

# Good Times

The newsletter for everyone who accesses our services.

August 2011



## Service Profile – Financial Help

Are you on a low income? Did you know we offer:

- Loans (interest free and low interest)
- Buying Service
- Financial Counselling

## No Interest Loans (NILS)

- Loan is around \$800 – \$1200.
- For people on low incomes who have a Centrelink Concession Card.
- Can be used for whitegoods, furniture, medical appliances or any other essential household item.
- No fees or interest charges.

As loans are repaid over 12 – 18 months, the money is 'recycled' and lent out again to other people in the community.

☎ Collingwood 9419 5477

☎ St Albans 8312 8800 | ☎ Hastings 5971 9444

computers, furniture, medical expenses and house repairs.

- Interest is at a fixed low rate. Loans can be repaid over three years. No fees apply.
- ☎ Collingwood 9419 5477

## Financial Counselling

Financial counselling is a free and confidential service for people going through financial hardship and those who are concerned about how to pay bills and debts. Financial counsellors offer information and support to help people get on top of their financial difficulties.

☎ St Albans 8312 8800 | ☎ Hastings 5971 9444

## Buying Service

- A free Victoria-wide telephone service.
- Aims to get lower prices on essential household goods for Centrelink Concession Card holders (an average saving of 19% off the normal retail price).
- ☎ 9495 9655 Mon – Thurs 10am – 3pm.

## Feedback from clients:

*How did our help make a difference in your life?*

*"Good Shepherd has made... a huge difference in my life. By helping with a TV and a fridge, when it's hard to get help being a single parent. This loan has very much helped us". – Marie*

*"Being able to get loan – good quality safety reliable car that won't break down". – anon*

*"Education – help get back on top of things. Now I can go back to work again. I can get back into workforce and stay in the workforce". – Joseph*

*Is there anything we could do better?*

*"Meeting somewhere more comfortable – limited space/room". – Joseph*

*"...nothing.. coz everything is explained in detail as you go through the process and they're friendly and care". – Marie*



*"My first loan was for a computer, second for a lap top and now my third was for a washing machine".*

## Competition

Tell us what you think – If you've used our:

- NILS service in Collingwood, St Albans or Hastings;
- StepUP loan in Collingwood;
- Financial Counselling service in Hastings or St Albans; or
- Buying Service state-wide.

What could we do better?

**Prizes** for winning entries: First prize: two movie tickets. Second prize: box of chocolates.

**Submissions to:** [git@goodshepvic.org.au](mailto:git@goodshepvic.org.au) by **14 October 2011.**

## StepUP Loans

- Loan is between \$800 – \$3000.
- For individuals or families holding a current Centrelink Concession Card or receiving Family Tax Benefit Part A. You need to have lived at your current address for more than three months.
- Can be used for personal, domestic or household purposes like: fridges, cars,