



Ways-to-Work Program Requirements

This program is geared toward families that are already moving forward and can handle the responsibility of obtaining and paying back a loan. Applicants must meet certain criteria regarding their employment status, need credit repair or establish credit, and have incomes below a specified level.

Applicants must:

- Have continuous employment for a minimum of 3 months before applying, and be working at least 20 hours per week; or, be attending college or trade school the equivalent of at least 9 credit hours.
- Be the parent or legal guardian of a child under the age of 18 for which you have financial responsibility.
- Earn enough disposable income to repay a loan.
- Earn no more than 80% of the area median income, currently \$48,100 for a family of four.
- Live in Scott County Iowa; or Rock Island, Henry, or Mercer County in Illinois.
- Have any bankruptcy filing discharged by a court.