

THE 'CARER ASSIST' NO INTEREST LOAN SCHEME (NILS) PROVIDES INTEREST-FREE LOANS TO CARERS FOR ESSENTIAL HOUSEHOLD GOODS AND SERVICES



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Good Shepherd  
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AN AUSTRALIA THAT VALUES AND SUPPORTS ALL CARERS

NO INTEREST LOAN SCHEME (NILS)

INTEREST-FREE LOANS FOR CARERS



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## WHAT IS NILS?

The Carers Assist No Interest Loan Scheme (NILS) provides interest-free loans to carers. It's a community-based program that enables carers to access fair, safe and affordable credit for the purchase of goods and services.

## HOW DOES IT WORK?

NILS works through a process of 'circular community credit'. When a carer makes a repayment to NILS, the funds are then available for another carer in the community.

## WHAT ARE THE LOANS FOR?

Loans are generally available for the purchase of essential goods and services, including:

- household items like fridges, washing machines, dryers, freezers and some furniture
- medical and dental services
- educational essentials, such as computers and text books

NILS is not for emergency relief, bond or rent money, living expenses or debt repayment.

**NILS**  
No Interest Loan Scheme  
Good Shepherd Microfinance

## HOW MUCH CAN I BORROW?

It varies. It can be as little as \$300 or as much as \$1500 and the repayment period is usually 12-18 months\*\*.

No credit checks are made as this is a program based on trust and respect.

## AM I ELIGIBLE?

All carers are eligible for the Carers Assist NILS program.

Carers using NILS will be able to access discounted prices via Good2GoNow, a national buying service coordinated by Good Shepherd Microfinance and The Good Guys.

**NO FEES**  
**NO INTEREST**  
**NO CHARGES**

\*\*Please note: All terms and conditions are subject to change without notice.

## NILS LOAN PROCESS

