



ON THE ROAD
LENDING

AFFORDABLE LOANS FOR RELIABLE CARS



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HOW TO GET A CAR THROUGH ON THE ROAD LENDING

We provide affordable loans, vehicle selection assistance and financial mentoring to get you on the road to success. Just follow these simple steps!



SEE IF WE'RE A MATCH!

The process starts on our website at www.ontheroadlending.org/apply. Fill out the application to get started.



WORK WITH YOUR COACH

Your interest rate isn't tied to your credit score. Everyone who qualifies pays 9.75%. We'll evaluate your budget to make sure you can afford your car expenses, including gas, maintenance and insurance. The last thing we want is for you to fail!



TELL US YOUR STORY

Your personal story is important to us. When we get to know more about you and your circumstances, it helps us understand why we should make you a loan.



SAVE FOR YOUR DOWN PAYMENT

Our most successful clients invest in their cars with us by making a down payment, which reduces the amount of the loan. At the least, we ask you to save for tax, title and license. It may seem hard, but it's easier than you think!



PLAN FOR CAR OWNERSHIP

A car will change your life, so you will want to take care of it. Maintaining insurance and making a plan for car maintenance are key.



ENJOY YOUR CAR!

After you're on the road, we want to hear how you're doing. Let us know if you get a new job or a raise. Your coach is here for you over the life of your loan. When you pay off your loan, you help more people get affordable loans for reliable cars.

APPLY NOW AT ONTHEROADLENDING.ORG/APPLY



BETTER CAR BETTER JOB BETTER LIFE



WHO WE ARE

On the Road Lending is a nonprofit organization that helps people find reliable, affordable cars that are under warranty so they can get to school and work without being bogged down by constant repair bills. We provide loans and long-term financial guidance to help clients improve their credit and their lives!

DO YOU QUALIFY?

Our clients are working families, first-time buyers, single parents, domestic violence survivors, immigrants, refugees and veterans. To qualify for a loan, clients need to have:

- a valid driver's license
- the same job and residence for at least six months
- at least \$1,500 a month in income after taxes
- \$500 available after living expenses to pay for car expenses—car payment, insurance, warranty and gas

HOW TO APPLY

Go to ontheroadlending.org today and fill out our preliminary application, email us at info@ontheroadlending.org or call us at 214.226.2542.



MEJOR AUTO MEJOR TRABAJO MEJOR VIDA



¿QUIÉNES SOMOS?

On the Road Lending es una organización sin fines de lucro que ayuda a las personas a encontrar autos confiables y económicos con garantía que los pueden llevar a la escuela y al trabajo sin estancarse constantemente en facturas de reparación. ¡Facilitamos préstamos y orientación financiera a largo plazo para ayudar a los clientes a mejorar su crédito y sus vidas!

¿USTED CALIFICA?

Nuestros clientes son familias trabajadoras, compradores primerizos, padres solteros, sobrevivientes de violencia doméstica, inmigrantes, refugiados y veteranos. Para calificar para un préstamo, los clientes necesitan tener:

- Una licencia de conducir válida
- El mismo trabajo y residencia por al menos seis meses
- Al menos \$1,500 mensuales en ingresos después de los impuestos
- \$500 disponibles después de gastos de manutención para pagar los gastos del auto (pago del auto, seguro, garantía y gasolina)

CÓMO APLICAR

Visite nuestro sitio web ontheroadlending.org y llene nuestra solicitud preliminar, envíenos un correo electrónico a info@ontheroadlending.org o llámenos al 214.226.2542.

WE'RE CLOSING THE WEALTH GAP BY REMOVING TRANSPORTATION BARRIERS.

On the Road Lending is a 501(c)3 nonprofit organization that provides vehicle selection assistance and long-term financial mentoring.

On the Road Sustainability Funds is a family of impact investment funds that provides affordable loans to clients of On the Road Lending. Investors include individuals, corporations, foundations and institutions that may earn an annual preferred return.

Together On The Road Lending and On the Road Sustainability Funds provide financial advocacy and affordable loans to help low-income individuals improve their credit, avoid predatory lenders and purchase fuel-efficient, reliable cars. Reliable transportation is critical. Job training means little if a person can't get to the job. School choice means little if the school is far away. Healthier food options mean little if you can't get to them. A better car, leads to a better job and a better life—and cleaner air for all of us.

TYPICAL CLIENTS

- 24 to 65 years old
- Incomes from \$18,000 to \$55,000
- Average credit scores of 525

CAR LOANS

- Five-year loans at 9.75% interest,
- Cars less than three years old with less than 30,000 miles
- Highly fuel-efficient, reliable cars that hold their value
- Extended warranties financed into every loan to prevent large repair bills
- Five years of financial advocacy and support for every client





On the Road Lending addresses a little understood, but substantial problem—providing a way for individuals to overcome transportation barriers so they can get to work, lead healthier lives, and avoid predatory lenders.

UNRELIABLE CARS MAKE PEOPLE LATE TO WORK AND DRIVE THEM TO PAYDAY LENDERS.

Lack of reliable transportation is the number one reason people lose their jobs. Through predatory lenders, people overpay for older, unreliable cars, financed at rates as high as 27%. Unforeseen repairs devastate their finances. On the Road Lending helps people avoid these risks by finding them affordable, fuel-efficient cars that are under warranty.

The process starts on our website at www.ontheroadlending.org/apply. There potential clients find a short list of information to gather before they begin the application process. Next they work with a coach to determine if their budget allows them to qualify, complete financial education, and plan for car ownership. We help them select a vehicle that fits their lifestyle and budget and stay with them for the life of their loan providing financial mentorship.

Our clients are single parents, domestic violence survivors, immigrants, refugees, veterans, working families and first-time buyers. Our typical car is a two- or three-year-old sedan that is affordable when financed through our loan fund.





FOR MANY PEOPLE, A CAR IS A NECESSITY

While mass transit can be efficient for single professionals, it's not an easy option for parents who need to get kids to school and activities as well as getting themselves to work. For a single mom, a car provides extra time in the morning and at night to have meals together or enjoy family activities.

A car means freedom and a better quality of life.

*A car is
Freedom!*



AFFORDABLE LOANS FOR RELIABLE CARS

Join us and help close the wealth gap.

Contact us at 214.226.2542 or info@ontheroadlending.org

Learn more at ontheroadlending.org

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