

# SWCAP

Southwestern Wisconsin Community Action Program, Inc.

## WORK←N→WHEELS

# DO YOU NEED A CAR?

Do you have poor credit? Do you have  
no credit? Has the bank turned you  
down for a car loan?

Work-N-Wheels is an auto  
loan program that offers  
**0% INTEREST LOANS**  
to income-eligible individuals.

## CONTACT US TO LEARN MORE

Serving the counties of: Grant, Green, Iowa,  
Lafayette, Richland, Sauk, Dane

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 Follow SWCAP Work-N-Wheels on Facebook

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**608.935.2326 | [www.swcap.org](http://www.swcap.org)**

## TO QUALIFY YOU MUST

- Be employed
- Need a vehicle to get to/from your job
- Meet program income guidelines
- Have a valid driver's license

*Other conditions may apply, depending on your situation.*

## LOAN INFORMATION

- The average loan is \$5,000
- Monthly payment of \$150-\$175
- If approved, you will need to pay a 5% administrative fee on your loan
- You will be required to pay 5% down payment
- Full coverage auto insurance is required

This program is funded in part by the Federal Transit Administration (FTA) as authorized under 49 U.S.C. § 5311 Formula Grants of Other than Urbanized Areas (5311) (CFDA 20.509)

## AUTO LOAN EXAMPLE

**If the vehicle is \$5,000, then:**

Tax .....	\$275.00
Title .....	\$69.50
License .....	\$75.00
Loan filing fee .....	\$10.00
Total.....	<u>\$429.50</u>

**Summary:**

Vehicle price.....	\$5,000.00
Purchase Cost .....	\$5,429.50
Amount financed .....	\$5,200.00

You pay the dealer .....	\$229.50
SWCAP loan fee.....	<u>\$260.00</u>
Your out-of-pocket .....	\$489.50

Southwestern Wisconsin Community Action Program, Inc. (SWCAP) operates its programs and services without regard to race, color or national origin in accordance with Title VI of the Civil Rights Act of 1964. Any person who believes she or he has been aggrieved by an unlawful discriminatory practice under Title VI may file a complaint with SWCAP. For more information on SWCAP's civil rights program, and the procedures to file a complaint, call 800-704-8555; email [title.vi.compliant@swcap.org](mailto:title.vi.compliant@swcap.org); or visit our administrative office at 138 S. Iowa Street Dodgeville, WI 53533. If information is needed in another language contact 800-704-8555.