



## PRESS RELEASE

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## WAYS TO WORK PROGRAM LAUNCHES IN COOK COUNTY, DUPAGE COUNTY AND AURORA

*National lending organization helps parents get to work and move up the economic ladder by providing loans for affordable cars, financial education and hands-on support*

**Chicago, Illinois (September 26, 2011)** – The Salvation Army and Lutheran Child and Family Services of Illinois held an event today to officially launch the **Ways to Work** program in Cook County, DuPage County and Aurora. Ways to Work is a nationwide organization that offers low-interest loans to low-income working parents for buying or repairing used cars that are needed to more easily meet job demands while raising children. The program is offered to families without a reliable car whose credit rating does not allow them to get a traditional loan or who could only do so at a very high interest rate. Ways to Work anticipates that more than 200 local families will obtain loans of up to \$6,000 during the first two years of the program.

Critical components of the Ways to Work program are focused financial education and credit repair guidance aimed at preparing the borrowers to success with the Ways to Work loan, restore their credit and achieve economic self-sufficiency. The vast majority of Ways to Work loan recipients are single mothers who make multiple stops throughout the day in order to transport children to and from child care; commute to and from work, school or job training; and secure basic necessities for their families.

Ways to Work, Inc. currently operates 50 sites in 22 states, and has loaned more than **\$58 million** to more than **27,000** families over the past 14 years. Ways to Work partners with local nonprofit agencies, such as The Salvation Army and Lutheran Child and Family Services of Illinois, to administer the program.

Cook County, DuPage County and Aurora are part of an expansion of Ways to Work that includes nine additional cities, through a **\$2 million** grant from the **Walmart Foundation**. Here in the Chicago area, Ways to Work has also received funding from the **Chicago Community Trust**, the **Regional Transportation Authority** and the **Federal Transit Administration**.

“With as many as one in six Americans living in poverty, we need to do everything we can to help parents hold down their jobs and provide a stable home for their families, and that often starts with reliable transportation,” said Lt. Col. Ralph Bukiewicz, Commander of The Salvation Army Metropolitan Division. “This program also offers an alternative to predatory lenders who charge exorbitantly high interest rates that only push families further into debt.”

“The Ways to Work program provides us with another opportunity to help those in need by assisting people to gain and maintain meaningful employment,” said Gene Svebakken, President and CEO, Lutheran Child and Family Services of Illinois. “We want to help families who have struggled with debt get a fresh start, move ahead and regain their financial security.”

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One of the first people to receive a Ways to Work loan, Melvyn Brandon Jones is a married father of three children ages 7, 10 and 17 and lives in Lombard. Jones received the keys to his family's new vehicle at the event. Jones described how the Ways to Work vehicle is helping his family meet the challenges they face at work and at home.

“After being laid off for three years, I just started a new job in Lisle that's 15-20 minutes from where I live,” said Jones. “I was trying to take public transportation, but it took me three buses. It affected my job performance so I began renting cars by the month or borrowing them from family members. Now, because of the Ways to Work program, I'm able to get to work on time and I can even drive my kids to school and their after-school activities. I'm also paying my credit debt off with what I've learned from The Salvation Army's financial literacy program.”

Over the past 14 years, Ways to Work has had a repayment rate of 90 percent. Program evaluations show that most Ways to Work borrowers continue to improve their credit scores after the loan repayment period has ended. The program's up-front financial education and ongoing coaching are designed to give borrowers the tools needed to continue building better credit habits well into the future.

Individuals interested in learning more about Ways to Work or how to apply, can call The Salvation Army at 1 877-601-ARMY (2769) or Lutheran Child and Family Services at 1-800-363-LCFS (5237) or visit [www.w2w.salarmychicago.org](http://www.w2w.salarmychicago.org) or [www.lcfs.org](http://www.lcfs.org).

### **About Ways to Work, Inc.**

Milwaukee-based Ways to Work is a unique, federally-certified Community Development Financial Institution. Through a network of loan offices across the country, the Ways to Work program weaves focused financial education with short-term, low-interest loans to serve working poor families with challenging credit histories. Clients use their loans primarily to purchase reliable, used cars to help them retain or move ahead in their jobs, reduce lateness and absenteeism at work, access additional education or job training and meet their family's needs. [www.waystowork.org](http://www.waystowork.org).

### **About The Salvation Army**

The Salvation Army, an evangelical part of the universal Christian church established in 1865, has been supporting those in need in His name without discrimination for more than 130 years in the United States. Nearly 30 million Americans receive assistance from The Salvation Army each year through the broadest array of social services that range from providing food for the hungry, relief for disaster victims, assistance for the disabled, outreach to the elderly and ill, clothing and shelter to the homeless and opportunities for underprivileged children. 82 cents of every dollar raised is used to support those services in 5,000 communities nationwide. For more information, go to [www.salvationarmyusa.org](http://www.salvationarmyusa.org).

### **About Lutheran Child and Family Services of Illinois**

Lutheran Child and Family Services of Illinois (LCFS) is a non-profit social ministry organization that annually serves more than 35,000 individuals and has been caring for children, families and individuals for more than 130 years with programs such as foster care, adoption, counseling, youth residential treatment and a variety of community services including food and clothing distribution and housing advocacy. For more information on LCFS' other programs and services, visit [www.lcfs.org](http://www.lcfs.org) or call 800-363-LFCS.

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