

Goodwill Cars to Work® [_ \(http://goodwillkycarstowork.org\)](http://goodwillkycarstowork.org)

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Benefits of Car Ownership

Automobile ownership can be a life-changing experience for our participants.



Natasha, pictured with her son, bought her vehicle in August 2014.

With car ownership comes a responsibility to learn critical financial principles. The operation and maintenance of a vehicle includes budgeting for fuel, repairs, and insurance. Participants in the Cars to Work program have the opportunity to build their credit through a low-risk, hands-on experience while learning about loans, interest, and credit ratings. Upon paying off their car loan in two years*, program participants will be better positioned to implement basic financial principles to achieve self-sufficiency. When relying on methods of public transportation, Kentuckians are only able to reach a fraction of the jobs available to them. Owning a vehicle allows participants to access more and varied jobs, arrive to work on time, and be available for additional or irregular shifts, resulting in increased earning potential.

However, for many families, car ownership has the power to do more than improve credit or financial literacy. Car ownership builds stronger families as parents are able to take an active role in their children's lives. Children of participants are thriving due to increased educational opportunities and activities, such as after-school tutoring or athletics. When relying on public transit, families may spend multiple hours per day on their commute alone. Owning a vehicle allows families to shorten their commutes tremendously, resulting in more time to pursue meaningful time and activities together.

Families who own a vehicle are also able to take better care of their health. Without a vehicle, families may neglect routine procedures such as check-ups and immunizations because they are unable to easily access primary care physicians or urgent care centers.

Obtaining reliable transportation is an effective vehicle for elevating low-income families out of poverty by increasing options for healthcare, childcare, and employment.

Ultimately, owning an affordable, reliable vehicle enables people to:

- Secure higher-paying jobs
- Work more hours

- Be self-reliant
- Alleviate stress
- Build their credit rating
- Achieve a better quality of life

** Most Cars to Work loans are 24 months.*



Donate
a vehicle! [/\(donate-now\)](#)