



*Working Wheels*  
is a program of



### About Working Wheels

Working Wheels sells affordable used cars to low-income workers. We'll help you buy a safe, reliable car that won't cost a fortune in repairs. We aren't a car dealership — we're a nonprofit, family-oriented community program.

### Working Wheels sells cars to qualified low-income workers who...

- live in King County
- have a valid Washington driver's license
- are employed
- need a car to get to work
- have no DUI or vehicle-related felony convictions in the past three years
- can afford a Working Wheels car (depending on the price of your car, about \$55/month loan payment plus insurance and gas = \$200/month)

### We believe...

- Our community has the resources, will and ability to end poverty.
- All people have the right to food, shelter, social justice and opportunities.
- Racism perpetuates poverty. To end poverty, we must undo racism.

We believe that together, we can build a community free from poverty, prejudice and neglect in which all members stand on Solid Ground with the skills and confidence needed to achieve their dreams.

Reasonable accommodations provided upon request.

# Working Wheels



*Working cars for  
working people in  
Seattle & King County*

*For applications, eligibility & more information, contact us at:*

**working-wheels.org**

**206.694.6833**

# Working Wheels can help you own a reliable used car

Working Wheels combines a car purchase, money management training, and a low-interest auto loan to put low-income people in the driver's seat of their own cars.

## Steps to buying a Working Wheels car

- 1) Request an application and eligibility form. Make sure you meet all the eligibility requirements.
- 2) Complete your application packet and mail it to Working Wheels.
- 3) Go to a **free** money management workshop.
- 4) Make a monthly budget to be sure you can afford the car.
- 5) Be approved by the Working Wheels Selection Committee.



## What kind of cars do we sell?

Makes, models and ages vary. Typical cars are eight to ten years old. Models include Plymouth Neon, Ford Escort and others. A Working Wheels mechanic reconditions all cars before they are sold.

## How much do cars cost?

Most cars sell for \$900 to \$3,000. For a typical car, your monthly costs are about \$200 per month, depending on the price of your car (i.e., a \$55 loan payment plus insurance and gas).

## How do I pay for the car?

Working Wheels helps you apply for a low-interest, no money down loan from a local bank. Loans are repaid with interest over three years.

## How does Working Wheels choose which applicants to approve?

Because there are more applicants than available cars, people with the greatest need and the ability to repay a three-year auto loan will be chosen first.

*"We know that there are a lot of low-wage workers out there who need a reliable way to get to their job. Working Wheels can make getting to work a little easier on them – and their boss!"*

Working Wheels staff

## How long does it take to get a car?

Usually six to eight weeks, depending on how quickly you complete each step in the process and the number of cars available.

## What about my credit history?

Working Wheels will perform a credit check.

- If you have **never used credit**, or if you have had **only a few credit problems** in the past, you will likely be able to get a loan to buy a car.
- If you currently have **a few unfavorable items on your credit report** (unpaid bills or collections), we will connect you with a financial counselor. After you repair your credit, you can apply for a loan to buy a car.
- If you have **very poor credit** or had a **bankruptcy in the past two years**, you will not be able to receive a loan to buy a car through Working Wheels. Further details are available on our Web site: **working-wheels.org**.