

Supporting all people through
life's challenges and transitions.



*Moving toward self-sufficiency
(Serving Outagamie & Winnebago Counties)*

1810 Appleton Road, Menasha, WI 54952
(920) 739-4226 ext. 210

Family Services of Northeast Wisconsin, Inc.
(920) 436-6800 (800) 998-9609
www.familyservicesnew.org



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What is Ways to Work?

Ways to Work is a proven, nationwide program that provides small loans to working parents who cannot get loans elsewhere. The purpose of the loan is to help families pay for the purchase of a car or car repairs to assist in sustaining employment.

The Problem...

Despite working hard at low paying jobs, a growing number of families are teetering on the edge of poverty. Life's unpredictable expenses, such as repeated car repairs, can plunge a family living on marginal income into crisis. To some, having a reliable car means the difference between getting and keeping a decent job.

The Solution...

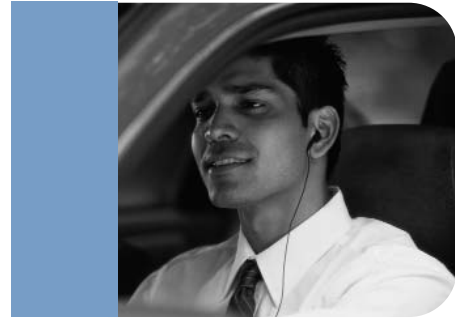
Family Services' Ways to Work program helps families in need purchase a used car or pay for car repairs.

Through the Ways to Work program, qualified, low-income applicants can receive a loan of up to \$6,000 to help them remain employed. Approved applicants make monthly loan payments over a 24 or 30 month period with low interest rates.

Who Qualifies for Assistance?

To participate in the program, applicants must:

- ♦ Be a resident of Outagamie or Winnebago County
- ♦ Be 18 years of age or older
- ♦ Be an involved parent
- ♦ Be employed a minimum of 20 hours per week for a minimum of six months.
- ♦ 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
- ♦ Agree in writing to repay the Ways to Work loan within the defined loan period.



What is the Loan Approval Process?

To be considered for the Ways to Work program, applicants should call our Loan Coordinator at **920-739-4226 ext. 210** to set up an appointment. If your family meets the eligibility requirements, a packet will be sent to you containing an application and a checklist of necessary verifications.

Once you have completed the application and gathered the required documents, contact the Ways to Work office to schedule an interview to review your application, verifications, budget, and credit report in detail. Your request will then be evaluated by an anonymous loan committee without revealing any of your identifying information.

If your request is approved, you will be promptly notified by the Loan Coordinator, who will then advise you on the steps remaining to complete your loan. If your request is denied, an Adverse Action Notice will be sent to you within five business days. Denials can be appealed as outlined in the Adverse Action Notice.

For any questions or additional information, please contact the Ways to Work office at 920-739-4226 ext. 210.

