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.
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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