

Client Feedback

“I am grateful for the chance to rebuild my credit and move forward with my employment and school goals.”

Tricia W.
Hartland, WI

“The program was very helpful and the staff was understanding of the situation my family was in”

Joel M.
Waukesha, WI

“I’m glad there is a program like yours to help people who might not otherwise get help”

Allie S.
West Bend, WI

“This loan helped me during a difficult time, but I ended up getting a raise from my employer that I wouldn’t have gotten without having a vehicle.”

Kyle W.
West Bend, WI



THE
WORKFORCE
DEVELOPMENT CENTER

Where People and Jobs Connect

Center Locations:

Waukesha County

WCTC Campus
892 Main Street
Pewaukee, WI 53072

Ozaukee County

MATC North Campus
5555 W. Highland Road
Mequon, WI 53092

Washington County

MPTC Campus
2200 Green Tree Road
West Bend, WI 53090

For more information or to obtain an application:

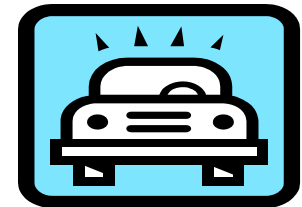
Jennifer Homp
(262) 695-8041
jhomp@wctc.edu
www.wfdc.org

The Workforce Development Centers are equal opportunity service providers. For more information on accessibility accommodations, contact your local Workforce Development Center.

Waukesha
Ozaukee
Washington
W-O-W

Workforce Development Board

Keys to Work



A program for low-income residents of Waukesha, Ozaukee and Washington Counties whose primary barrier to employment stability is affordable transportation and who cannot qualify for conventional financing due to poor or no credit.



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Program Information

- ♦ Participant must live in Waukesha, Ozaukee or Washington County;
- ♦ Autos must be needed primarily for work purposes;
- ♦ Participant required to complete a financial literacy program if approved for a loan;
- ♦ Vehicle purchase and repairs must be done at licensed facilities;
- ♦ Participant must purchase full insurance coverage and provide proof at closing.
- ♦ Participant cannot have auto re-possession within the last 3 years.
- ♦ Participant cannot have any judgments against them.



Loan Limits & Terms

- ♦ Maximum loan amount: \$4,500.00 including tax, title & license fees which is negotiated by the participant with the dealer.
- ♦ 27 month repayment plan;
- ♦ 0% interest;
- ♦ Maximum monthly payment of \$167;
- ♦ Small repair grant available on approved vehicle loans if payments are current.
- ♦ Repair only loan for those working 20-25 + hours also. Maximum amount is \$1200.00 over 12 month term.

Qualifications

- ♦ Participant must meet current Federal Poverty Guidelines;
- ♦ Be 18+ years of age;
- ♦ Be working 20-25 + hours per week;
- ♦ Have a valid drivers license;
- ♦ Have a clean driving record. No DWI/OWP's within the last 3 years.

Program Benefits

Employees

- ♦ Build/Repair credit
- ♦ Helped keep jobs or get better jobs
- ♦ Ability to receive conventional loans after completion of program
- ♦ Decrease commute times
- ♦ More flexible childcare options

Employers

- ♦ Increased worker reliability
- ♦ Access to more workers
- ♦ More worker flexibility

Program Partners

- ♦ First Federal Bank of WI
- ♦ Licensed auto dealers
- ♦ Licensed auto mechanics