



Te Ope Whakaora

Spotlight On Community Loans

the affordable, ethical alternative



Rising cost of Dental treatment wiping the smile from everyday kiwis



There has been a lot in the news over the last couple of months about the rising costs of dental care and it being prohibitive to those from low-income families.

It's now cheaper to extract a saveable tooth than it is to fix it and research shows those from low-income families will have lost an average of 2.5 teeth to tooth decay by the time they're 38.

Our Loans programmes have assisted numerous people in the last 12 months with dental costs with one client saying; she feels she can finally smile again after years of being self-conscious.

Contact the loan advisor below to see if we can help you.

BYOD

BRING YOUR OWN DEVICE

The last couple of years has seen the rise of BYOD or "Bring your own device". We are seeing the need for BYOD as early as primary school and the added expense of purchasing a device for one let alone multiple children can cause a financial headache for parents with many families having to incur high interest debt in order to fund them.

The Salvation Army's interest free NILS Loan may be the solution; in 2018 alone we have put devices in the hands of over 60 low and middle income families, taking the stress out of this added Education cost.

With Christmas rapidly approaching it's easy to forget about back to school costs; we encourage people to get organised early, simply give us a call on 0800 854 009 and see if we can help with BYOD, uniforms, camp and sport fees.

The NILS (No Interest Loan) is up to \$1000 for approximately 12 months with repayments tailored to the individual.

From ongoing high interest loans to a budget surplus

Having exhausted entitlements for car repairs; young Auckland mother of 2 Fiona initially came in and saw us for help in replacing the aging family car.

Working through the StepUp application financial conversations were had and Fiona admitted to having to rely on short term high interest loans to cover things like school camps, sport fees etc this was an ongoing cycle and one she was struggling to break free from.

The loan was approved and Fiona; as a result was able to make payments on not only her StepUp loan but pay off her other high interest loans.

Fast track 5 months and Fiona came back to see us about school camp fees for her 2 children, since the initial appointment her financial position had stabilised and she was beginning to see an increase in her weekly budget surplus. We were able to assist and for the 1st time Fiona had broken the short term high interest cycle. She is now in a position to put money aside each week and have the funds to pay for the next school camps.

The new year sees the added stress of back to school costs and the short term – high interest loans are an easy trap for families to get themselves into. We encourage people to see us first if they need assistance, we can help with BYOD, uniforms, camp and sport fees.

