



FINANCIAL HARDSHIP APPLICATION

What is financial hardship?

Financial hardship is when you're willing but unable to pay what you owe because of unexpected events or unforeseen changes that impacts cash flow. For example:

- ▶ Changes to your income or expenditure expenses
- ▶ A change to your employment status, such as job loss or reduced work hours
- ▶ A significant life event, such as a relationship breakdown or death in the family
- ▶ You become injured or sick
- ▶ There is an emergency event or natural disaster.

How CCSG will work with you

At CCSG we understand financial situations change which in turn can impact your ability to maintain financial obligations. Our dedicated staff are empowered to tailor solutions enabling you to get back on track financially. Upon receipt of an application our staff will contact you via your preferred communication channel to discuss options available.

To make an application

Complete the below and return via the following:

Email: nsw@ccsgroup.com.au

Mail: Level 4 10 Park Road, Hurstville NSW 2220

Customer

Surname:	Name:
Address:	
Date of Birth:	Occupation:
Home Telephone:	Email:
Employer:	
Employer Address:	

Reason for financial difficulty

 Changes in Income

 Changes in Expenditure

 Changes in Employment

 Significant Life Event

 Injury

 Emergency Event

How long have you been suffering financial hardship?

When do you believe your financial position will change and why?

Weekly Income

Primary Income: \$

Child Maintenance: \$

Government Benefits: \$

Overtime: \$

Total Weekly Income: \$

Current Liabilities Weekly

Loan 1:

Balance: \$

Repayment: \$

Loan 2:

Balance: \$

Repayment: \$

Loan 3:

Balance: \$

Repayment: \$

Credit Card 1:

Balance: \$

Repayment: \$

Credit Card 2:

Balance: \$

Repayment: \$

Credit Card 3:

Balance: \$

Repayment: \$

Other Debit 1:

Balance: \$

Repayment: \$

Other Debit 2:

Balance: \$

Repayment: \$

Total Weekly Liabilities: \$

Living Expenses

Rent/Mortgage: \$	Council Rates: \$	Water Bill: \$
Food: \$	Clothing: \$	Medical Expenses: \$
Gas: \$	School: \$	Electricity: \$
Car Repairs:	Travel: \$	Insurance: \$
Telephone:	Entertainment: \$	Pets: \$
Other:	Other: \$	Other: \$
Total Weekly Living Expenses: \$		
Total Weekly Liabilities & Total Weekly Expenses: \$		

It's important if your financial situation changes you talk to someone to get help. Our staff are available 8:30am to 5:00pm weekdays by calling us on (02) 8568 6500. Alternatively, you also find the following independent resources helpful:



www.nhr.org.au



www.ndh.org.au



www.moneysmart.gov.au



www.lifeline.org.au