

Program Outcomes

In 2009, the *Ways-to-Work* program served 93 individuals in our community.

- Borrowers averaged a 41% increase in income.
- More than four out of five borrowers continue to sustain themselves without public cash assistance despite having received it before entering the program.
- More than half of program participants cite improved employment circumstances resulting from their *Ways-to-Work* car loan.
- About half of all borrowers attribute their ability to obtain or complete education or training programs to their ownership of a car.
- Nearly all borrowers found that the car enhanced their ability to make sure their children get to school on time and to take them to medical appointments and extracurricular activities.
- Borrowers who received a loan and did not default on it had higher credit scores following their participation in the WtW program.



1830 6th Avenue
Moline, Illinois 61265

Pat McKillip

Program Coordinator
309.736.6635 phone
309.797.2386 fax
pmckillip@bethany-qc.org



Ways-to-Work Program

Provides small, short-term, low-interest loans to working poor families with challenging credit histories



Ways-to-Work Program

Ways-to-Work (WtW) helps parents obtain an affordable loan to purchase a reliable used car that will assist him/her in maintaining a job, improve their education, and meet their children's needs.

These low interest loans - and the cars they are used to purchase - are critical to a family's economic future.

Far from being a luxury item in our society, a car often is a necessity for getting or keeping a job.



Who can be helped by *Ways-to-Work*?

This program is geared toward families that are already moving forward and can handle the responsibility of obtaining and paying back a loan. Applicants must meet certain criteria regarding their employment status, need credit repair or establish credit, and have incomes below a specified level.

Loan eligibility requirements:

- Continuous employment for at least three months or
- Be enrolled in a post high school educational program
- Involved parent(s) of dependent child(ren)
- Have exhausted conventional loan resources
- Have disposable income sufficient to make repayment of a loan

The loan process

- *Ways-to-Work* Program Coordinator verify's basic eligibility requirements
- Attend a financial literacy class, complete the application and schedule and individual meeting
- Attend individual meeting to go over income and expenses and credit report
- Provide requested documentation
- Review of the application by the loan committee which makes final decision
- Applicant is notified if approved or denied
 - Approved applicant locates a car
 - Car is inspected by an independent auto mechanic
 - Applicant arranges for full coverage auto insurance
 - Closing time and location is arranged
 - Loan Coordinator and applicant meet for loan closing
- Denied applicant may reapply to program in 6 months.



Caleb Pettigrew takes the wheel as he and his mother, Sharita, sit in the car that Sharita bought with help from the *Ways-to-Work* program.



Contact information:

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Moving Families
toward a Brighter Future

Keeping kids *safe* and *helping* parents *care* for their children for 110 years