



**Are you experiencing
financial hardship through
the effects of COVID-19?**

Goodstart Early Learning is proud
to partner with Good Shepherd
Australia New Zealand to provide
financial hardship support and
no interest loans of up to \$3,000
towards rent and utilities for
our families and people.

**Call 1300 033 335 to
inquire today.**



Good Shepherd
Australia New Zealand

Household Relief LOANS WITHOUT INTEREST



Household Relief Loans without interest can help you pay your rent and utility bills.

Household Relief is for Goodstart employees and families who have lost their job, had income reduced or been otherwise financially impacted by COVID-19. There are no charges, fees or interest to pay – this is a loan of up to \$3,000, where you only pay back what you borrow, and repayments can be made for up to 24 months.

You may be eligible if:

- You are 18 years of age or older
- You are an Australian citizen, permanent resident or hold a visa that expires after the loan term
- You have a single income less than \$60,000 before tax or less than \$100,000 before tax for couples or people with dependents
- You receive a Government benefit, such as Centrelink healthcare card or Pensioner concession card
- You lost your job, had income reduced, moved onto Centrelink payments after March 2020 or been otherwise financially impacted by COVID-19
- Your income reduced if you are self-employed. Loans are not for cash – they are to pay rent (to a real estate agent, not a private landlord) and utility bills, for example gas, water, electricity

If you need a loan for essential goods and services, Good Shepherd also offers No Interest Loans (NILS) to eligible people.

Financial Conversations

An important part of the Household Relief program is access to safe financial information to help you on your journey towards financial security.

Every person who uses the Household Relief service has a conversation with an experienced Good Shepherd financial expert. The financial expert will assess your situation and speak to you about the supports that are available to you, specific to your situation. This could include Utility Relief Grants (or similar depending on where you live), rent relief, and information about Job Seeker and Job Keeper and other government benefits. It may also include referrals to other services, such as financial counselling.

For more information get in touch with Good Shepherd!

Call 1300 033 335.