

Application for financial hardship assistance

This form will be used to determine if we can provide you with financial hardship assistance. We strongly encourage you to complete all fields where applicable and provide all required supporting documents to help us assess your application within 14 days of contacting HomeStart for assistance. Failure to return this information, provide supporting information or contact us may result in your Application for Financial Hardship Assistance being discontinued.

Please Return to:

HomeStart Finance
Customer Assist Team
GPO Box 1266
Adelaide, SA 5001

(OR)

Scan and Email to:

customerassist@homestart.com.au

Need assistance?

You can reach our Customer Assist Team on 08 8203 4087 (8:30 am to 5:00 pm Monday to Thursday and 8:30 am to 4:00 pm Friday).

What you need to do

1. Complete and sign the Statement of Financial Position
2. Compile the relevant documentation to support your application
3. Send in the above within 14 days

What happens next

Once we receive your paperwork, we'll be in touch should any questions arise. We'll contact you with an outcome as soon as our assessment is complete. For some applications, we may request additional documentation for assessment consideration and outcome.

Supporting Documents (If available - copies, rather than originals please)

Illness or Injury	Medical certificate or workers compensation certificate supporting sickness/illness/injury, time off work and anticipated date of return to work
Maternity Leave	Medical certificate confirming pregnancy and due date, and a letter from employer confirming pregnancy and length of unpaid maternity leave
Income Reduction (employed)	Letter from employer confirming income reduction or pay-slips
Income Reduction (self-employed)	Documentation (preferably from an accountant) confirming income reduction and the date earnings expected to return to 'normal' with last Financial Year Income Tax Return, Profit & Loss and ATO Notice of Assessment
Unemployment or Redundancy	Documentation confirming unemployment, such as separation certificate and/or Centrelink benefits confirmation
Deceased Borrower	Death Certificate and Will or Probate details
Workers' Compensation	Documentation from employer confirming payments and anticipated return-to-work date, plus documentation from solicitor outlining the case/claims and its status
Relationship Breakdown	Where applicable and available, copies of court orders or binding agreements

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Personal Details

Loan Numbers(s) _____

Borrower 1

First name _____

Last name _____

Date of birth ___/___/___

Residential address _____

Postal address _____

Mobile number _____

Home phone number _____

Email address _____

Preferred contact method Email Mobile Home

Number and age/s of dependant children in household (under 18 years of age) _____

Present employer _____

Occupation _____

Type of employment Full-time Part-time Casual
Other _____

Employment commencement date ___/___/___

Borrower 2 (if applicable)

First name _____

Last name _____

Date of birth ___/___/___

Residential address _____

Postal address _____

Mobile number _____

Home phone number _____

Email address _____

Preferred contact method Email Mobile Home

Number and age/s of dependant children in household (under 18 years of age) _____

Present employer _____

Occupation _____

Type of employment Full-time Part-time Casual
Other _____

Employment commencement date ___/___/___

Appointment of a Delegate

You can appoint a delegate to liaise with HomeStart on your behalf by completing the Third-Party Authority form. This form can be provided by our team. Please contact us on 8203 4087 for more details.

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Your Income Details

Borrower 1

Net Amount Per	Week	Fortnight	Month
Wage / Salary	\$		
Self employed	\$		
Centrelink income	\$		
Pension or benefits type	\$		
Family tax benefits A & B	\$		
Child support	\$		
Rental income	\$		
Other income specify type	\$		
Total per month (A)	\$		

Borrower 2

Net Amount Per	Week	Fortnight	Month
Wage / Salary	\$		
Self employed	\$		
Centrelink income	\$		
Pension or benefits type	\$		
Family tax benefits A & B	\$		
Child support	\$		
Rental income	\$		
Other income specify type	\$		
Total per month (B)	\$		

*How to convert to monthly amounts. Weekly - multiply by 52 then divide by 12. Fortnightly - multiply by 26 then divide by 12. Yearly - divide by 12.

