



For Immediate Release

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Working Families in Houston Now Have Access to Affordable Car Loans
***National Ways to Work program opens local branch to help
Houston families reach work and opportunity***

Houston 07/01/08 – Family Services of Greater Houston is partnering with the national *Ways to Work* program to help low-income Harris County parents find and purchase reliable vehicles through affordable car loans. The loans will help families realize benefits such as better employment and access to better child care. Repaying the loans will also help parents improve their credit records, which is a critical step in attaining financial stability.

“These low-interest loans will help hard-working families strengthen their self-sufficiency and improve their quality of life,” says Nyla Woods, President & CEO of Family Services of Greater Houston. “In Houston, having a car is not a luxury, it’s a necessity. To get and keep a job, you have to be able to go where job opportunities are located, show up on time and be able to juggle family responsibilities. METRO does a commendable job, but in an area as large as Houston and Harris County, public transportation can’t meet everyone’s needs.”

To qualify for a Ways to Work loan, a client must be low-income and have been employed for at least 6 months prior to application. Ways to Work loans are typically \$4,000 at an 8% fixed interest rate for 24 months. Ways to Work staff guide applicants through the loan application process and provide financial counseling on budgeting, credit ratings and financial planning. A network of auto dealerships and repair shops has been created to find and service vehicles. In addition, People’s Trust Financial Credit Union is making checking and savings products available for all clients.

“We believe strongly in our approach of making loans for cars, not in just giving cars away,” says Jeff Faulkner, president of the national Ways to Work program. “The act of repaying a loan helps our clients develop sound financial habits, reinforces their personal responsibility and helps them to build a payment history and improve their credit scores.”

Program funders include United Way of Greater Houston and METRO, which administers the Federal Transportation Administration’s Job Access and Reverse Commute (JARC) Program.

National Ways to Work Program

- Founded in 1984
- Provided more than \$44.6 million in loans
- Loaned to more than 25,800 families
- Achieved 87% repayment rate in past 10 years

National Clients

- 75% of clients increase take-home pay (41% average increase)
- 80% of clients reported car helped with job retention
- 90% of clients reported improved quality of life

For information on partnering with or supporting Family Services' *Ways to Work* program, please contact: Family Services at 713-861-4849 or visit www.familyservices.org. To learn more about the national Ways to Work program and where it operates, or to read the national evaluation, please visit: www.waystowork.org.

Family Services of Greater Houston was founded in 1904. The agency's mission is to provide individuals and families with the counseling and guidance they need to strengthen themselves and their relationships. Family Services provides a wide range of social services, including case management, counseling, parent and marriage education, substance abuse prevention and family reintegration.

Ways to Work is a unique Community Development Financial Institution based in Milwaukee, Wisconsin. Ways to Work is affiliated with the Alliance for Children and Families, a national nonprofit organization representing more than 350 child and family service organization. Ways to Work offices are hosted by organizations affiliated with the Alliance, such as Family Services of Greater Houston. Ways to Work has received important financial support from The McKnight Foundation and other foundations; the federal government, especially the Federal Transit Administration; and major private companies, including Bank of America.

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Family Services of Greater Houston
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FREE Premarital Education Classes Waive Marriage License Fee, Waiting Period
Family Services of Greater Houston offers classes in 13 southeast Texas counties

Houston (8/29/08) – Family Services of Greater Houston is partnering with the *Together in Texas* program to encourage engaged couples to complete premarital classes and waive their state marriage license fee. Starting Sept. 1, the state marriage license fee will increase to \$60; however, this fee will be waived for couples who complete a qualifying eight-hour marriage preparation class. Couples who complete this requirement can also forego the 72-hour waiting period to get married. Upon class completion, couples will receive a certificate they can take to their county clerk when applying for their marriage license. The certificate will be valid for one year as proof of eligibility for the waived state marriage license fee. Counties may continue to charge up to \$12.

Together in Texas offers free marriage education classes that teach couples communication skills, conflict resolution and other elements of a healthy marriage. The Texas Health & Human Services Commission designated Family Services as the regional intermediary for 13 Gulf Coast counties. Couples can find classes in their area by contacting Family Services or one of the four subcontractors: Sam Houston State University, Family Enrichment Clinic, Shield-Bearers Counseling Center or ATLM, LLC.

