



Ways to Work Car Loan Program Program Requirements

This program is geared toward parents and families that are already moving forward and can afford and handle the responsibility of paying back a loan. Applicants must meet certain criteria regarding their employment status, need credit repair or establish credit, and have incomes below a specified level.

Applicants must:

- Have continuous employment of at least 20 hours per week for a minimum of 6 months.
- Be the parent or legal guardian of a child under the age of 18 or, in certain cases, a dependent in college or with a disability.
- Earn enough to repay a loan, plus insurance and gas. Car loans are between \$180 and \$220 per month, so clients need to be able to demonstrate that they have at least \$300 - \$400 per month in disposable income.
- Earn no more than 80% of the area median income, currently \$44,000 for a family of three.
- Live in Harris County.
- Demonstrate a strong commitment to repay the loan and create a better financial future.