

Chart of Car Ownership Programs to Serve Low-Income Earners (January 2012)

Two characteristics of the future job market necessitate that communities develop programs that make transportation – whether on public transit, commuter routes, vanpools, carpools or other mode -- more responsive to the diverse needs of future workers:

1. Labor market indicators predict that most new jobs will be low-wage jobs, and
2. More workers will hold multiple part-time jobs, increasing the number of trips each work day.

This chart identifies both vehicle loan and donation programs that have been formed across the country. These programs, listed by state, are those that apply or could be expanded to apply to low-wage earners and their families, including older workers, veterans and military families, and adult students.

For more information, visit: www.ctaa.org/joblinks.

Location	Program Name	Program Type	Eligibility Requirements	Terms and Conditions	Contact Information
Alabama	Caring Cars	Loan	Program of Family Services Center. Must reside in Huntsville or Madison Counties. Must not have a functioning car, not able to obtain a loan, be at least 19, working full-time for six months, child under 17 at home, valid driver's license, insurance, clean driving record, willing to participate in ride share.	Based on need and credit history. Preference given to current clients of local human services program. Must afford a small down payment and small monthly payments. Once approved participants are encouraged to sign up for the Huntsville Rideshare program.	http://www.fsc-hsv.org/fsc-caringcarsapply.htm
California	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Colorado (Larimer County)	Cars for Families	Donation	Participants in Project Self Sufficiency. Must be referred by case worker.	Participant is responsible for obtaining a valid driver's license, and must pay for the tags, title transfer.	http://www.ps-s.org/donatevolunteer_carprogram.html

Colorado	Good Neighborhood Garage	Purchase	Low-wage, working families. Must be referred by social service agency; provide proof of income and meet eligibility requirements.	Must maintain a valid state driver's license, be able to afford to pay the vehicle placement fee (\$1200-\$2000), show proof of insurance and be willing to trade in a currently non-working vehicle.	http://www.goodneighborgarage.com
Connecticut	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx
Connecticut	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org
Delaware	Cars for Careers		Program terminated in 2010 because of funding cuts	Program was operated by First State Community Action, a component of the Family Resources Program.	http://www.firststatecaa.org/aboutus.html
Florida	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/

Florida	Wheels of Success	Purchase	Must be a legal resident (21 years of age) of central Florida and in danger of loosing or turning down a job because of unreliable transportation. Must be referred by a religious institution, social service agency of organization board member.	Participants receive assistance with auto repairs, preventative maintenance and car care classes. Agree to “pay it forward” either through monthly service hours or in cash support of future participants	http://www.wheelsofsuccess.org/about-us/index.html
Georgia	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org
Georgia	Wheels to Work	Loan	A program of the Chestatee-Chatatee-Chatahooche Resource Conservation and Development Council. Applicants were referred by social service agencies. Were responsible for making monthly payments, maintaining insurance, maintenance and upkeep of their vehicle.	Funding restraints have curtailed operation. Participants received no-interest loans and repayment funds were used to purchase additional cars for other participants.	http://www.clinchpowell.org/programs/wheels.php
Illinois	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org

Iowa	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Kansas	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Louisiana	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Maine	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx

Maine	Good Wheels	Loan	Working TANF recipients referred by social service agency.	Participants can borrow up to \$5000 (at 5%) to purchase a reliable used car. Participants meet with a Goodwill Transportation Specialist to review transportation needs and options.	http://www.goodwillnne.org/programs/workforce-solutions/good-wheels/
Maine	More than Wheels (formally Bonnie CLAC)	Loan	Low-income residents who may not otherwise qualify for a loan	Program modeled on Fannie Mae, acts as a middleman, negotiating directly with car dealerships and banks on behalf of participants and partially guarantees the loan. Most participants are required to complete a financial literacy course and receive budget counseling.	http://www.bonnieclac.org
Maryland	Vehicles for Change (VFC)	Purchase	Must be referred by social service agency.	Loans provided by VFC allow recipient to establish credit. Each recipient receives a 6 month/6000 mile warranty and must attend an orientation class.	http://www.vehiclesforchange.org/
Maryland	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org
Massachusetts	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx

