



## WAYS TO WORK PROGRAM

*Hope for the future,  
power in the present.*



**BOARD OF CHILD CARE**  
*of The United Methodist Church, Inc.*



*“Ways to Work has helped tremendously. I tell anybody I can about the program, because I don’t know if I would have come this far without it.” - Candice, mother of one*

## **Hope for the future, power in the present.**

The Board of Child Care’s Ways to Work program helps Baltimore parents better themselves and the lives of their children. Under the program, families secure low-interest car loans for the purchase of affordable, reliable transportation that allows them to maintain a job, attend school, care for children and access goods and services within the city and the surrounding area.



*“Having a car has made my life easier in getting the children where they need to be and me getting back and forth to school and work.”*

*- Tyra, mother of three*

Working out of an office in downtown

Baltimore, Board of Child Care (BCC) staff provides personalized case management services to guide each loan applicant through the application process. Once a loan is secured, BCC helps clients find a reliable car, as well as establish financial, educational and employment goals towards achieving self-sufficiency and a healthy credit history.



## Loan Terms

- Loans are available for up to \$6,000.
- The interest rate for the loan will not exceed 8 percent.
- The term of the loan will not exceed 30 months.

## Applicant Requirements

- Applicants are required to attend an introductory meeting where a financial literacy class must be completed.
- A loan application fee of \$20 and a credit report fee of \$7.50 apply.
- All applicants are required to verify information on their applications.
- Applicant must provide documentation of the vehicle's cost and have the vehicle inspected at a site chosen by Ways to Work. The applicant pays the cost of the inspection at the time of the inspection.

## Eligibility

- Baltimore metropolitan area residents
- Parental responsibility is a must
- Must be 20 years of age or older
- Employed 20 hours/week and for at least 6 months OR pursuing post-high school education
- Must have exhausted other loan sources
- Sufficient disposable income of \$200 available to repay the loan
- All bankruptcies must be discharged by the court
- Household income cannot exceed 80 percent of the area's median income (see chart below)

<i>Household Size</i>	<i>Gross Yearly Income</i>
1	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400
5	\$69,600
6	\$74,750
7	\$79,900
8	\$85,050

## Program Overview

Ways to Work, Inc. is a national program with offices that are hosted within member agencies of the Alliance for Children and Families, a national nonprofit membership organization representing hundreds of child and family service organizations nationwide, including the Board of Child Care.

The McKnight Foundation of Minneapolis launched the Ways to Work program (originally called the “family loan program”) in the mid-1980s to provide small loans to low-income families to help them stay on the job or in school. Since that time, at least 26,000 families nationwide have received more than \$46 million in loans. BCC opened the 43rd Ways to Work office in the nation in 2008. Each year, a growing number of Baltimore metropolitan area residents take advantage of BCC’s program, building stronger families and a stronger Baltimore community.

## Ways to Work Loan Program Information Request

If you have reviewed the Eligibility Requirements and you would like to receive a Ways to Work Loan Application, please complete and return this panel.

All inquiries should be directed to:      Board of Child Care’s  
Ways to Work Program  
1212 N. Wolfe Street  
Baltimore, MD 21213  
T: 410.534.1388 • F: 410.534.0075

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NAME

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ADDRESS

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CITY

STATE

ZIP CODE

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TELEPHONE

E-MAIL

*The Board of Child Care is a nonprofit, multi-service organization serving children and families in Maryland, West Virginia and the District of Columbia as an outreach ministry of the United Methodist Church. Programs include residential and short-term care, foster care, early childhood education, therapeutic counseling, adoption services, special education and a car loan program. Since 1874, the Board of Child Care has served as a community of hope: providing an opportunity to heal, and a safe and caring environment for children, youth and families.*

## **Contact Us**

1212 N. Wolfe Street  
Baltimore, MD 21213

T: 410-534-1388

800.CARE.734

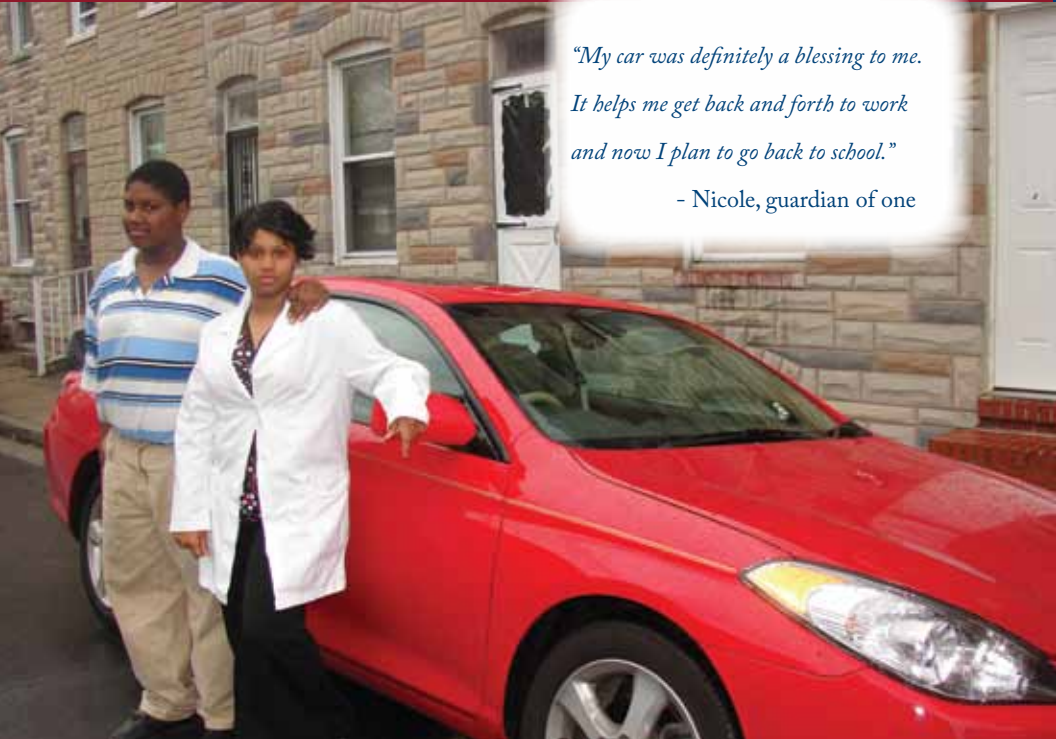
F: 410-534-0075

[www.boardofchildcare.org](http://www.boardofchildcare.org)

## **Accreditations**

Council on Accreditation (COA)

Educational Assessment Guidelines Leading toward Excellence (EAGLE)



*"My car was definitely a blessing to me.  
It helps me get back and forth to work  
and now I plan to go back to school."*

*- Nicole, guardian of one*

*“Ways to Work helped me reach my goals —  
go to school, find a better job and do more  
with my children.”*

- Rogernette, mother of three



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