



SECL CASE STUDY

Program	Community and Financial Wellbeing - Microfinance
Client*	Cathy* is 54 year old single Mother of two children. Both are young adults with special needs. Cathy was previously working in a hospital but had to leave the job due to PTSD. Now she on Disability Support Pension.
Case Overview	<p>Cathy came to SECL seeking assistance with car repairs. Her living situation is complicated. Her 20 yr old son is on Disability Support Pension, living independently but needs Cathy's support to travel to doctor's appointments, engage in community and shopping. Cathy's younger daughter (18 yrs) is living with Cathy and will likely remain with Cathy for some time due to her disability.</p> <p>Cathy's car was old and in need of major repairs. She managed to do some of the minor repairs, but the car was wearing out. For Cathy a reliable car is an essential item.</p> <p>Cathy heard about the StepUP loan through EACH who referred her request was outside the NILS criteria. The initial enquiry was for a loan for the car repairs but after hearing about the provision to buy a second hand car she decided to upgrade her vehicle.</p>
Working Together	<p>On the initial assessment, Cathy informed that she has outstanding balance on her bills and that she has a credit default with her previous mobile service provider, which is a barrier to accessing StepUP. Cathy was up to date with her rent as it was paid through the Centrepay. Cathy also stated that she finds it hard at times to manage the expenses, and is looking for a flexible home care jobs in the neighbourhood that she hoped would supplement the Pension and make it easier to manage her money.</p> <p>The reassurance and the support offered by the worker gave more confidence to Cathy to deal with the default and put money management plans in place. Further discussion on different options took place and Cathy agreed to:</p> <ol style="list-style-type: none"> 1. Apply for a Utility Relief Grant (URG) to reduce utility debt 2. Contact the collection agency and make payment plan arrangements for the unpaid mobile bill <p>The worker supported Cathy to draft a budget to see if Cathy could afford a loan. While going through the bank statements over and over Cathy realised, she could give up some of the expenses and realised the expenses on grocery will be less if she has a shopping list.</p>
The outcome	<p>After making the changes noted above Cathy rang to make another appointment to apply for a StepUP loan. By then Cathy had a home care job, had received the URG to clear off her large bills and had a regular payment plan with the collection agency to clear off her unpaid mobile bill. Cathy also insured her car with Essentials AAI insurance as the previous insurance was finished.</p> <p>A StepUP loan was approved for \$3,000 that allowed Cathy to purchase a more reliable second hand car.</p> <p>When contacted for a feed back Cathy stated two things she greatly benefited were the 'tips on small savings' and the information on low cost insurance. She was also grateful for the support the worker offered to get her debt and bills under control before applying for the loan.</p>

*pseudonym