

Village Finance

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Financial Hardship Application (Customer to Complete)

APPLICANT INFORMATION		
Name:		
Date of birth:	Drivers Licence No:	Home Phone:
Marital Status:	Dependents (Age)	Mobile:
Current address:		
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
Owned Rented (Please circle)	Monthly payment or rent:	How long?
EMPLOYMENT INFORMATION		
Current employer:		
Employer address:		
How long?	Phone:	E-mail:
Position:	Hourly Salary (Please circle)	Annual income:

PLEASE PROVIDE THE REASON/S YOU BELIEVE YOU ARE IN FINANCIAL HARDSHIP;



Village Finance

PLEASE PROVIDE US AN ESTIMATE OF HOW LONG YOU FEEL YOU WILL BE IN A STATE OF HARDSHIP, DUE TO THE REASON/S YOU HAVE OUTLINED.

PLEASE PROVIDE US WITH A PROPOSAL WHICH YOU FEEL WOULD ALLOW YOU TO REASONABLY MEET THE OBLIGATIONS OF YOUR CONTRACT/S. YOUR PROPOSAL MUST SEEK TO CHANGE THE TERMS OF YOUR CONTRACT/S IN ONE OF THE FOLLOWING WAYS;

- A) EXTENDING THE PERIOD OF THE CONTRACT AND REDUCING THE AMOUNT OF EACH PAYMENT DUE UNDER THE CONTRACT ACCORDINGLY (WITHOUT A CHANGE BEING MADE TO THE ANNUAL PERCENTAGE RATES)
- B) POSTPONING DURING A SPECIFIED PERIOD OF THE DATES ON WHICH PAYMENTS ARE DUE UNDER THE CONTRACT (WITHOUT A CHANGE BEING MADE TO THE ANNUAL PERCENTAGE RATES)
- C) EXTENDING THE PERIOD OF THE CONTRACT AND POSTPONING DURING A SPECIFIED PERIOD OF THE DATES ON WHICH PAYMENTS ARE DUE UNDER THE CONTRACT (WITHOUT A CHANGE BEING MADE TO THE ANNUAL PERCENTAGE RATES)

Statement of Financial Position

(Customer to Complete)

INCOME AND EXPENDITURE			
Income	Monthly Amount	Expenses	Monthly Amount
Wages/Salary (self)		Rent/Mortgage	
Self Employed Income		Food	
Wages/Salary (partner)		Electricity/Gas/Water	
Self Employed Income		Telephone	
Investment Income		Rates	
Other Income		Clothing	
Centrelink Income		Medical	
		Vehicle Expenses	
Assets	Total	School Expenses	
Money in Bank		Child Care	
Superannuation		Public Transport	
		Child Support (if applicable)	



Village Finance

Liabilities

CREDIT CARDS			
Name	Account no.	Current balance	Monthly payment

HOME LOANS			
Lender	Balance	Mthly Payments	Address:

PERSONAL LOANS			
Personal loans	Account no.	Balance	Monthly payment

OTHER LOANS, DEBTS, OR OBLIGATIONS		
Description	Account no.	Amount

DECLARATION			
I/We declare that the information in this statement and the supporting documentation provided by me/us is true and correct in every detail and provides full disclosure of my/our financial circumstances sufficient for Village Finance to make an informed assessment and/or decision with respect to my/our indebtedness to it.			
..... Print Name:	 Print Name:	
Date:		Date:	