

**Board of Child Care**   
*of the United Methodist Church*

**FOR IMMEDIATE RELEASE**

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***Ways to Work Program Awards First Car Loan to Baltimore Resident***

BALTIMORE – (May 16, 2008) – When Tyra Williams received the keys and title to her new used 1997 Subaru Outback today, the single mother of three drove off in the direction of what she hopes will be a brighter future for herself and her family.

Williams is the first Baltimore recipient of a loan from Ways to Work, a national car loan program operated locally by the Board of Child Care. The program is providing up to 40 low-interest car loans this year to qualified Baltimore City families, with plans to provide up to 100 loans annually by 2010. The program aims to help working families buy the reliable transportation they need to remain employed, take their children to daycare and access goods and services.

For Williams, Ways to Work has given her a “second chance.” When Williams lost her job a few years ago, she also lost her car. Now she is employed again as a full-time office assistant downtown, while also attending Baltimore City Community College part-time. To get her youngest child to the babysitter, work a full-day and attend school in the evenings, Williams’ days often begin at 5:30 a.m. and end late into the evening.

“Having a car will make my life easier in getting the children where they need to be and me getting back and forth to school and work,” she says.

Williams adds that with the low interest rate car loan from Ways to Work, she plans to pay off her car’s \$3,700 price tag within two years and improve her credit in the process.

To qualify for a Ways to Work loan, Baltimore residents must be employed and meet the low-income standards set for the community. All clients lack or have poor credit histories, and are ineligible for loans through banks and other mainstream financial

institutions. The Ways to Work program helps them avoid high-cost loans or predatory lenders, and requires they take a financial education course as part of the loan process. Ways to Work staff also help clients find reliable cars.

Since its founding in 1984, the Ways to Work program has loaned more than \$46 million to more than 26,000 families for the purchase of vehicles, vehicle repair or other work-related purposes. The Board of Child Care began offering the Ways to Work program in Baltimore City this year through private funding and support from the Annie E. Casey Foundation.

“Our vision is for the program to be a hand up to those parents in Baltimore who are looking to improve themselves and their families, but who are facing barriers to employment and sustaining a job due to a lack of reliable, affordable transportation,” says Thomas Curcio, President and CEO of the Board of Child Care. “The Ways to Work program is a natural fit for the Board of Child Care’s mission to serve children and families who require physical, emotional, behavioral and social support. We hope to eventually expand the program to the rest of Maryland, the District of Columbia and West Virginia, where the Board of Child Care has programs.”

To interview Tyra Williams, contact Jennifer Michael at 410-922-2100. To read how other media outlets around the country have covered their local Ways to Work programs, visit [www.waystowork.org](http://www.waystowork.org).

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**The Board of Child Care** is a faith-based, nonprofit human services organization serving more than 1,500 children and families each year in Maryland, West Virginia and the District of Columbia. BCC programs encompass a continuum of care and include residential care, on-campus schools, foster care, adoption, child and family counseling, an out-patient mental health clinic, and emergency shelters. The Board of Directors of the Conference of the United Methodist Church promotes and supports the organization. Learn more at [www.boardofchildcare.org](http://www.boardofchildcare.org).

**Ways to Work** is a unique Community Development Financial Institution based in Milwaukee, WI. Through a network of loan offices across the country, Ways to Work provides small, short-term, low-interest loans to working poor families with challenging credit histories. The program provides an alternative to predatory lenders for people with a demonstrated commitment to achieving increased self-sufficiency and intent on pursuing a higher degree of success in mainstream financial markets.

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