

For More Information

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

All inquiries should be directed to:

Urban League of Champaign County
ATTN: Department of Transportation
Resources and Services
314 S. Neil Street
Champaign, IL 61820
217.363.3333 ext.31
(Fax) 217.356.1310

Name

Address

City State Zip Code

Telephone

Comments:

The Urban League Mission Statement

The Mission of the Urban League movement is to enable African Americans to secure economic self-reliance, parity, power, and civil rights. The National Urban League was organized to help those new arrivals overcome the problems involved in making the transition from rural to urban living. Today, the National Urban League continues to provide assistance in its traditional areas of concern, such as employment, housing, education, and social welfare while also addressing new challenges as they arise.

Other programs available from the Urban League of Champaign County:

Center for Education, Youth Development, and Family Support

Freedom School Summer Program
National African American Parent Involvement Day (NAAPID)
BiE - Baldrige in Education
Urban League Community Day Care

Workforce Development

FreshStart
Transitional Employment Program (TEP)
The Urban Technical Outreach Center
Champaign County Workforce Initiative Group
Learn to Earn Youth Program
Youth Employment Program Utilizing Communities and Neighborhoods (YEP U CAN)

Housing

Illinois Home Weatherization Assistance Program
Low Income Home Energy Assistance Program (LIHEAP)
City of Urbana/Champaign Home Rehabilitation and Roof Repair Program
Urban League Paint Program
Housing Credit Counseling Program
Homeownership Education & Counseling Project
Summer Cooling Program
Lease Purchase Program
Urban League Development Corporation

Other Initiatives

Computer Networking Initiative
The Urban Exchange
Tax Counseling Project
Advocacy for African Americans
Internet Radio Academy



A family loan program

Car Loans For Families Who Work or Attend School



Urban League of
Champaign County

Tel: (217) 363-3333
314 S. Neil St.
Champaign, IL 61820

<http://www.urbanleague.net>

Program Overview



The Ways to Work loan program provides small loans for families who need an automobile to help them keep a job or stay in school.

The program is administered by the Urban League of Champaign County, with training and technical assistance provided by the Alliance for Children and Families.

Funding for the program comes from the federal government – Department of Transportation. The Grand Victoria Foundation and bank services are donated by First Mid-Illinois Bank & Trust.



Keeping jobs

Loan Purposes

- Loan must be used to purchase an automobile
- Loan may NOT be used for education (tuition, books), travel, insurance, taxes, fines, credit card bills, or other expenses
- You must provide documentation of the cost of your automobile



Staying in school

Loan Terms

- Loans are available for up to **\$4000**
- The interest rate of the loan will be no more than **8%**
- The term of the loan will be no more than **24 months**
- Loans are originated and processed by the Ways to Work loan program's official bank partner:



Eligibility Checklist:

- Champaign County resident
- Involved parent of (a) dependent child(ren)
- At least 18 years old
- Household income falls within guidelines (see chart below)

Household Size	Max. Income
1 person	\$33,800
2 people	\$38,650
3 people	\$43,500
4 people	\$48,300
5 people	\$52,200
6 people	\$56,050

- Employed OR employed and pursuing post-high school education for at least 6 months
- Unable to obtain approval from conventional loan sources
- Have a valid driver's license and can obtain insurance

Applicant Requirements

There is a **refundable \$50 fee** to apply for the Ways to Work loan program. Your fee is refunded if you are not approved for a loan OR you receive a Ways to Work loan and complete all program requirements.

All applicants are required to complete a financial education class.

All applicants are required to review their credit report with a credit counselor. There is a one time credit counseling fee of \$25.00.

All applicants are required to provide verification of information from their application.