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# **Financial hardship application**

Financial hardship comes in many forms and affects everyone differently. For some, there can be a sudden and unpredicted change in their income or liabilities, and for others, there can be a gradual decline in financial security. This form is an application for financial hardship, to be submitted in the event you are unable to meet your financial commitments to us.

## Situations that could affect your financial position include:

- Loss of employment
- Family breakdown
- Death in the family
- Domestic violence or family violence

- Illnesses including physical incapacity and hospitalization
- Mental illness
- Any other reasonable causes that impact your ability to meet your financial obligations

The information you provide us will be used to assess your ability to repay/maintain your agreement with us and where possible, used to formulate a plan/agreement to get you back on track. Please submit your completed form to **financialhardship@dod.com.au** 

### **Your Details**

Customer number:	Phone number:
Full name:	
Email address:	

Please provide a short summary of the reason for your financial hardship request:

Let us know what arrangement would suit you (i.e. weekly/fortnightly repayments of \$X for X weeks/fortnights):

### **Third Party Details**

Complete this information if you would like us to contact a representative to discuss your application (e.g. Financial Counselor, Debt Repair Agency, friend or family member):

Full name:
Email address:
Relationship (e.g. friend, accountant, etc.):
Phone number:



I confirm that the person whose details are listed above has provided their consent to be contacted by Dodo on my behalf about my hardship application.

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# Your financial position

# Monthly budget

	Pre-tax salary	After
Monthly salary	\$	\$
	Rental income before	Rent
	expenses	expe
Rental income	\$	\$
Other income (AUSTUDY, part-time work, dividends, interest, ect)	Pre-tax	After
	\$	\$
	\$	\$

After Tax salary
\$
Rental income after
expenses
\$
After-tax
\$
\$
Total net income per
month
\$

## **Liabilities**

#### Home loan

Name of lender

#### Personal loan

Name of lender

#### Credit card/s (included even if amount owing is nil)

Card type	lssuer	Credit limit
		\$
		\$
		\$
		\$

#### **Other loans**

Name of lender	Loan type

#### All other debts (provide description)

Total amount owin	
\$	
\$	
Total amount of all	
\$	

Tota	il amo	unto	owing	
\$				

Total amount owing

\$		

#### Total amount owing

\$
\$
\$
\$

#### Total amount owing

\$		
\$		

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### Monthly expenditure

Home loan/s	\$
Personal loan/s	\$
Credit/ store card/s	\$
Other loans/debts	\$
Total loan repayments	\$
Rent	\$
Insurance (life, health, home, car etc)	\$
Electricity/gas	\$
Telephone (if with another provider)	\$
Medical expenses	\$
Rates (council, water)	\$
Car/travel	\$
Food	\$
Other (school fee's, subscriptions, etc)	\$
	Total monthly payments

# **Declaration of authority**

I acknowledge and agree that Dodo is collecting the information in this form to assess my hardship application and will rely upon the information I have given to assess my application. If the information is not complete or accurate this may affect Dodo's ability to assist me. Dodo may request supporting documentation to help assess my application, such as documents supporting income/liabilities or outstanding bills from other suppliers or statutory declarations from a person familiar with my circumstances like a family doctor, clergy, or a bank officer.

#### Complete pages 1-3 before signing and returning this form to: financialhardship@dodo.com.au

Signature:

Date:		

\$

Total incl. GST