

SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: stephen john orourke

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Good Morning,

Thank you for offering the opportunity of making a submission. I have two offerings.

Firstly borrowers or customers should be offered free online training on the www.moneysmart.gov.au website teaching them the basics of managing money, alternatives of what to do when things go wrong (there are many) and the complexity of this training should be upgraded depending on the size and complexity of what is being required by the lender/ service provider. This certificate should be provided to the lender prior to the loan.

Secondly there should be recognition that greed (as distinct from need) can also be behalf of a customer and good reliable behaviors should be rewarded.

Best wishes and prayers and the wisdom of Solomon be with you in your determinations.

Stephen John O'Rourke