

NILs FREQUENTLY ASKED QUESTIONS.

- Q1)** Do you loan money to purchase second hand goods?
- A) No. We only loan money for new items.**
- Q2)** Do you loan money to consolidate debts?
- A) No.**
- Q3)** Why does the client need to be in their home for three months at least?
- A) This allows time for a reasonably accurate assessment on the cost associated with moving expenses and living at that address. For instance gas, electricity, telephone and traveling expenses plus rent would tend to be settled by then.**
- Q4)** Why do you ask to see the last six months accounts and receipts for electricity, gas, rent and telephone plus other outstanding accounts?
- A) Two main reasons. (a) To be able to judge how payments are arranged and (b) to see the account and the amount owing.**
- Q5)** How long does the process take?
- A) This depends on the information the client brings in and the availability of staff and appointment times. If only part of the information is brought in the process is held up. Following the assessment being done, once all the information has been collected, we hope to give you an answer within a week.**
- If you are successful a time to sign the Loan Agreement and receive the cheque should be a matter of days.**
- Q6)** What if the client is unsuccessful?
- A) We let you know as soon as possible either by telephone or letter.**
- Q7)** Who makes the decision?

A) A committee, comprising Senior Managers from UnitingCare Geelong, and Senior Emergency Relief Workers from UnitingCare Geelong.

Q8) How is the client notified?

A) By telephone and / or letter.

Q9) If the client is unsuccessful, can they apply at a later date?

A) Yes, if their circumstances have changes to fit the eligibility criteria.

Q10) Where would I go for a quote?

A) We find that The Good Guys, Retravision and E & S Trading, all give competitive quotes and are also in close proximity to UnitingCare Geelong. For Furniture the choice is up to you, Clients have used Thrithway, Bed Zone and Sandman Mattress Factory.

Q11) Do you loan for items at Kmart.

A) No. We have no arrangement with Kmart.

Q12) How do I find out how much I can borrow through this scheme if I am successful in getting a loan?

A) You will need to speak to the NILS worker and discuss your particular needs.

*Any further questions please call 4210 1108 or email
nils@ucg.unitingcare.org.au*