

ON THE ROAD LENDING

BETTER CAR BETTER JOB BETTER LIFE

Tiffany, *On the Road Lending* client



On the Road Lending is a nonprofit organization that helps people find good cars that are affordable, fuel-efficient, and under warranty—so they never have expensive, unforeseen car repair bills. We provide loans and long-term financial mentoring to help individuals improve their credit and get on the road to better lives.

Our clients are working families, first-time buyers, single parents, domestic violence survivors, immigrants, refugees and veterans. Our typical car is a 2014 Toyota Camry, which, when financed through our loan fund, is affordable for people with steady incomes as low as \$18,000 a year.

WHAT IS THE PROGRAM? First you fill out our online application. Next we schedule a telephone call to talk about the program. If you are accepted, we'll work together improve your credit, choose a car, and get a loan. We stay with you for the life of the loan—usually five or more years—providing ongoing support.

HOW DO I QUALIFY? The ability to qualify for a loan varies depending upon your financial situation. All clients must have a valid Texas driver's license. At a minimum, we require at least six months at the same job and residence, at least \$1,500 per month in income before taxes, and \$500 available in your budget after living expenses for car expenses (including car payment, insurance, warranty and gas). Before you get your car, you'll save enough for tax, title and license as your contribution to the purchase.

WHAT DO I GET?

- Transportation to Increase your job opportunities
- Job security—you can get to work on time
- Accumulated car payments to establish and build your credit
- Improved financial skills, knowledge and confidence
- Ability to save more money without unexpected car expenses

HOW DO I SIGN UP? Go to ontheroadlending.org today and fill out our preliminary application, email us at info@ontheroadlending.org, or call us at **214.226.2542**.