



**WAYS TO WORK
LOAN PROGRAMS**
Erie and Wyoming Counties



**WAYS TO WORK/WHEELS FOR WORK
LOAN PROGRAMS**

www.cfsbny.org

1-716-335-7400

1-866-269-1587 Toll Free

Child and Family Services is a private, not-for-profit family service organization that strengthens families and promotes the well-being of children through prevention, intervention, education, and advocacy. Child and Family Services offers an extensive portfolio of programs including:

COUNSELING SERVICES

- Child and Family Services Family Counseling
- Child and Family Services Cathedral Park Counseling
- Child and Family Services Family Mental Health
- Child and Family Services Preventive Services
- Child and Family Services Mary Talbert Clinic (Children's Treatment)
- Child and Family Services Positive Families Program
- Child and Family Services Sexual Offender Treatment Program
- Child and Family Services Youth Programs for First Offenders
- Child and Family Services Home and Community Based Services Waiver Program

DOMESTIC VIOLENCE SHELTER/SERVICES/TREATMENT

- Child and Family Services Haven House
- Child and Family Services Family Violence Intervention Program

CHILDREN'S SERVICES

- Child and Family Services Foster Care Program
- Child and Family Services Special Needs Adoption Program
- Child and Family Services Family Based Treatment Program
- Child and Family Services After Hours Protective Services

REACH OUT PROGRAM

- Services to Buffalo's East Side

CONNERS CHILDREN'S CENTER

- Residential Services
- Child and Family Services Morey House Group Home
- Child and Family Services Lee Randall Jones Children's Residence

ADDITIONAL PROGRAMS AND SERVICES FOR INDIVIDUALS AND EMPLOYERS

- Child and Family Services School Collaborations
- Child and Family Services Employee Assistance Program
- Child and Family Services Senior Companion Program
- Child and Family Services Ways To Work Loan Program
- Child and Family Services Wheels For Work Loan Program
- Stanley G. Falk School

FOR MORE INFORMATION OR A REFERRAL, PLEASE CALL:

Child and Family Services
Administrative Offices
330 Delaware Avenue
Buffalo, New York 14202
tel: (716) 842-2750
fax: (716) 842-0668

Child and Family Services
Connors Children's Center
824 Delaware Avenue
Buffalo, New York 14209
tel: (716) 842-2750
fax: (716) 884-8689



At every step
and with every transition,
children and their families
receive the support
they need to maximize
their chances for success.

www.cfsbny.org



Often a small, affordable loan can make a big difference to working families.

The Child & Family Services Ways To Work Loan programs provide loans designed to help working families reach their goals of maintaining employment and completing college.



Loans from \$500 to \$6,000 are provided for the purposes of purchasing:

- Computers, necessary appliances, furniture or medical care
- Child Care or Day Camp Services
- Housing needs such as security deposits, rent or mortgage arrears, or repairs
- Vehicle repair or purchase
- Equipment necessary for self-employment

You qualify to apply for a loan if you:

- Reside in Erie or Wyoming County
- Are an involved parent(s) of a dependent child
- Cannot qualify for a loan from a bank or credit union at a reasonable rate of interest
- Work for at least three months, 20 hours per week or attend college taking at least 9 credit hours beyond the first semester
- Have a valid license that has not been suspended or revoked within the last two years, if applying for an auto loan
- Demonstrate an ability and intent to repay the loan in a timely manner and develop a positive credit history
- Have a household income no greater than 80% of the area's median income.

Loans are available to qualified families regardless of race, color, religion, national origin, sex, marital status or age.



Child & Family Services is a private, non-profit family services agency. The Ways to Work Family Loan Program is an innovative partnership of: The Alliance for Children and Families/Ways to Work Inc., The United Way of Buffalo & Erie County, The McKnight Foundation, The John R. Oshei Foundation, the Community Foundation For Greater Buffalo, The Conable Family Foundation, Greater Buffalo Niagara Regional Transit Council/FTA, Bank of America, Citizens Bank, First Niagara Bank, HSBC Bank USA, NA, Key Bank, NA, and M&T Bank, NA.

How can I apply?

1. Simply call 716-335-7400 or toll free: 1-866-269-1587
2. Participate in an Orientation Session online: www.cfsbny.org or in person
3. Complete the loan application and schedule an appointment
4. Review the loan application with a counselor (There is a \$20 fee.)

After review, your application is submitted to the Loan committee for consideration. Upon loan approval, additional information is verified and the servicing bank will make a check payable to you. All monthly payments are made by you directly to the bank. (There is a \$60 fee.)

The Wheels For Work Loan Program provides loans up to \$4,000 for vehicle repair or purchase to low income parents who work at least 20 hours per week. The program is funded by the New York State Office of Temporary and Disability Assistance.

For more information or to apply, contact:

**Child & Family Services
Ways To Work Loan Programs
844 Delaware Avenue
Buffalo, NY 14209
(716) 335-7400
Toll Free: 1-866-269-1587**

Please check our website at www.cfsbny.org/Programs/Other/ for the latest information.