

Maria's Story



"When you can't eat what you like, everything is very bleak and dark. I am now very happy." Maria had always had trouble with her teeth, but due to expensive dentist costs and a limited income she was never able to prioritise her dental health.

Earlier this year Maria also noticed rust was appearing in her car that she is still paying off through an expensive finance contract. "I have a car loan from someone else which I am paying far too much for. They rang me to encourage me to take out another loan" she said. These sales tactics are stressful, yet often people feel they have no other alternative. Maria was worried her car wouldn't pass its WOF because she didn't have the money to get it painted. Her car is her lifeline to family and community "I use my car to attend my hospital appointments and to visit my children every week," and she was considering another high finance loan to ensure she could remain part of the community.



"I tried all my possibilities..... but they all wanted guarantees, asking if I owned my own house or business." In mainstream financial services the loan Maria needed was small, but the outcomes would be life-changing.

Fortunately during an appointment at the Citizens Advice Bureau Maria was informed about the StepUP loan and was put in touch with the Manukau branch of The Salvation Army who deliver microfinance loans.

Through StepUP, a community initiative of BNZ and Good Shepherd New Zealand for people on low incomes, Maria was able to get a low fixed-interest loan with no fees. Maria used her loan to fix her teeth and had enough money left over to ensure her car passed its WOF.

"The StepUP loan has made an enormous, huge difference. I can smile very beautifully, it gives me confidence and my car is also looking beautiful. Every day I am saying thank you."

Maria found the loan process fast, efficient and easy to understand. Her StepUP loan gave her the confidence to smile again and kept her car on the road.

"You changed my life" Maria told Jodi, her loan manager from The Salvation Army.