Assets

Asset	Description	Value
Existing Property <i>(Home)</i>		\$
Investment Property		\$
Savings / Term Deposit		\$
Motor Vehicle, <i>type & model</i>		\$
Motor Vehicle, <i>type & model</i>		\$
Caravan, <i>type & model</i>		\$
Shares, <i>type & number</i>		\$
Household Furniture		\$
Tools of Trade		\$
Superannuation		\$
Other Investments		\$
Other Savings		\$
Other Assets		\$
TOTAL ASSETS		\$

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Financial Commitments / Debts

Commitments / Debts	Credit Limit	Balance Outstanding	Repayment Per:		
			Week	Fortnight	Month
Homestart Finance	\$	\$	\$		
Credit Cards	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
Store Cards	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
Personal / Car Loan / Novated Lease / Overdraft	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
Child Support / Maintenance Payments		\$	\$		
Afterpay, Zip Pay, Rental Agreements, Store Rentals, etc.		\$	\$		
HECS / HELP Debt		\$	\$		
Centrelink Debt		\$	\$		
Australian Tax Office Debt		\$	\$		
Investment or Other Properties		\$	\$		
Other Commitments / Debts <i>(e.g. court fines, private loans, etc.)</i>		\$	\$		
		\$	\$		
		\$	\$		
TOTAL COMMITMENTS / DEBTS PER MONTH (C)		\$			

*How to convert to monthly amounts. Weekly - multiply by 52 then divide by 12. Fortnightly - multiply by 26 then divide by 12. Yearly divide by 12.

Living Expenses

Expense	Balance Outstanding <i>(if applicable)</i>	Monthly Expense	Expense	Balance Outstanding <i>(if applicable)</i>	Monthly Expense
Food & Groceries	\$	\$	Car Registration & Insurance	\$	\$
Rent <i>(if not living in security property)</i>	\$	\$	Other Insurance <i>(specify type)</i>	\$	\$
Council Rates, Body Corporate, Strata Fees	\$	\$	Petrol & Parking	\$	\$
Home Building Insurance	\$	\$	Public Transport Costs	\$	\$
Electricity	\$	\$	Clothing	\$	\$
Water	\$	\$	Repairs & Maintenance	\$	\$
Gas	\$	\$	Pets	\$	\$
Emergency Levy	\$	\$	Take-away / Uber Eats, etc.	\$	\$
Child Support	\$	\$	Grooming	\$	\$
Childcare	\$	\$	Entertainment	\$	\$
School Fees	\$	\$	Self-Education	\$	\$
Health Expenses <i>(including medical, optical, dental, insurance, etc.)</i>	\$	\$	Other <i>(including sports, hobbies, subscriptions, etc.)</i>	\$	\$
Phone(s), Internet & Streaming Services	\$	\$			
TOTAL LIVING EXPENSES PER MONTH (D)			\$		

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Financial Commitments / Debts

*Do you have any arrangement in place with other financiers or commitments? If yes, please outline below.

Type of Account (e.g. home loan)	Financier	Amount Owing	Value
		\$	\$
		\$	\$
		\$	\$
		\$	\$
TOTAL ARRANGEMENTS		\$	\$

Summary

Summary of Monthly Financial Position	
Total Income (A&B)	\$
Total Living Expenses (D)	\$
Total Income Less Total Living Expenses	\$
Less Current Repayments Being Made (C)	\$
Current Surplus / Deficit	\$
Proposed Repayments	\$
Adjusted Surplus / Deficit	\$

Further Details

1. Reason for Assistance Please outline the reason(s) for your request for assistance.

2. Repayment Proposal Please outline the repayment proposal that you would like us to consider. What are you able to pay?

