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Making it an easier, less costly way to work

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MOLINE – Sharita Pettigrew's old 1995 Grand Prix had a nasty habit of breaking down all the time.

Credit problems kept her from finding a more dependable ride, until she learned about a Ways to Work program from Bethany for Children and Families.

The Moline-based organization serves as local overseer of a program out of Milwaukee, Wis., designed to help low-income, working people secure lower-interest car loans.

The Ways to Work program began in Minneapolis-St. Paul, Minn., about a dozen years ago, but soon "doubled" its outreach by adding the Quad-Cities to its service area in 1998.

However, only people on the Illinois side of the Mississippi River in Rock Island County could apply, until now. Additional funding has made it possible for the program to reach needy Scott County residents.

Loans up to \$4,000 are available to people meeting specific criteria. For information, call local program coordinator Patrick McKillip at (309) 736-6635.

Clients must be employed, and meet low-income standards. They also must lack a credit history or have a poor one and have been declared ineligible for a loan through a mainstream financial institution.

Applicants also must agree to meet with a loan counselor for a two-hour session to develop a personal budget and attend a three-hour financial education class before qualifying.

Attending those sessions were well worth it, Miss Pettigrew said.



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Photo: Paul Colletti

Caleb Pettigrew takes the wheel as he and his mother, Sharita, sit in the car that Sharita bought with help from the Ways to Work program. The program is overseen locally by Bethany for Children and Families with aid being extended into Iowa.



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Photo: Paul Colletti

Sharita Pettigrew now has a way to drive her son, Caleb, and get to work thanks to the Ways to Work program. The program is overseen locally by Bethany for Children and Families and helped Ms. Pettigrew buy her car.

"It helped me get my credit card under control," she said. "When I was younger, I really messed it up."

Program requirements "push you to do better," former Moline resident Jennifer Mckinley said. "And it gave me a big sense of accomplishment because of the hard work it required."

Ms. Mckinley, 23, now living in Georgia, learned about the program while staying in a shelter for abused women.

"I was in a domestic violence situation, and I didn't have a car or anything," except for her three daughters, ages 5, 3 and 1, she said. They all had to climb into her grandma's small Ford Contour to get anywhere, until she was able to buy a 2001 Mercury Village Sport van with a Ways to Work loan.

"That really got me back on my feet," she said.

It also allowed her to relocate and start anew, Ms. Mckinley said.

Loans to Miss Pettigrew and Ms. Mckinley were among 450 given out through Bethany for Children and Families, valued at about \$1.2 million since 1998, program coordinator Patrick McKillip said.

Additional success stories weren't difficult for him to remember.

One single mom he recalled never had owned a car before getting the program's help, and her job prospects were limited because of it. After getting a car, she was able to work day or night and eventually landed a supervisory position and got a significant pay boost.

Another woman raising three young kids used her newly bought car to return to school for more college education, which resulted in a promotion and 40 percent pay increase, Mr. McKillip said.

Plus, she doesn't have to worry about her 1997 Chevy Lumina breaking down en route to telling them.