



## Participant Success Stories

*Ways to Work*

### Program Overview

The Ways to Work program provides small loans to low-income parents who cannot get loans elsewhere. The ultimate goal is to help families obtain more reliable transportation so they can access good jobs and/or educational opportunities to get out of poverty.

### Who We Serve

To qualify for a Ways to Work loan, applicants must live in Brown County, be 18 years of age or older, an involved parent, and employed a minimum of 20 hours per week for the last six months or more. They must also have a household income of less than 80% of the area's mean income, be unable to get a loan from a bank or credit union, and agree in writing to repay the Ways to Work loan within two years.

### A Story of Success

In January 2008, Amy became the first recipient of a Ways to Work auto loan in Brown County, a new program aimed at helping working, low-income families with access to transportation, often cited as a key barrier to getting and keeping a good job.

Amy is the single mother of a three-year-old boy. Without having a car of her own, she had to borrow a vehicle or count on other people for rides to work every day. "With the Ways to Work loan, I know that I don't have to worry if my car going to start, will I be able to make it to the doctor for my son's appointment, and will I make it to work on time."

Before Amy got her own car, she had a part-time job and was not making much money. In the past four months since she received her Ways to Work loan, she was able to get a full-time job and recently earned a promotion to a higher paying position.

"Having a reliable car means more to me than words can say," Amy says. "I cannot thank you enough for giving me an opportunity to get a loan to buy this car."

Amy makes her payments monthly and will have the car paid for within two years. Because she bought the car herself, she takes great pride in its upkeep and appearance. "I make sure I get the oil changed every 3,000 miles, I keep it clean, and make sure my son is always safe in his car seat," she says. "I feel much more hopeful about the future for both of us."

*The Ways to Work program is housed at Family Services, 300 Crooks Street, Green Bay.*

*The above story is an example of the type of children, individuals and families we serve. Names, ages, and other personal information have been changed to protect the client's confidentiality.*

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