Family Services' program is being led by Director Maggie Russell. Through the program, Family Services hopes to provide premarital education classes to approximately 4,000 couples annually.

For information on partnering with or supporting Family Services' *Together in Texas* program, please contact Family Services at 832-813-0442, or visit www.familyservices.org.

Family Services of Greater Houston was founded in 1904. *The agency's mission is to provide individuals and families with the counseling and guidance they need to strengthen themselves and their relationships. Family Services provides a wide range of social services, including case management, counseling, parent and marriage education, substance abuse prevention and family reintegration.*

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FREE Premarital Education Classes Waive Marriage License Fee, Waiting Period
Family Services of Greater Houston expands services in Harris County

Houston (02/13/09) Family Services of Greater Houston is the primary contractor with Texas Health and Human Services for *Twogether in Texas* for the Houston area. *Twogether in Texas* is a statewide program that provides free 8-hour workshops to Texas couples interested in marriage. The workshops train couples in communication skills, conflict resolution and other elements of a healthy marriage. Participating couples receive a certificate upon completing the workshop that waives \$60 from their marriage license fee and also waives the 72-hour waiting period.

Family Services is pleased to announce the selection of four vendors to increase our premarital workshop capacity in Harris County. In northern Harris County the contract is awarded to Buffalo Tree Family Services. For eastern Harris County the contract is awarded to Texas Child & Family Institute. The south central Harris County contract is awarded to ConnectingMarriages, LLC. In southwest Harris County the contract is awarded to Living Hope Counseling Services. These contracts are for the remaining months of fiscal year 2009 for the amount of \$33,500. These vendors will offer two premarital workshops in their areas each month beginning in March.

Classes are offered in 13 southeast Texas counties. For more information on Family Services' *Twogether in Texas* program, please contact Family Services at 832-813-0442, or visit www.twogetherhouston.com.

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One of Houston's oldest non-profit agencies celebrates 105th anniversary
Family Services of Greater Houston continues to meet the needs of local families

Houston (2/25/09) –In this economic downturn, Houston families facing uncertain situations turn for support to the city's most constant and reliable organizations. Family Services of Greater Houston, a United Way agency in its 105th year, is one of those constants for the city.

Throughout its history, Family Services has continued to change with Houston families in order to meet their needs. The agency was started in 1904 by a group of Houston women after a small pox outbreak. Houstonians were helped by Family Services through a tragic Fifth Ward fire in 1912 and an influenza epidemic in 1918. The agency helped families survive the Great Depression by distributing food and helping people find jobs, and during World War II it was the source of quality child care for mothers entering the workforce. Family Services continued to grow, bringing on highly-trained counselors and case managers. In the 1970s, the agency focused on counseling families affected by divorce and increased efforts to fight growing drug problems in schools. In the late 1980s, Family Services was one of the first agencies to have case managers for clients living with HIV/AIDs. Today, Houstonians can find Family Services staff throughout Houston in seven Family Services offices, 40 area schools and 16 community sites. The agency, responding to community needs, launched new programs last year: "Making Ends Meet" Financial Stability, which helps clients establish good financial habits, and Ways to Work, which provides car loans to working parents with poor or no credit.

"One of our agency's most important values is agility," said Nyla K. Woods, president and CEO of Family Services. "Along with the integrity and dedication of our staff, our ability to provide quality, relevant services depends on responding quickly to changes in our community."

Family Services offers many programs for free and others on a sliding scale based on the client's income level. Also, in an attempt to match the needs of more people with more services, the agency began a free, personalized client assessment process so that staff can better discover, for example, if a mother who is coming in for parenting classes might also benefit from counseling; or if a couple participating in marriage education might also benefit from "Making Ends Meet"— to help the couple learn to save and plan for their future.



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To kick off this milestone year, Family Services will host its 105th Anniversary *Celebration of Families Luncheon* at River Oaks Country Club on March 3. The luncheon is chaired by Jill Gracely, and Janice and Robert McNair are honorary co-chairs. The luncheon will honor the Penny and John Butler Family.

The Butlers have been married for 48 years and have six children and 17 grandchildren. They have been active in many Houston business and volunteer initiatives, and they have passed that tradition of involvement and dedication to their community along to their family.

