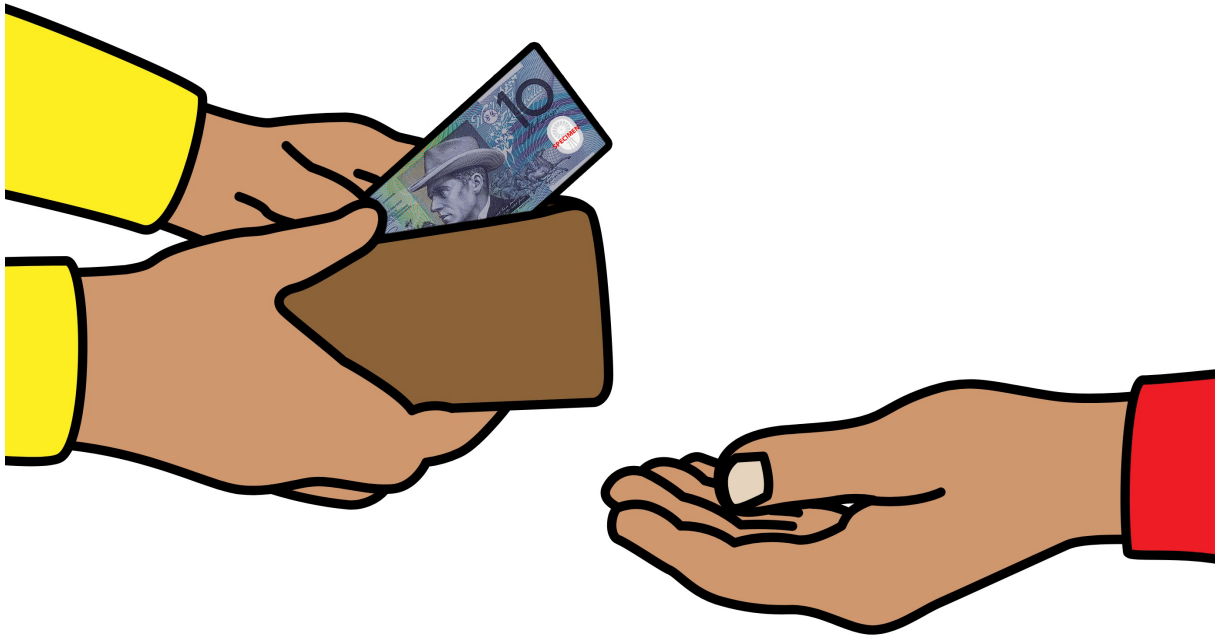


Book 5



You can get small loans

We call it No Interest Loan Scheme
or NILS

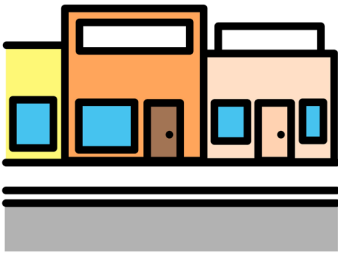


Easy English



This book tells you about small loans.

A loan is money you borrow.



You can get small loans from a

- bank
- group.



You must pay back a loan.

You pay back small amounts. Like

- you loan \$ 200
- you pay \$ 20 a month.

S	M	T	W	Th	F	S
			●			

You pay back the money over time.

Like you pay

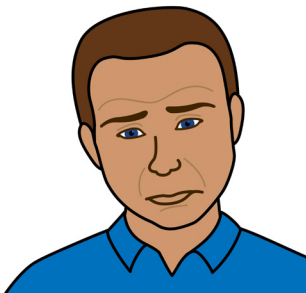
- 1 time a month
- you pay for 10 months.



Small Loans

You can get small loans.

We call them NILS loans.

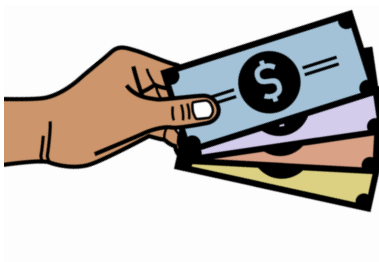


You can get a NILS loan if you do **not** have money for important things.



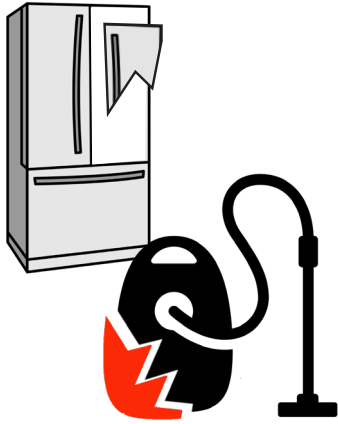
On NILS loans you do **not** pay back more than you loan. Like

- you borrow \$200
- you pay \$200.



On NILS loans you do **not** pay extra money.

We call these fees.



You can get a NILS loan for

Things in your home. Like you need

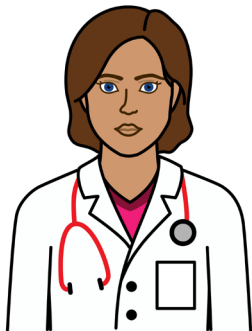
- a washing machine
- a vacuum
- home repairs.



You **can** get a loan for school.

Like

- a computer
- books
- school fees.



You **can** get a loan for your health.

Like

- the doctor
- the dentist
- health care.



