

What is Ways to Work?

- Family Service Association, in cooperation with the Alliance for Children and Families, offers this loan program to families who are struggling to become economically self-sufficient.
- For over 20 years, Ways to Work has made it possible for parents who have no credit history, or a blemished credit history, and who meet certain criteria, to borrow money from local banks to purchase or repair used cars.
- Reliable transportation will make it possible for a parent to keep a job, to seek out a position with better pay or benefits, or an unskilled parent to complete a training or an education program.

Why is Ways to Work Needed?

Families served by Ways to Work have no financial security, few assets, and an unstable credit history. When a crisis occurs, especially one related to transportation, they risk losing a job or the ability to get a job, to stay in school or a training program, and face difficulties with childcare.

The Ways to Work loan program is working to solve this problem by directing families towards their own financial responsibility and self-sufficiency.

Families are not just given a loan, but are provided the financial education and skills necessary to get them back on track. The goal is successful transition to long-term financial independence and security.

FAMILY SERVICE ASSOCIATION
Serving Bucks County residents in their homes, in their communities and in our offices

Langhorne Office
4 Cornerstone Drive
Langhorne, 19047
215-757-6916

Doylestown Office
708 N. Shady Retreat Road
Doylestown, 18901
215-345-0550

Quakertown Office
312 W. Broad Street
Quakertown, 18951
215-538-1616

Bristol Office
2 Canal's End Road, Ste 201G
Bristol, 19007
215-781-6602

TTY/TDD 215-750-0727

www.fsabc.org fsabc@fsabc.org

Our Mission

To protect, maintain, strengthen, and enhance individuals, families, and children and their social and psychological functioning

Our Vision

Strong communities of healthy individuals, families, and children

Family Service Association

Protects the elderly
Reduces substance abuse
Increases opportunities for adults
Improves lives of those with mental illness
Prepares children and adolescents for the future
Improves the quality of life for those living with HIV/AIDS

Family Service is a member of The United Way of Bucks County and is accredited by Council on Accreditation for Children and Family Services, Inc. The agency is Licensed by The State of Pennsylvania to provide both outpatient Mental Health and Drug and Alcohol services.

Services and employment are provided in a nondiscriminatory manner without regard to race, sex, color, national origin, ancestry, religious creed, disability, age, or limited English proficiency.

This program is funded by the Pennsylvania Department of Public Welfare and



Helping Families Become Economically Self-Sufficient



Strengthening the lives of individuals, families, and communities since 1953.

How Does it Work?

The Ways to Work program provides small loans to parents who cannot get loans elsewhere and meet certain guidelines. The purpose of the loan is to help family members purchase or repair automobiles so that they are able to keep a job and care for their families.

- Loans of various sizes, ranging from up to \$1,500 for car repairs and up to \$6,000 for purchasing a used car, are given to families in need.
- Applicants are required to repay the loan within two years. Like a bank or a credit union, Ways to Work uses a pool of money at modest interest rates; when the money is paid back, it is loaned again.
- Applicants receive case management services designed to help them achieve their financial, educational, and employment goals. They establish positive relationships with lending institutions leading to improved credit standing.

**A PROVEN, INNOVATIVE
PROGRAM THAT PROVIDES SMALL
LOANS TO LOW-INCOME FAMILIES
WHO CANNOT GET LOANS
ELSEWHERE.**

For more information, or to receive an application, please contact Michelle Evans at 215-757-6916 ext. 220 or email at mevans@fsabc.org

To Be Eligible for a Low-interest Car Loan from Ways to Work

You **MUST**:

- Be a current resident of Bucks County
- Be at least 18 years of age
- Have one or more dependent children age 18 or younger
- Have a valid Pennsylvania Driver's license
- Have been employed 20 hrs/wk for at least 3 months. (No temporary or seasonal work)
- Be unable to obtain an auto loan from other reputable sources
- Have sufficient income to repay the loan
- Meet certain income eligibility

Ways to Work Income Guidelines

Family Members	Annual Income
2	\$34,240
3	\$43,029
4	\$51,818
5	\$60,607
6	\$69,396
7	\$78,185
8	\$86,974

Income guidelines for this initiative are 235% of Federal Poverty Income guidelines, as determined by the U.S. Department of Health and Human Services.

How Can Ways to Work Help You?

Ways to Work can help people who find themselves struggling in all kinds of situations. Single parents, married couples, a mother returning to the workforce, a father who is going back to school, or a grandparent helping to raise grandchildren.

The Ways to Work Program Can:

- Provide you with a loan to purchase a vehicle so you may keep your job and maintain your family unit;
- Direct you towards your own financial responsibility and self-sufficiency;
- Provide information and referral to other resources that can offer additional support to your family;
- Teach basic financial skills, like household budgeting and credit counseling, to prepare you to successfully pay back your loan and gain some financial independence; and
- Help you establish a good relationship with a bank for your future economic success.