

Aayla's story



"My Good Shepherd StepUP loan was my saving grace" says Aayla, a single mum of two children. After years of being trapped in a cycle of debt she has only just paid off, Aayla didn't know where to turn when her car permanently broke down. Like many people Aayla's car was essential for keeping her livelihood and ensuring her quality of life. She needs her car to get to work, take her children to school and to keep up her studies.

"I didn't want to take out another loan and get into more debt because I didn't want to get in the habit of borrowing again." Fast, easy credit had been Aayla's downfall after she turned 18 "I was very quick to stock up on credit cards and I hire-purchased a car and got \$25,000 worth of debt before I was 20!"

Through her job as a budget advisor she heard about Good Shepherd New Zealand's StepUP loan – a low interest loan which provides individuals and families on low incomes access to safe, fair and affordable credit.

Getting an affordable loan with manageable repayments, has kept Aayla from a potential financial crisis that would have impacted every aspect of her life, including her ability to remain at university.

Aayla found the team at the Salvation Army who handled her application were very understanding of her situation, and were very responsive to any query she had.

Aayla has recommended StepUP to her university friends who had thought it was only for beneficiaries.