

Workforce Services Bureau / **TRANSPORTATION**

The KEYS Auto Loan Program is the Employment & Human Services Department's (EHSD) low-interest auto loan program for employed CalWORKs participants who have difficulty obtaining an auto loan from other sources.

Referral to this program is through the CalWORKs participant's EHSD case manager.

KEYS PROGRAM

KEYS is EHSD's Auto Loan Program that assists the County's CalWORKs population in obtaining a low interest loan to purchase an automobile. KEYS stands for "Keeping Employment Equals Your Success."

In its first year, 17 CalWORKs participants received KEYS Auto Loans averaging \$2,725 each. Once you are approved for a KEYS Loan, KEYS can help you select a car and pays for a diagnostic report on the automobile you selected. In addition, you must attend classes on budget management and basic automobile maintenance to help you as a new car owner.

Is there anything particular I need to do to qualify for a KEYS loan?

Yes, you need a valid driver's license with no more than one point on your driving record. You must be working fulltime, and your employment must be with the same employer for the last three months. You will be asked to show proof of this by completing a KEYS Loan packet.

How much will KEYS loan me?

A KEYS Loan can be for up to \$4,000 and must be paid back by making monthly payments over a two-year period.

My credit score is ok but certainly not great. How will this affect me acquiring a KEYS loan?

Our KEYS Program does look at all applicants' credit reports but understands that many applicants have had difficulties in the past with credit issues. It gives participants who cannot qualify for a car loan on their own another chance to do so.

I think I can qualify for a KEYS Loan. What should I do now?

See your EHSD Case Manager today and ask them to complete a KEYS Auto Loan Referral for you. To speed up the process, make sure you have your driver's license and DMV printout with you. To get a copy of your DMV printout, go to the nearest DMV office, show them your driver's license and ask them for a printout of your driving record. It will cost you \$5.00. To complete your KEYS Auto Loan referral, ask your Case Manager to finish their part of the referral and send all the information to the KEYS Loan Coordinator

Availability of the KEYS transportation program depends on available County funding

For more information contact:

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