3. Resumption of Regular Payments: Please explain how and when you expect to resume your regular repayment(s).

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Supporting Documents Checklist

Bank Statements (last three consecutive months, please note online bank statement will be accepted provided the full name, account numbers, running balance and all transactions are visible on the printout)

Applicable Income Documents

Last Two Consecutive Payslips
(no more than two months old)

Centrelink Income Statement
(all pages, front and back, no more than two months old)

Child Support / Maintenance Statement or Letter

Rental Income
(copy of the current rental agreement)

Applicable Debt / Commitment / Expenses Documents

Personal / Car Loans / Overdraft / Other Home Loans
(recent three months of statements)

Credit Cards / Store Cards / AfterPay / etc.
(recent three months of statements)

Court Fines (documents required)

Council Rates (current notice)

Electricity Bill (current notice)

Water Rates (current notice)

Building Insurance
(current policy schedule / certificate of currency)

Other Debts
e.g. school fees, Centrelink debt, HECS/HELP, ATO, etc. (current statements)

Privacy Statement

HomeStart collects the personal information - including sensitive information - set out in this Statement of Financial Position and any subsequent dealings with you for the purpose of assessing your application for assistance due to financial difficulties or hardship. If the information is not complete or accurate, this may affect HomeStart's ability to assist you.

By submitting this Statement of Financial Position, you agree that HomeStart may exchange information with credit reporting bodies, other lenders and any authorised agent appointed to assist and/or administer your claim.

HomeStart's Privacy Policy contains information about how you can complain about a breach of the Australian Privacy Principles, Part III A of the Privacy Act, or the Credit Reporting Code, and how we will deal with such a complaint.

Our Privacy Policy is available on our website at www.homestart.com.au/privacy.

Declarations

By signing the declaration below:

- You confirm and declare that the information contained in this application is true and correct.
- Your signature to this application is in confirmation of your declaration, acknowledgements and consents all contained in this application.
- You confirm that you have read and understand HomeStart's Privacy Policy, Credit Reporting Policy and the Privacy Act notifications contained in this application.
- I/we warrant that I/we have notified any individuals named on this application that HomeStart has been provided with their contact details for the purpose of HomeStart contacting them about my/our application, as well as, providing HomeStart's contact details.
- By submitting this hardship application, you consent to any sensitive personal information (such as health information) that you choose to provide being collected, and this information being used and disclosed in accordance with our Privacy Statement.

I/we declare that the information given on this form is true and correct:

Borrower 1

Print full name _____

Signature _____ Date / /
dd mm yyyy

Borrower 2

Print full name _____

Signature _____ Date / /
dd mm yyyy

Financial & legal services information

If you need help managing your finances, there are services available that may be able to help.

Several financial counselling services in South Australia, including those listed below, offer legal and advocacy resources, free financial assistance sessions on budget planning and saving, and assistance with health and social issues.

Please visit the websites, or contact the institutions directly, to determine which service would best suit your situation.

Aboriginal Legal Rights Movement	321-325 King William Street, Adelaide SA 5000	(08) 8113 3777 info@alm.org.au www.alm.org.au
Anglicare	159 Port Road, Hindmarsh SA 5007	(08) 8305 9200 admin@anglicaresa.com.au www.anglicaresa.com.au
Centrelink	www.servicesaustralia.gov.au	
Legal Services Commission South Australia	159 Gawler Place, Adelaide SA 5000	1300 366 424 www.lsc.sa.gov.au
MoneySmart	Australian Securities and Investments Commission	1300 300 630 (Information Line) www.moneysmart.gov.au
National Debt Hotline	1800 007 007	www.ndh.org.au
Relationships Australia	151 South Terrace, Adelaide SA 5000	1300 364 277 mail@rasa.org.au www.relationships.org.au
South Australian Financial Counsellors Association	(08) 8337 0898	www.safca.org.au
Uniting Communities	Administrative Office 43 Franklin Street, Adelaide SA 5000	1800 615 677 enquiries@unitingcommunities.org www.unitingcommunities.org