



## Proven Program Outcomes

**Most borrowers** (94%) cite their WtW car as instrumental in helping them improve their employment status.

About half of all borrowers attribute a **reduction in lateness and missed days of work** to the car obtained through WtW.

**Nearly** half of employed participants received a promotion or pay increase since receiving a WtW loan.

**Borrowers experienced** mean **credit score increases** even during the recent recession.

**26% of borrowers increased their education attainment** since affiliating with WtW.

**Nearly all** borrowers found that the car enhanced their ability to get their children to school on time, **take them to medical appointments and access better child care services.**

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WALTER & ELISE HAAS FUND



Thomson Family Foundation



CONTACT US FOR MORE INFORMATION  
AND FINANCIAL WORKSHOP SCHEDULES



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*Struggling to get to work or school?*

*We've got the key to reliable transportation.*

Serving  
Alameda and Contra Costa Counties



## Who We Are

Ways to Work is an economic empowerment program that combines low-interest loans with financial education, budget consulting, and personalized management.

### Auto Purchase Loans

\$4,000 - \$4,500 at 8%  
24-Month Term

\$4,501 - \$6,000 at 8%  
24- or 30-Month Term

\$6,001 - \$8,000 at 8%  
30- or 36-Month Term

### Auto Repair Loans

\$500 - \$1,500 at 8%  
12-Month Term

### Auto Refinancing

Ask us how you can refinance your current car loan (up to \$8,000) to reduce your interest rate to 8%.



*"If only my heart could talk and tell just how grateful I am for **Ways to Work (WtW)**. If I had never made that one important phone call, I think everywhere I go now would be by foot or bus."*

- Sandra G. Torres, WtW Client

## ELIGIBILITY REQUIREMENTS

- ✓ Resident of Alameda or Contra Costa Counties
- ✓ Valid CA Driver's License
- ✓ 18+ Years Old with Challenged Credit
- ✓ Care-giver or Parent of Dependent Child(ren) with Proper Documentation
- ✓ Ability to Repay Loan and Cover Expenses Related to Car Ownership and Insurance
- ✓ Employed at Least 3 Months, Working 20+ Hours/Week *OR*
- ✓ Enrolled in School Full or Part Time
- ✓ Yearly Household Income Less Than Income limits (see chart)

Household Size	Maximum Income
1 Person	\$47,350
2 Person	\$54,100
3 Person	\$60,850
4 Person	\$67,600
5 Person	\$73,050
6 Person	\$78,450

## FINANCIAL EDUCATION

In a classroom setting, clients learn about checking accounts, savings accounts, and credit as well as the impact of credit scores on their financial lives.

One-on-one, the Loan Manager will help clients develop a picture of their current spending habits and create a realistic budget that will help them achieve their financial goals.

Clients also review their credit reports and, together with the Loan Manager, develop strategies for improving and maintaining their credit scores.

## RESOURCES AND SUPPORT

Throughout the term of the loan, the Loan Manager regularly contacts clients to offer assistance with their monthly budgeting, connections to other community resources, and encouragement.