Massachusetts	More than Wheels (formally Bonnie CLAC)	Purchase	Low-income residents who may not otherwise qualify for a loan.	Program modeled on Fannie Mae, acts as a middleman, negotiating directly with car dealerships and banks on behalf of participants and partially guarantees the loan. Most participants are required to complete a financial literacy course and receive budget counseling.	http://www.bonnieclac.org
Michigan	Charity Motors	Purchase	Must be low-income. Eligibility determined during the application process.	Cars are sold "as is" for prices ranging from \$100-\$1000. Buyers must arrange financing, but can leave a deposit to hold a car for 3 days. Deposit is applied to purchase price is approved. Vehicles discounted up to 50% off fair market price in Detroit.	http://www.charitymotors.org/index.php
Michigan	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Minnesota	Free2B	Donation	Must be a low-income resident of Anoka County, 21 or older with dependent children and not eligible for assistance through other agencies or programs. Must have valid drivers license. No previous assistance from Free2B.	Must complete budgeting and car maintenance classes.	http://freetobeinc.org/apply-to-receive-a-vehicle/

Minnesota	Project Family Car	Donation	Families transitioning from welfare to work. Must have obtained employment and be referred by partnering social service agencies.	A program of Auto Technical Inc, which refurbishes donated vehicles and provides car care clinics for families receiving cars. Donated cars not suited for families are sold and proceeds are put back into the program.	http://www.autotechnical.com/about%20us.html
Minnesota	Tri-County Community Action Car Loan Program	Loan	Low-income residents of Crow Wing, Morrison or Todd Counties. Three different programs for either low-income workers or those transitioning from welfare to work; unable to obtain loan through other lenders, must have a valid state driver's license, able to make payments and must have insurance. Those leaving welfare must be referred by a workforce office and must have a legitimate job offer.	The Family Loan program serves families with dependent children. Loan can be used to purchase or repair a vehicle. LinkLoan supports families without dependent children and the TransLoan program is for those leaving welfare.	http://www.tccaction.com/transportation-auto/about/
Minnesota	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Minnesota	Wheel Get There (WGT3)	Lease	Eligible applicants referred by social service agency or word of mouth. Open to low-income residents of Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan Counties. Must be 21 or older, drug and alcohol free and able to make payments and pay maintenance and insurance, Must participate in financial education course.	Sponsored by the MN Valley Action Council. Vehicle is leased until all but \$1 is paid. Participants pay \$1 and own the car. Participants gain experience in managing their vehicle maintenance needs.	http://www.mnvac.org/wgt_main.php

Minnesota	Wheel Get There Focus Program	Lease	Eligible applicants referred by social service agency or word of mouth. Open to low-income residents of Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan Counties. Must have a credit score of 600. Must be 21 or older, drug and alcohol free and able to make payments and pay maintenance and insurance, Must participate in financial education course.	Five year lease program. Participants are able to lease 2010 Ford Focus for about \$165/month. Hope is that at the end of 5 years participants are no longer low-income and have been able to build the credit to borrow the buy out costs. Buy out is \$3750. Instead of MVAC warranting the car, it has a factory warranty. Money collected from the Focus program is intended to be rolled into a perpetual new-car lease program, so it's self sustaining.	http://www.mnvac.org/wgt_main.php
Minnesota	Wheel Get There Car Sales	Purchase	Open to low-income residents of Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan Counties.	MNVAC sells donated cars" as is" to eligible participants for \$400-\$600	http://www.mnvac.org/wgt_main.php
Minnesota	Wheels for Women	Donation	Residents of the Twin Cities. Single working women, referred by shelter or social service agency.	Donated vehicles are repaired by students participating in the Newgate Education Center training programs. Provides 4-5 refurbished, donated cars each month.	http://www.newgateschool.org/wheelsforwomen.htm
Missouri	Wheels for Success	Loan	Low-income, working residents of Kansas City, St. Louis and St. Charles County. Must be working full time and lack the resources to purchase and maintain a vehicle. Must have a valid Missouri, Illinois or Kansas driver's license.	A program of Connections for Success. Provides recipients with a registered vehicle, insurance and maintenance for one year. Recipient required to pay \$50-\$75/mth. At the end of a year recipient receives full ownership of the vehicle.	http://www.connectionstosuccess.org/wheelssuccess.php

