

Our partner



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About Care

Care is a community organisation that provides free and confidential support to people living on low to moderate incomes.

We have supported Canberra since 1983, and have operated a 0% interest loan program for over 20 years.

In addition to Care Community Loans, our programs include:

- Financial Counselling
- Consumer Law
- Community Education

How to apply?

If you are interested in accessing a Care Community Loan contact us to submit an enquiry. You can also view and download an application form from our website.

Care Community Loan

Contact our team on:

 02 6257 1788

 microfinance.admin@carefcs.org



0% interest loans

Community loans for people on low to moderate incomes



Care also provides

Financial Counselling | Consumer Law | Community Education

www.carefcs.org

What is a Community Loan?

Care's Community Loans provides 0% interest loans for low to moderate income earners. These loans are up to \$1500 and subject to repayment capacity.

We also have a dedicated program for people who have experienced and left a domestic or family violence situation.

Are you eligible?

To be eligible for a Care Community Loan you must meet the following criteria:

- Live or work in the ACT or surrounding NSW region
- Have stable accommodation (ie. renting, boarding, own home)
- Show capacity and willingness to repay the loan over 12-18 months
- Have a low to moderate income or receive government income support

Loan purpose

Care Community Loans are available to purchase essential goods and services, including:

- Household furniture such as a bed or sofa
- Whitegoods such as a fridge or washing machine
- Electric items such as television and computer
- Car repairs and registration
- Medical and dental costs including health aids
- Educational expenses and more!

Please note loans are not available for the following: rent, rental arrears, bills and other debts.



Documentation required

In order for us to assess your suitability for a loan we require the following documents:

- A copy of your I.D/ concession cards
- Evidence of income such as a current Centrelink income statement and/or a minimum of 1 month's payslips
- The last 90 days transaction history for all bank accounts (including mortgage)
- The first 2 pages of your lease agreement or most recent rates notice
- Utility bills (e.g: electricity, gas, water, phone/internet)
- Most recent statements of any other credit facilities
- Most recent statements for any 'Buy Now - Pay Later', payday loans or 'rent-to-buy'
- Registration papers or proof of vehicle ownership (for vehicle related loans)
- Quote from the retailer/trader for the goods or service

