

Jessie's Sitting Pretty

Jessie* has accessed a NILS loan and it has improved her life, and that of her son, in the most simple of ways. Jessie was a client of one of our partner agencies, the Family Help Trust, who referred her to Aviva specifically for access to NILS. Her story demonstrates how financial independence can be part of the journey to wider independence and wellbeing.

Jessie had experienced drug addiction in the past and she first came into contact with Family Help Trust, which supports parents with multiple-problem histories who have young families, when her son was born.

“Two years ago, when my son was one week old, he was taken by Child Youth and Family (CYF) at the hospital,” says Jessie*. “I didn’t have family around to look after him and support me while I got off drugs, so I went to live with my son’s grandparents for three months while getting clean. I’ve always said I hated having my son taken away but I’m really grateful too. It helped me get clean in the end and I don’t think I’d be where I am today if they hadn’t.

“After I got sorted out I moved with my son into a Housing New Zealand property. We borrowed some furniture off friends for a while, but then they wanted it back. I was especially worried about having to give the couch back. I tried ringing all different places for loans but I just couldn’t get one. In the past I’ve had loans with banks and finance companies and paid them off well. Years ago I got a \$200 loan that I forgot about because of other issues in my life at the time. I didn’t realise it had ruined my credit rating until recently. I was gutted - I’d really just forgotten. If I’d known it was still sitting there I would have paid it.

“When my support worker at Family Help Trust heard about my problem she suggested I get in touch with Aviva about getting a No Interest Loan for a new lounge suite and coffee table. It was so easy. All I had to do was get ID and proof of income. Then I came into the Aviva office and worked out my budget to make sure I’d have enough left over each week to pay the loan. I only have to pay \$20 a week for one and a half years which is really affordable. In the past I’ve paid \$35 a week for similar loan amount but had to repay it over five years (because of the interest). It’s so good not having to pay interest, it makes such a big difference.

“I have no idea what I would have done without this loan. I love my new lounge suite and I’m being really careful with it. I’m hoping once this loan is paid off NILS might be able to support me again in the future.”

(*not her real name)