Missouri	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Nebraska	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
New Hampshire	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx
New Hampshire	More than Wheels (formally Bonnie CLAC)	Loan	Low-income individuals who may not otherwise qualify for a loan.	Program modeled on Fannie Mae, acts as a middleman, negotiating directly with car dealerships and banks on behalf of participants and partially guarantees the loan. Most participants are required to complete a financial literacy course and receive budget counseling.	http://www.bonnieclac.org
New Jersey	Cars for Success	Donation	Program operated by Strengthen Our Sisters. Participants are referred by social service agency or non-profit organization	Must be transitioning from welfare to work	http://www.strengthenoursisters.org/donate_car.html

New York	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
New York	Wheels to Work	Loan	Low-income resident of Otsego County. Must be a TANF recipient in job training or employed.		http://www.foinc.org/?action=wheels_to_work
North Carolina	Wheels 4 Hope	Purchase	Low-wage earners in the Triangle (greater Raleigh) and Triad (greater Greensboro) areas who are referred through case workers at partner agencies.	Required to pay \$500 to purchase the car. Most also pay the cost of the title and transfer fees. Program also sells low-cost cars to the general public for between \$1000 and \$5000.	http://www.wheels4hope.org/
North Carolina	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Ohio	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/

Oregon	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Pennsylvania	Community Auto	Purchase	Individuals referred by case workers, friends, employees. Eligibility based on income. Must be working 25 hrs a week or more and fall within federal poverty guidelines. Must be able to afford the cost of the vehicle.	They must include paystubs, W2 and last year's tax return. Also accept a letter from a manager stating that one of our clients will be working in the near future. Cars cost \$2000-\$3500. Participants pay in full at the time of purchase and receive car with valid inspection sticker, one-year AAA membership and 6 month warranty.	http://www.nhco.org/auto.cfm
Pennsylvania	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Rhode Island	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx

South Carolina	Community Auto Repository (CAR)	Donation	Eligible applicants must be low-income residents of Richmond or Lexington Counties, must be employed full-time, have no other cars in the household and pay a \$100 application fee. Applicants must also have a letter of referral from a minister or social service agency.	Program sponsored by the Cooperative Ministry in Columbia. Recipients are required to attend financial management and basic car maintenance seminars.	803-799-3853 x 512
Tennessee	First Wheels	Loan		Program currently suspended. Provided no-interest loans, no down payment loans to qualified individuals. Functioned as a revolving loan program, whereby repayment were used to provide vehicles for newer participants.	http://www.clinchpowell.org/programs/wheels.php
Texas	Charity Motors	Purchase	Must be low-income. Eligibility determined during the application process.	Cars are sold "as is" for prices ranging from \$100-\$1000. Buyers must arrange financing, but can leave a deposit to hold a car for 3 days. Deposit is applied to purchase price is approved.	http://www.charitymotors.org/index.php
Texas	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Vermont	Car Coach	Loan/ Purchase	Reach Up (TANF) program participants. Must be referred by a case manager. Must be employed or close to employment.	Coaches assist with financing and purchasing. Provides information on responsible car ownership; maintenance. Possible assistance with down payment or loan guarantee.	http://www.cvcac.org/index.php/transportation

