.org.nz**