To learn more about Family Services of Greater Houston or the upcoming luncheon, please visit www.familyservices.org.

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Healthcare and Nursing Education Foundation

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FOR IMMEDIATE RELEASE

Contact: Michele McClinton
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Scholarships for Future Nurses

HOUSTON – March 17, 2009 – The Healthcare & Nursing Education Foundation (HNEF) is offering academic scholarships to individuals dedicated to pursuing a nursing career. Eligible applicants include those who will be attending a Houston area college or university for the 2009 – 2010 academic year to pursue an undergraduate education leading to a bachelor’s degree in nursing or to attend an accredited undergraduate or graduate nursing program.

Scholarships are awarded according to academics, leadership ability, community involvement, financial need and commitment to pursuing a professional nursing career in the Houston area. Scholarship recipients receive up to \$3,000 per year for their freshman and sophomore years and \$4,000 per year for their junior and senior years to be applied towards tuition, books and/or fees. Subsequent year continuation scholarships are available.

For a scholarship application or for more information, please visit www.hnef.org, or e-mail Michele McClinton at m_mcclinton@familyservices.org with “Scholarship Application” in the subject line. **Completed applications must be received by March 27, 2009.**

More than 48 students are currently receiving assistance from the Healthcare & Nursing Education Foundation (HNEF), which was founded in 1994 and strives to make a critical difference in the health of the greater Houston community by providing nursing scholarships and community grants.

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How far is too far?

Regulation needed to reform predatory lending

As many organizations and businesses celebrate Money Week Houston, residents need to call for regulation on predatory lenders. Many people who need access to capital for medical or other financial emergencies often accept high interest rate loans out of desperation. They may be aware the lending terms are significantly higher than standard loans but feel they have no choice. Without the basic financial education to understand the paperwork, they often also do not understand the consequences of their decision.

A participating organization in Money Week Houston, Family Services, has been working with Mary*, a working mother with two children who lost her husband to a heart attack last year. Although he had life insurance, the settlement check was not issued for nine months. In the interim, Mary was overwhelmed by her husband's medical and funeral debts as well as a significant loss of income. In desperation, she used her car as security for a one-month title loan of less than \$500. The Kelly Blue Book retail value of Mary's car is between \$2,000 and \$3,500. Although the lien on the title would have covered the lender's liability exposure, Mary was still charged 377% in interest. She owed \$150 in finance charges on a one-month loan of just \$482 – over one-third of the principle. The interest alone represents one week's worth of groceries for Mary and her two children.

As a part of nearly five months of financial counseling from Family Services, Mary used her tax return to pay off the entire outstanding balance of her title loan instead of taking a second loan to make the monthly payments on the first. The practice of taking additional loans to pay for current loans is a very common one among those lacking basic financial education and quickly leads to a vicious cycle of debt. A recent survey of several major Texas markets showed that over 20% of respondents use these types of financial products. The vast majority of Family Services' clients also have done this, whether title loans like Mary's, payday loans, buy-here pay-here car lots, etc.

As one of Houston's oldest nonprofits, Family Services serves 54,000 individuals and families in the greater Houston area each year. One of our programs is a free financial stability program called "Making Ends Meet" which provides education and financial counseling to 1,000 families annually. Often, these families come to us for help with loans through quick credit service organizations. Our experience that loan products are confusing to educated consumers and even more so to families with limited knowledge and resources prompts us to call for regulation to safeguard the financial futures of many Texas families. Reasonable business practices should not adversely impact a lender's ability to generate profit and return value to its shareholders.

With Mary and others like her in mind, Houstonians should support sensible and moderate regulation of quick credit service organizations. We believe the argument that "regulation will drive us out of business" is a crutch used by those who want to avoid accountability. While excessive regulation is not ideal for our society, reasonable and moderate regulation can benefit both the consumer and legitimate businesses. Our goal is not to limit consumer choice by reducing opportunities for predatory loans but to improve the caliber of consumer credit choices. Doing so will create a truly competitive industry that is the hallmark of a free economy and a free society.

