



Ways-to-Work Program Loan Process

- Call Bethany for Children & Families to verify basic eligibility for the program.
- Attend a financial literacy class, complete the application, and schedule an individual meeting.
- Attend an individual review meeting to cover income and expenses as well as your credit report.
- Provide the requested documentation.
- Review of the application by the Loan Committee which then issues a decision on the loan.
- Mailing of the Loan Committee Decision to the applicant.
 - 1) Approved applicant locates car.
 - 2) Car is inspected by an independent auto mechanic.
 - 3) Applicant arranges for full coverage insurance.
 - 4) Closing time and location is arranged.
 - 5) Loan coordinator and approved applicant meet for loan closing.
- Denied applicant may reapply to program in 6 months.