



QUALIFICATIONS

TO QUALIFY YOU MUST

- Provide proof of (6) consecutive months at same job.
- Need a vehicle to get to and from your job or school.
- Meet program income guidelines.
- Have a valid drivers license.
- Provide full coverage insurance the full duration of loan.
- Provide proof of residence at the same address for 1 year.
- Other conditions may apply, depending on your situation.

WORKING STUDENT CAR LOANS
WORKING INDIVIDUAL CAR LOANS
WORKING BEGINNER CAR LOANS



CWCAC is Working

Central Wisconsin Community Action Council (CWCAC) strives to lift people out of poverty and into a better quality of life.

We are a private not-for-profit corporation established in 1966 under the Economic Opportunity Act as part of President Johnson's War on Poverty. CWCAC operates a variety of state and federal programs to assist low-income families in becoming self-sufficient and to help our communities grow and prosper.

CWCAC Wheels-2-Work serves the counties of Adams, Columbia, Dodge, Juneau & Sauk. We have an office in each county including our Central Administrative office in Wisconsin Dells.

CONTACT

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**CENTRAL WISCONSIN
COMMUNITY ACTION COUNCIL INC.**
1000 Hwy 13 | P.O. BOX 430
Wisconsin Dells, WI 53965



WHEELS-2-WORK

Do you need a car?

**Wheels-2-Work is an
Auto Loan Program
that offers 0% Interest
Loans to Income-Eligible
Working Individuals.**

**CWCAC IS DRIVING TO
MOVE YOU FORWARD**

Drive To Get Inspired About Your Future
Drive The Change, By Changing Your Drive

CAR LOAN APPLICATION

APPROVED

LOAN INFORMATION

- The average loan & maximum loan is \$8,000.00
- Monthly payments average \$150.00 to \$175.00 depending on the loan.
- If approved, you will need to pay a 5% administrative fee on your loan.
- You will be required to pay dealer tax, title, license, & loan filing fee.
- Full Coverage Auto Insurance is required for the duration of the loan.
- You will need to provide proof of any and all household income.
- Fill out a 14 page application in full to be reviewed.
- A background check and credit check will be done.

SEE APPLICATION INSTRUCTIONS FOR FURTHER DETAILS

AUTO LOAN EXAMPLE



If the vehicle is \$5,000.00

Tax	\$275.00
Title	\$164.50
License	\$85.00
Loan Filing Fee	\$10.00
Total	\$534.50

SUMMARY

Vehicle Price	\$5,000.00
Purchase Cost	\$5,534.50
Tax, Title, Lic, Loan fee to dealer	\$534.50
Amount Financed	\$5,000.00
CWCAC Admin Fee	\$250.00
Your Out-of-Pocket	\$784.50

Your Monthly Payment \$167.00



This program is funded in part by the Federal Transit Administration (FTA) as authorized under 49 U.S.C. Ss 5311 Formula Grants of Other than Urbanized Areas (5311) (CFDA 20.509)

CAR AFFORDABILITY

How Much Can I Afford?

Just because we can give loans out up to \$8,000.00 does not mean that is what you can afford.

When it's time to buy a car, you'll probably want to know: "How much car can I afford?" Financial experts answer this question by using a simple rule of thumb: Car buyers should spend no more than 10% of their take-home pay on a car loan payment and no more than 20% for total car expenses, which also includes things like gas, insurance, repairs and maintenance. Do remember, vehicles break down and you are responsible for all the repairs.

Once you know the monthly car payment you can afford, you can calculate how much you can afford to borrow for your car loan. With that, you can set a realistic target price and finally answer the question, "What car can I afford?"