



## Financial Hardship Application Customer Details

Full name (required)

TCS Account Reference

Date of Birth (required)

Email (required)

Contact number (required)

Alternative contact number

Street Address (required)

Suburb (required)

State (required)

Postcode (required)

What was/is the cause of your financial hardship? (required)

- |                          |                        |
|--------------------------|------------------------|
| <input type="checkbox"/> | Illness or injury      |
| <input type="checkbox"/> | Natural Disaster       |
| <input type="checkbox"/> | Unemployment           |
| <input type="checkbox"/> | Reduced Income         |
| <input type="checkbox"/> | Over committed         |
| <input type="checkbox"/> | Failure of business    |
| <input type="checkbox"/> | Family Breakdown       |
| <input type="checkbox"/> | Incarceration          |
| <input type="checkbox"/> | Other - (please state) |

Employment

Hours per week



## Financial Hardship Application Customer Details

What is the expected period of your financial difficulties (required)

Long term  Short term

If you expect your financial difficulties to be long term, why? (required)

If you expect your financial difficulties to be short term, what changes in your circumstances do you expect to occur, and when? (required)

*If you expect your financial difficulties to be short term, please provide any documentation you have to confirm the likelihood of these changes*

How do you propose that your repayments be varied on account of your financial hardship? Please indicate what amount, you are able to contribute.

*In order to give your application the best chance of being approved, your proposal must be reasonable and when considered with the other information that we have asked you to provide, shows that you are able to meet your loan obligations if your repayments are changed in the way you propose.*

Is there any other information that you consider relevant to your request for financial hardship variation?

## Statement of Financial Position

### Household Income

Weekly Fortnightly Monthly (circle)

Customer 1

Customer 2

After Tax Salary	\$	\$	
Centrelink (before any deductions)	\$	\$	
Family Tax Benefit	\$	\$	
Child Support	\$	\$	
Rental Income or Board	\$	\$	
Other income (specify)	\$	\$	
<b>Total per customer</b>	\$	\$	
<b>Total Household Income</b>			\$

### Living Expenses

Weekly Fortnightly Monthly (circle)

#### Residential

Housing Costs (mortgage, rent, rates)	\$		
Home/Contents insurance	\$		
Utilities (gas, electricity, water)	\$		
Communication (phone, internet, TV)	\$		
Repairs and Maintenance	\$		
Other	\$		
<b>Total Residential Expenses</b>			\$

#### Transport

Motor Vehicle Costs	\$		
Public Transport, Taxis etc	\$		
Other	\$		
<b>Total Transport Expenses</b>			\$

#### Education and Children

Children	\$		
Self Education	\$		
Other	\$		
<b>Total Educaton &amp; Children Expenses</b>			\$

#### Personal and Family

Food and clothing	\$		
Health (inc medical, optical, dental,	\$		
Family & Personal (inc grooming,	\$		
Personal Insurance	\$		
Pets	\$		
Other (inc sports, hobbies,	\$		
<b>Total Personal/Family Expenses</b>			\$
<b>TOTAL LIVING EXPENSES (Residential+Transport+Education and Children+Personal/Family)</b>			\$

## Statement of Financial Position

### DEBTS

Loans secured by property	Balance owed	Contract payment	Current Payment	Proposed payment	Proposed Term
		Weekly/fortnightly monthly (circle)	Weekly/fortnightly monthly (circle)	Weekly/fortnightly monthly (circle)	
Address of Property:					
	\$	\$	\$	\$	
Address of Property:					
	\$	\$	\$	\$	
Loans Secured by Other Assets	Balance owed	Contract Payment	Current Payment	Proposed payment	Proposed Term
Details of Security					
	\$	\$	\$	\$	
Details of Security					
Unsecured Loans	Balance owed	Contract Payment	Current Payment	Proposed payment	Proposed Term
	\$	\$	\$	\$	
	\$	\$	\$	\$	
Credit/Store Cards or Layby	Balance owed	Contract Payment	Current Payment	Proposed payment	Proposed Term
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
Lease/Rental Contracts	Balance owed	Contract Payment	Current Payment	Proposed payment	Proposed Term
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
Other payment Obligations	Balance owed	Contract Payment	Current Payment	Proposed payment	Proposed Term
Centrelink	\$	\$	\$	\$	
Student Loans	\$	\$	\$	\$	
Fines	\$	\$	\$	\$	
Other	\$	\$	\$	\$	
TOTAL DEBTS	\$				
TOTAL CURRENT AND PROPOSED PAYMENTS			\$	\$	

## Statement of Financial Position

### ASSETS

Property	Details	Estimated Value
Residential		\$
Investment		\$
Other Assets	Details	Estimated Value
Motor Vehicle (make/Model/Year)		\$
Motor Vehicle (make/Model/Year)		\$
Investments		\$
Savings		\$
Superannuation		\$
Household Furniture		\$
Tools of Trade		\$
Other		\$
<b>TOTAL ASSETS</b>		\$

### SUMMARY

Summary of Financial Position		
Total Income	\$	
Total Living Expenses	\$	
Total Income less Total Living Expenses (before repayments)		\$
Less Current Repayments being Made	\$	
Current Surplus/Deficit	\$	\$
Proposed Payments	\$	
Adjusted Surplus/Deficit	\$	\$

Signed

Signed

Name

Name

Date

Date