

Client Feedback

“It helped not to have to depend on taxis which was very expensive.”

Debbie N.
Jackson WI

“Since there are no buses that run here, I can now get to and from my job.”

Diana G.
Grafton WI

“The program helped me get a job and then get a better job.” “Thank You”

Michael K.
Hartford, WI

“ I would have lost my job if I had not been approved for the Keys to Work Loan.”

Yolanda W.
Waukesha, WI



THE
WORKFORCE
DEVELOPMENT CENTER

Where People and Jobs Connect

www.wfdc.org

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 on Keys to Work
or to obtain an application:**

Barb Harmann

(262) 695-8041

bharmann@wctc.edu

www.wfdc.org

TTY: (866) 832-0992

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

Waukesha-Ozaukee-Washington

WORKFORCE
DEVELOPMENT
BOARD

Keys to Work Auto Loan Program



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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Keys to Work Auto Loan Program

Program Information

- ♦ Participant must live in Waukesha, Ozaukee or Washington County;
- ♦ Autos must be needed primarily for work purposes;
- ♦ Participant required to complete a free 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.

Keys to Work

Auto Loan Program



Loan Limits & Terms

- ♦ Maximum loan amount: \$4,300.00 including tax, title and license fees;
- ♦ Maximum monthly payment of \$160;
- ♦ 27 month repayment plan;
- ♦ 0% interest;
- ♦ Small repair grant available on approved vehicle loans.

Qualifications

- ♦ Participant must meet current Federal Poverty Guidelines;
- ♦ Be 18+ years of age;
- ♦ Be working 30+ hours per week;
- ♦ Have a valid drivers license;
- ♦ Be employed a minimum of 6 months at time of application. (can be multiple employers);
- ♦ Have a clean driving record (No OWI, DWI, driving with suspended license, etc.).

Program Benefits

Employees

- ♦ Build/Repair credit
- ♦ Decrease commute times
- ♦ More flexible childcare options
- ♦ Increased job security

Employers

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

Program Partners

- ♦ First Federal Bank
- ♦ Licensed auto dealers
- ♦ Licensed auto mechanics
- ♦ Couri Insurance