USE **StepUP FOR**

Loans are for items such as:







Furniture



Computers



Medical expenses

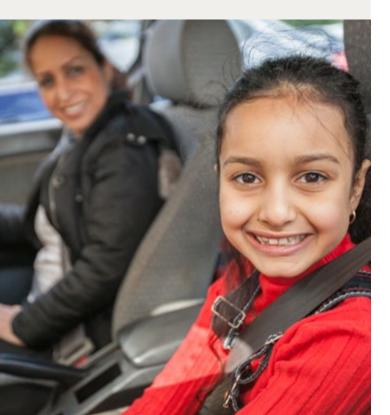


Vocational education



Second hand cars or repairs

Loans can NOT be used for **cash**, **debt consolidation**, **holidays or bills**.



Visit stepuploan.org.au or contact a community provider:

VICTORIA

Abbotsford	(03) 9270 9330
Bendigo	(03) 5441 5277
Collingwood	(03) 9230 6600
Dandenong	(03) 9791 8344
	or (03) 8788 7300
Epping	(03) 8401 0183
Geelong	(03) 5223 8000
Morwell	(03) 5135 9555

NEW SOUTH WALES

Bathurst Dubbo	(02) 6332 4866 (02) 6884 6595
Inner Sydney (Marrickville)	(02) 8571 7814
Lismore	(02) 6621 7397
Lithgow	(02) 6352 3159
Liverpool	(02) 9821 1014
Newcastle	(02) 4032 5281
Warilla	(02) 4298 7206
Western Sydney (Mt Druitt)	(02) 8805 0900

AUSTRALIAN CAPITAL TERRITORY

Canberra/Queanbeyan (02) 6195 3168

SOUTH AUSTRALIA

Adelaide	(08) 8202 5180
Gawler	(08) 8522 4522
Northern Adelaide	(08) 8245 7100
Salisbury	(08) 8406 8800

NORTHERN TERRITORY

Darwin (08) 8985 0000

TASMANIA

Statewide Service 1300 301 650

QUEENSLAND

Cairns	(07) 4080 7400
Gold Coast	(07) 5514 5306
Inala/Ipswich	(07) 3716 1206
Logan	(07) 3808 4529
Runcorn	(07) 3373 9499

WESTERN AUSTRALIA

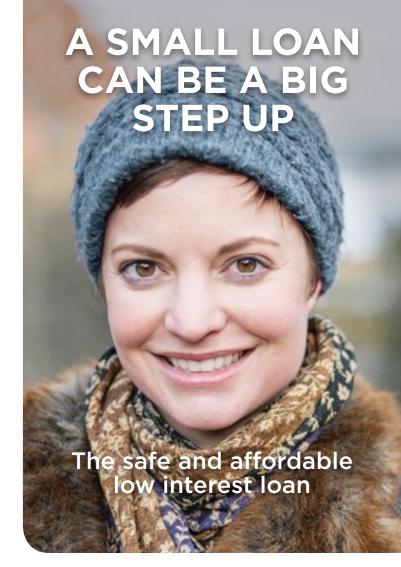
Statewide Service (08) 9277 3000



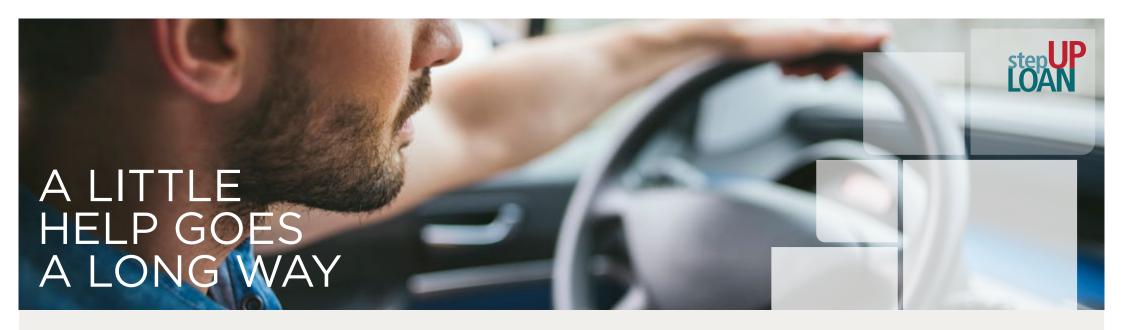
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WHAT IS **STEPUP?**

STEPUP IS A LOW INTEREST LOAN FOR PEOPLE ON LOW INCOMES WHO HAVE DIFFICULTY ACCESSING CREDIT FROM A BANK.

YOU CAN BORROW FROM \$800 - \$3,000 WITH UP TO THREE YEARS TO PAY IT BACK. THERE ARE NO FEES.

For more information visit **stepuploan.org.au**

AM I ELIGIBLE?

StepUP loans are for people who:

- - Centrelink Health Care Card or
 - Pension Card or
 - Qualify for Family Tax Benefit A
- Have lived at their current address for more than three months.

A credit check is required. This and other eligibility criteria will be discussed by the Microfinance Worker when you enquire.

I have everything now.
I have freedom. I have
my life back...that's a big
change.

Vasa StepUP client, Good Money, Collingwood, Victoria



WHO PROVIDES **THE LOAN**

StepUP is a not-for-profit initiative between Good Shepherd Microfinance and National Australia Bank (NAB) who provides money for the loans.

StepUP is delivered by Microfinance Workers based in local community organisations. They will assist applicants to collect documents required for assessment and complete the application.

StepUP helped me out of a really bad situation and to begin a new life with my family.

> Reza StepUP client, Good Money, Collingwood, Victoria

