

A FASTEST FINANCE GUIDE

Unexpected circumstances.

A calm first move when a one-off cost lands on you out of nowhere.

For anyone facing an urgent, one-off cost

The car dies on the way to work. The vet hands you the quote. The hot water system goes the same week as the rego notice. Nobody budgets for “something”, but something always turns up.

First, a breath. Urgent isn’t the same as rushed. Most urgent costs have more room to move than they look like they do at nine o’clock on a Sunday night.

This guide is a calm place to start. Work out what you’re actually facing, see what’s available before you borrow, and if finance does make sense, make sure it won’t cause a bigger problem next month. We’re finance brokers, so we’ll be straight with you: sometimes the answer is a payment plan, and sometimes it’s a loan. Either way, you don’t have to work it out on your own, and that’s where we come in.

1 Name the cost

Get it out of your head and onto paper. Then split it into what has to be paid now and what can wait. The gap between the two is often the breathing room you need.

- ☐ What exactly needs paying, and how much is it?
- ☐ When is it due? Is that a hard deadline or a soft one?
- ☐ What happens if it’s late: a fee, a disconnection notice, or nothing much?
- ☐ Can part be paid now and the rest later?

2 Ask before you borrow

Ring the people you owe. Most would rather agree a plan than chase you, and the call costs nothing.

- **A payment plan or extension.** Ask what they can offer, and get it in writing.
- **A hardship program.** Many energy, water, phone and council providers have one. You often have to ask.
- **An insurance claim or warranty.** Worth checking before you pay for a repair out of your own pocket.
- **A second quote.** For repairs, ask for an itemised quote and see what’s urgent and what’s “while we’re at it”.

3 See what help is out there

- **No Interest Loans (NILS).** Small loans for essentials such as car repairs, appliances, and medical or dental costs, with no interest and no fees, for people who meet the eligibility rules. Ring **13 64 57** to check.
- **Centrelink.** If you already receive a payment, you may be able to get an advance. Ring **132 850**.
- **Community help.** The Salvation Army (**13 72 58**) and St Vincent de Paul Society (**13 18 12**) can help with food, vouchers and bills.
- **A free financial counsellor.** The National Debt Helpline on **1800 007 007** (Monday to Friday, 9:30am to 4:30pm) is free and confidential.
- **Feeling the weight of it?** Lifeline is on **13 11 14**, any hour.

4 Check your numbers

Before any new repayment goes on top, see what's actually left after the essentials. Use whatever period suits you: weekly, fortnightly or monthly.

Each _____ (week / fortnight / month)	Your figure
Money coming in (after tax)	
Rent or mortgage	
Food and household	
Power, water, phone, internet	
Transport and insurance	
Kids, care and school costs	
Existing repayments (loans, cards, buy now pay later)	
What's left	

Want to go through it together? We're happy to go over these numbers with you on the phone, so it all makes sense before you decide anything. Call us on [\(03\) 7045 5388](tel:0370455388), choose "Phone call" when you [send an enquiry](#), or email broker@fastestfinance.com.au.

If a new repayment would swallow most of what's left, more credit probably isn't the fix. Talk to someone free (see step 3) before you do anything else.

5 If finance is part of the answer

For a defined, one-off cost, borrowing can be a reasonable option. It tends to make sense when:

- ☐ the cost is one-off and you know the amount;
- ☐ the repayments fit comfortably after the essentials, including in a tighter month;
- ☐ you've compared the total you'd repay, not just the weekly figure;
- ☐ you understand the fees, and what happens if you miss a payment;
- ☐ nobody is rushing you.

A few warning signs

Be wary of anyone who promises you approval, who pushes you to sign today, or who asks for money upfront without telling you in writing exactly what it's for. Take your time and ask questions. Anyone worth dealing with will be happy to answer them.

6 Where we come in

When a cost is urgent, the hard part is finding something that fits your timeframe and your budget without signing up to a loan that causes a new problem. That's the part we do every day.

- **We listen first.** What the cost is, when it's due and what you could comfortably repay.
- **We look at the options with you.** Lenders differ on fees, repayments and how quickly they move. Tell us your timeframe and we'll look at lenders that suit it. We can't guarantee time frames, and we'll be upfront if the timing is tight.
- **We do the homework.** We check the details and make sure any loan we help with isn't unsuitable for you, so you're not left reading the fine print alone at nine o'clock on a Sunday night.
- **We explain it in plain language.** The total you'd repay, the fees, and what happens if you miss a payment, before you decide.
- **We'll say so if a loan isn't the right move.** Sometimes the best help is a different path.

7 Before you sign anything

- ☐ What is the total I'll repay, and over how long?
- ☐ What are the interest rate and the fees, including the comparison rate?
- ☐ Can I pay it out early, and does that cost anything?
- ☐ Is the loan secured against something I own?
- ☐ What happens if I miss a payment, and who do I call?

If you'd like a hand with it

If a loan still looks like part of the answer, we'd be glad to help. Tell us what the cost is, when it needs paying and what you could comfortably repay. A broker will talk it through with you, including whether borrowing is the right call at all. We can't promise approval, and you should be wary of anyone who does.

Speak to a broker: call [\(03\) 7045 5388](tel:0370455388)
fastestfinance.com.au | broker@fastestfinance.com.au

Cheers, and hang in there,

The Fastest Finance team

General information only. This guide isn't credit, financial, tax or legal advice and doesn't take your objectives, financial situation or needs into account. Nothing here is an offer, a quote or a promise of approval. Finance options depend on individual circumstances, lender criteria and applicable assessment requirements. We'll explain applicable fees, charges or commissions before you decide to proceed. Further reading: servicesaustralia.gov.au/advance-payment (Centrelink advance payments) and ndh.org.au (National Debt Helpline).

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