

# Program Overview

**Ways to Work** was originated by The McKnight Foundation in Minnesota in 1984 as the Family Loan Program. In 1996, The McKnight Foundation partnered with the Alliance for Children and Families of Milwaukee, Wisconsin to expand the program nationally. Ways to Work is a federally certified Community Development Financial Institution (CDFI) and is an authorized Community Reinvestment Act (CRA) program.



**Keeping jobs**

Since 1984, Ways to Work nationally has provided several million in loans to thousands of families. The local Ways to Work program was established in Louisiana in 1999 through a partnership with Family Service of Greater Baton Rouge.

We understand that even hardworking people need financial assistance at various times in their lives. The Ways to Work family loan program assists low-income families by providing small loans which allows them to stay on the job or in school, even when faced with unexpected challenges.



**Staying in school**

## Eligibility

- Employed 20 hours per week for at least 6 months on current job.  
OR
- Pursuing post-high school education.  
AND
- Other loan sources exhausted.
- Sufficient disposable income.
- Custodial parent of child under 17 years of age (or 18 if child is in high school).
- Household income cannot exceed 80% of the area's median income.

## Loan Terms

- Interest – 8% maximum
- Loan length – 24 months

## Frequently Asked Questions

### How do I apply?

Download and complete the application form. You may mail, fax or email to us.

**I don't live in the service area. Do you ever make exceptions?** No. However, we may be able to refer you to an agency that offers the loan in your community.

**I have been employed for over two years, but I just switched jobs three months ago. Am I still eligible to apply?** We would encourage you to speak with a Ways to Work staff member. In certain circumstances, we may waive the six months continuous employment requirement.

**I want to buy a car at an auction. How does financing work for this option?** This is not an option. We only finance cars purchased through dealerships or private sellers.

**Do you look at a credit report?** Yes, however, our review guidelines may differ from a bank or a credit union in terms of how we evaluate credit information.

**Do you choose a car for me?** No, but we do have resources available to help you.

For more information on the  
Ways to Work loan program,  
call (225) 330-6304 or  
complete an application online at  
[www.fsgbr.org](http://www.fsgbr.org)



*Moving Toward Self-Sufficiency*

## Ways to Work Loan Program

Family Service  
of  
Greater Baton Rouge

The mission of Family Service of Greater Baton Rouge is to strengthen and enhance the lives of individuals and families through direct services and positive social actions.



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