



Financial Hardship Application

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Borrower	MEMBER #
Co- Borrower	
Mailing Address:	

I/We wish to apply for assistance due to the following reason:

I/We request that Holiday Coast Credit Union assist us by:

Type of assistance	Repayment amount \$	Length of time assistance required
Reducing pmts for a period & extending the term of the loan		
Reducing pmts for a period & Not extending term (catchup or use advance pmts)		
Reduced repayments while we voluntarily sell security		
Interest only repayments for a period of time		
Capitalising Interest for a period of time		
Debt Consolidation of HCCU Loans (normal HCCU Lending Guidelines will need to be met)		
Temporary Overdraft		
A moratorium on repayments for a period of time		
Waive Loan Fees		
Other: please detail (ie temporary overdraft please specify limit required)		

I/We have made the following arrangements with other Credit Providers:

I/We have dependants to provide for.

I/We have attached evidence to support the following detailed Income/expenses:

Please supply evidence where possible for income /expenses such as rent receipts, store accounts pay slips, centrelink letters. See points on Page 2 marked with ⇄. Please also provide medical certificate where hardship is due to illness or injury.

Signed by _____ Date _____

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INCOME (Per Fortnight)

Salary / Wage (after tax)	⇒	\$
Salary/Wage of co-borrower	⇒	\$
Pension or Government Allowance	⇒	\$
Child Support or other payments		\$
Other		\$
TOTAL INCOME		\$

EXPENSES- Household (Per Fortnight)

Rent / Body Corporate fees	⇒	\$
Electricity/Gas	⇒	\$
Rates (including water)	⇒	\$
Telephone & mobile	⇒	\$
Internet	⇒	\$
Pay TV		\$
Groceries		\$
Entertainment		\$
Medical		\$
Other		\$
SUB-TOTAL		\$

EXPENSES - Transport (Per Fortnight)

Fuel		\$
Car registration		\$
Maintenance / repairs		\$
SUB-TOTAL		\$

EXPENSES - Other (Per Fortnight)

Child care		\$
Child support payments		\$
Pet expenses		\$
Alcohol & cigarettes		\$
School fees		\$
Other		\$
SUB-TOTAL		\$

EXPENSES - Insurance (Per Fortnight)

Home	⇒	\$
Contents	⇒	\$
Car / motorbike	⇒	\$
Boat / caravan	⇒	\$
Health		\$
Income protection		\$
Life		\$
SUB-TOTAL		\$

EXPENSES - Repayments (Non HCCU Per Fortnight)

Mortgage	⇒	\$
Car Loan	⇒	\$
Personal Loan	⇒	\$
Credit Cards	⇒	\$
Store Cards/GE Credit line	⇒	\$
Outstanding Accounts	⇒	\$
Other		\$
Other		\$
SUB-TOTAL		\$

SAVINGS

General savings		\$
Emergency savings		\$
Special purpose savings		\$
SUB-TOTAL		\$

TOTAL INCOME	\$
TOTAL EXPENSES	\$
= NETT RESULT	\$

Additional Information (if required): *You may wish to attach additional pages.*

Admin Use only

Received By: (please sign and Print name) _____

Date received: _____