Nyla K. Woods, President and CEO

Family Services of Greater Houston

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**Client name has been changed to protect her identity.*



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Working Families in Baytown Now Have Access to Affordable Car Loans
“Making Ends Meet” program also helps families with financial education

Baytown 05/07/09 –Baytown and Pasadena residents will now be able to better access two of Family Services of Greater Houston’s newest programs. One of these programs is the national *Ways to Work* program which helps low-income Harris County parents find and purchase reliable vehicles through affordable car loans. The loans will help families realize benefits such as better employment and access to better child care. Repaying the loans will also help parents improve their credit records, which is a critical step in attaining financial security. The other program is *Making Ends Meet* which is designed to help participants find ways to pay bills, learn to budget, manage debt and stress and make their money go further. *Making Ends Meet* is a free program, and *Ways to Work* requires a \$20 application fee.

Since the programs began in Houston in 2008, 30 families have received car loans and more than 500 families have benefited from the *Making Ends Meet* financial coaching. Both programs will be offered on Mondays, beginning May 18, in English and Spanish, out of Bay Area Rehabilitation Center where Family Services already offers family and individual counseling on a sliding fee scale and also takes insurance.

“These low-interest loans will help hard-working families strengthen their self-sufficiency and improve their quality of life,” says Nyla Woods, President & CEO of Family Services of Greater Houston. “In the greater Houston area, having a car is not a luxury, it’s a necessity. To get and keep a job, you have to be able to go where job opportunities are located, show up on time and be able to juggle family responsibilities. METRO does a commendable job, but in an area as large as Houston and Harris County, public transportation can’t meet everyone’s needs.”

To qualify for a *Ways to Work* loan, a client must be low-income and have been employed for at least 6 months prior to application. *Ways to Work* loans are provided at an 8% fixed interest rate for 24 months. *Ways to Work* staff guide applicants through the loan application process and provide financial counseling on budgeting, credit ratings and financial planning. A network of auto dealerships and repair shops has been created to find and service vehicles. In addition, People’s

Trust Financial Credit Union is making checking and savings products available for all clients. There are no restrictions for participation in *Making Ends Meet*.

Ways to Work program funders include United Way of Greater Houston and METRO. *Making Ends Meet* is funded through United Way of Greater Houston's THRIVE program. Both programs are available in Baytown through collaboration with United Way of Baytown.

For information on partnering with or supporting Family Services' *Ways to Work* or *Making Ends Meet* programs, please contact: Family Services at 713-861-4849 or visit www.familyservices.org. To learn more about the national *Ways to Work* program and where it operates, or to read the national evaluation, please visit: www.waystowork.org.

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FREE training for premarital education providers
Twogether in Texas teams up with Dr. Les Parrott, marriage expert

Houston (5/20/09) – Family Services of Greater Houston continues its partnership with the statewide *Twogether in Texas* program and is providing a free training event for providers called “Launching a Marriage Program” featuring Dr. Les Parrott, marriage author and founder of *Real Relationships*. This seminar provides technical support and training free of charge to those who are interested in joining the *Twogether in Texas* network of premarital and marital education providers. The seminar will be held on Wednesday, June 10 from 10:00 a.m. – 3:00 p.m. at Memorial Drive Presbyterian Church (11612 Memorial Drive.) This seminar will also include training from Dr. Parrott’s best-selling book, *Saving Your Marriage Before it Starts*.

Dr. Parrott and his wife Leslie have co-authored several marriage books based on their expertise. Dr. Parrott is a clinical psychologist and Leslie is a marriage and family therapist. Their advice is particularly practical since it is also based on their own marriage. Each year they speak in over 40 cities, their books have sold more than one million copies and they have been guests on many national TV and radio programs.

Twogether in Texas shares the Parrotts’ vision of healthy relationships and offers free marriage education that trains couples in communication skills, conflict management and other elements of a healthy marriage. The *Twogether in Texas* program allows engaged couple to waive their state marriage license fee, which increased to \$60 in September of 2008. The Texas Health & Human Services Commission appointed Family Services as the regional intermediary for 13 Gulf Coast counties, and Family Services is seeking organizations and individuals that have a mission to provide premarital or marital education to their community to partner with them.

To register for this free event, visit www.twogetherhouston.com and click “Get Involved,” or call 832-813-0442.

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