You **can** get a loan for other important things. Like things for your car

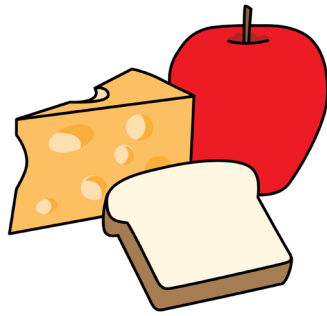
- tyres
- repairs.



You **can** get a loan for your car registration.



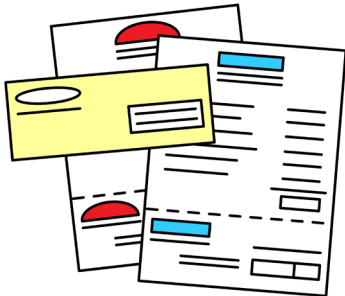
You **can** get a loan for a mobile phone.



You can not get a NILS loan for

Things like

- food
- rent.



You can **not** get a loan for

- bills
- cash.



You can **not** get a loan for money you owe.

Like you need to pay back

- the bank
- a person
- a business.



What you need to get NILS

You must have 1 of these things.

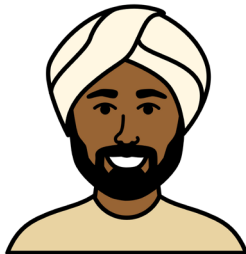
- a Pensioner Concession Card

or



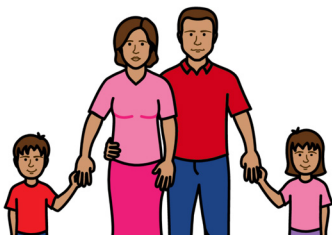
- a Health Care Card

or

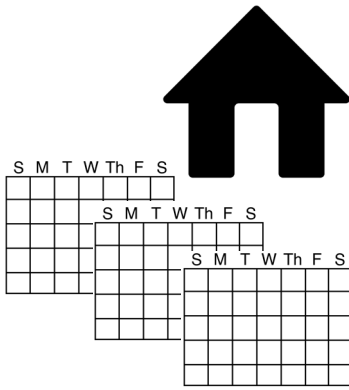


- You earn less than \$ 45 000 a year after tax.

or



- You have a partner and children.
You earn less than \$ 60 000 a year after tax.



To get a NILS loan you **must** show that you have lived in the same house for 3 months.

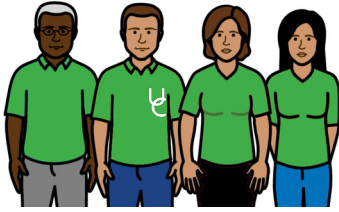
Like

- you move in January
- you stay until April.

and

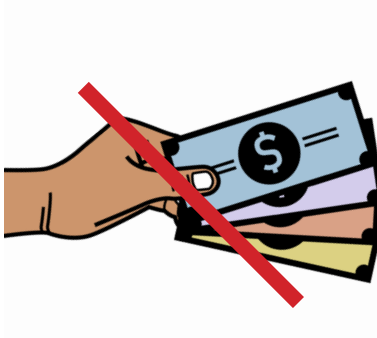


You must show you **can** pay the money back.



What do we do

We can help you with a NILS loan.



Our help is free.



We can help you

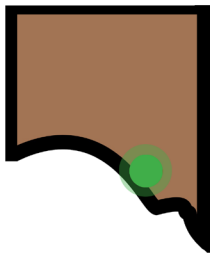
- to apply
- with information
- with questions.



We can find other people who can help you.



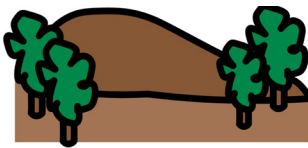
Information



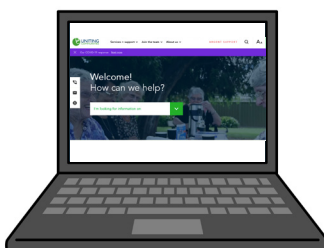
We can help in

most parts of Adelaide

- Central
- East
- North
- South.



We can help in some parts of the Adelaide hills.

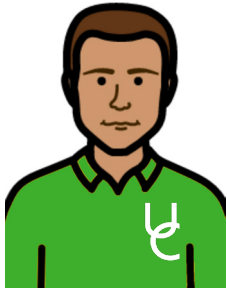
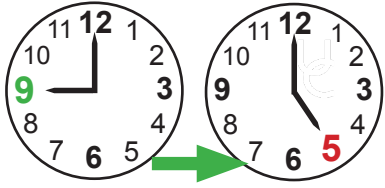


Go to www.unitingcommunities.org



What you need to do

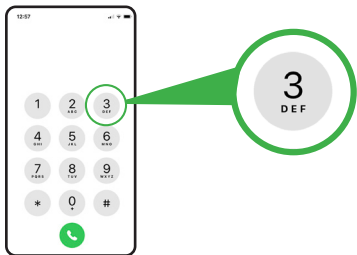
Our workers are here from
9:00 in the morning to
5:00 in the afternoon.



You can talk to us.



Call 1800 615 677



• choose option 3.



Email

fconduty@unitingcommunities.org

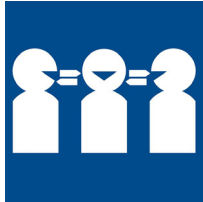


It is ok to ask some one to help.



National Relay Service

Call 1800 555 727



Translating and Interpreting Service

Call 131 450



Images

We have asked to use logos in this book.

The images are from

- Boardmaker
- The Noun Project.