

# **Vinnies** **NO INTEREST** **Loan Scheme**

The No Interest Loans Scheme (NILS) is available to people on low incomes and/or Centrelink benefits. Find out more here.

Loans of up to \$1,500 are available for essential household goods such as fridges, washing machines, dryers, etc; essential health costs such as medical and dental; car related costs; and education costs such as school uniforms, school fees, computers and other important education related needs.

The loans attracts no interest or setup fees and is paid back in small instalments over 12 to 18 months.

For more information regarding eligibility and the application process phone 4032 3583 or [newcastlenils@vinnies.org.au](mailto:newcastlenils@vinnies.org.au)