Vermont	Good Wheels	Purchase	Low-income	A program of the St. Barnabas Episcopal Church and the Central Vermont Community Action Agency	http://www.st-barnabas-vermont.org/cars.html
Vermont	Good News Garage	Donation	Each participating state has specific eligibility requirements.	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities.	http://www.goodnewsgarage.org/lss-home.aspx
Vermont	More than Wheels (formally Bonnie CLAC)	Loan	Low-income residents who may not otherwise qualify for a loan	Program modeled on Fannie Mae, acts as a middleman, negotiating directly with car dealerships and banks on behalf of participants and partially guarantees the loan. Most participants are required to complete a financial literacy course and receive budget counseling.	http://www.bonnieclac.org
Virginia	Cars for Work	Loan	Program open to low-income community residents.		276-623-9000
Virginia	Responsible Rides	Loan	Serves residents of Roanoke Valley. Individuals cannot be over 300% of poverty. Must provide proof of income, working for at least three months. Must possess a valid driver's license, provide 2 references and able to pass a drug test. Must be able to maintain payment and have a good driving record.	Referred by word of mouth or advertising Loans are for 60 months; 9.9 percent through Freedom First; usually for about \$1,000/about \$235mth.	http://www.responsibleridesva.org/
Virginia	Vehicles for Change (VFC)	Loan	Must be referred by social service agency.	Loans provided by VFC allow recipient to establish credit. Each recipient receives a 6 month/6000 mile warranty and must attend an orientation class.	http://www.vehiclesforchange.org/

Virginia	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org/
Washington, DC	Vehicles for Change (VFC)	Loan	Must be referred by social service agency.	Loans provided by VFC allow recipient to establish credit. Each recipient receives a 6 month/6000 mile warranty and must attend an orientation class. Most cars sold for between \$1000 and \$3000. Average cost is about \$170.mth. Recipient is required to purchase insurance and attend a car maintenance training session.	http://www.vehiclesforchange.org/
Washington, DC	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 80% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org
West Virginia	Good News Mountaineer Garage	Donation	Eligible individuals must be receiving TANF, must have children under the age of 18 and be participating in a work or training program. Participants must be referred by their case manager.	Families must provide proof of insurance and participate in GNMG's car maintenance program. Vehicles are provided for \$1.	http://www.goodnews-mountaineergarage.com/?nav=need_car

Wisconsin	Jump Start Ideal Auto Program	Loan		Sponsored by the Northwest and West Central Wisconsin Community Action Agencies. Required to provide a \$500 down payment and make monthly loan payments (averaging \$200). Receive support in covering major repairs incurred during the duration of the loan.	http://westcap.org/services/transportation-2/programdetails/
Wisconsin	Ways to Work	Loan	Must reside within the geographic service area; working continuously for at least 6 months, enrolled in a post high school education program, involved parent of dependent children, have exhausted conventional loan resources, able to afford repayment and household income of no more than 90% of area median.	Program provides small loans to qualified low-income applicants. Loan offices approved by the national office may modify the length of employment or require qualified applicants to meet additional loan eligibility criteria.	http://www.waystowork.org
Wisconsin	Work 'n' Wheels	Loan	Low-income working residents of Grant, Green, Iowa, Lafayette & Richland counties in need of a vehicle for work related activities.	Program of the Southwestern WI Community Action Program. Loans of up to \$4000 are at 0% percent interest, but a 5% administration fee is due at time of purchase. Repayment period of 2 years. Monthly payments average \$125-\$135. Recipient must provide proof of insurance and pay title, tax and license costs.	http://www.swcap.org/service-workwheels.html
Wisconsin	Work 'n' Wheels	Loan	Residents of Crawford, LaCrosse, Monroe, and Vernon counties. Household income at or below 200% of poverty.	Applicant must use vehicle to access employment. Demonstrated ability to make car loan, maintenance and insurance payments. No recent DUI. CouleeCAP provides up to \$4500 in loans repaid over a 3 year period.	http://www.couleecap.org/metadot/index.pl?iid=6879&isa=Category