

Financial Counselling:

- *Are you having trouble with your bills during lockdown due to loss of income?
- *We can speak to your creditors on your behalf.
- *We can help you budget and teach you how to manage your own finances.
- *Our services are Free and Confidential

**Do you
need our
assistance?**

**We can
help you
today!**

NILS (No Interest Loan Scheme):

NILS can be used for the following: -

- *Car expenses (registration / repairs if car is in your name)
- *Household items (tv, fridge, lounge, bedroom furniture)
- *Health items (hearing aids, glasses, sleep machines)
- *Education cost (TAFE/Uni expenses, uniforms with logos)
- *Technology (phone, laptop, iPad)

Applicant must be on a low income

(Under \$45,000 a year after tax)

Loans up to \$1,500.00, items must be new

Loan is paid off over 12 months

EAPA Assistance (Gas and Electricity bills):

- *Are you going through a crisis?
(e.g., loss of income, medical or relationship breakdown)
- *Do you need assistance with your current bill?

