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Louisville, KY 40211
www.GoodwillKy.org

GOODWILL CARS TO WORK / LAST MILE TO WORK TRANSPORTATION ASSISTANCE PROGRAM

I. CARS TO WORK (CTW)

A. INTRODUCTION

The Goodwill Cars to Work Transportation Assistance Program provides down payment assistance to employed clients who meet the program requirements. In addition to financial assistance, the program provides financial education and coaching, enabling clients to learn about methods to enhance their ability to pursue opportunities and resources to build and strengthen their credit.

B. PROGRAM OBJECTIVES

- a. Increase access to reliable transportation for employment, education, and essential services.
- b. Build clients financial literacy, budgeting, and credit management skills.
- c. Reduce risk of loan default by implementing structured eligibility and repayment guidelines.
- d. Partner with financial institutions, credit unions, or CDFIs (Community Development Financial Institutions) to offer low-interest or alternative financing.

C. CLIENT REQUIREMENTS

- a. Must be at least 18 years of age
- b. Must have valid current Kentucky Driver's License and Social Security Card
- c. Must be employed full-time for a minimum of 90 days and a minimum wage of \$15/hour or have verifiable income from sources such as Supplemental Security Income (SSI), or Social Security Disability Insurance (SSDI).
- d. Must be in good standing with their employer with no disciplinary actions (e.g., written warnings or final written warnings), in the 30 days prior to the date of application.
- e. Must have stable housing for six months with proof of on-time payments for rent and utilities and a minimum score of four on the self-sufficiency matrix in the housing domain.
- f. Must be a Goodwill Employee or be an active member of a GW Opportunity Center working with a Career Coach (receiving intensive services).
- g. Must complete financial literacy training offered through the program.
- h. In addition to monthly auto loan payment, they must have the ability to pay and maintain full coverage auto insurance, annual registration, and general vehicle upkeep and verification of savings to cover half the vehicle down payment.

D. CREDIT SCORE AND FINANCIAL PARAMETERS

- a. Credit Score Range:
 - i. 580–700: Eligible to participate with standard low-interest financing.
 - ii. 500–579: Eligible to participate with additional financial coaching and budget verification.
 - iii. Below 500: May be eligible to participate based on an evaluation of individual circumstances/a case-by-case review; may require longer participation in financial literacy training.
- b. Debt/Expense-to-Income Ratio (DTI): Must not exceed 36% (recommended ≤40%).
- c. Budgeting: Monthly payment must not exceed 15% of net monthly income (recommended ≤15%).
- d. Clients are ineligible if their total income exceed 300% of the [federal poverty guideline](#).
- e. Clients are ineligible for assistance if their loan term is over 5 years to prevent negative equity.
- f. Clients must attend and participate in required Financial Wellness Training courses such as:
 - i. Budgeting 101
 - ii. Debt management
 - iii. Rainy day and emergency funds
 - iv. Cost analysis and smart car buying
 - v. Understanding credit
 - vi. Completion certificates must be earned and submitted before loan approval
 - vii. Clients are responsible for securing their own financing through a bank, credit union, or dealership
 - viii. Clients will be recommended to use Park Community Credit Union, or First Financial

E. ROLES AND RESPONSIBILITIES

The Career Coach's responsibilities include:

- a. Client intake and verification of eligibility
- b. Collection of required documentation including income verification, employment verification, credit report and E/I ration worksheet.

- c. Referring clients to the Financial Coach for budgeting support and financial literacy training.

The Financial Coach's responsibilities include:

- a. Working with clients to create and maintain a sustainable budget.
- b. Providing ongoing financial literacy training and counseling.
- c. Assisting clients in determining an appropriate loan amount based on clients' budget.
- d. Conduct quarterly check-ins to ensure successful repayment and financial progress.
- e. Monitoring client's credit report.

F. APPLICATION PROCESS

- a. Eligibility Verification: Career Coach obtains documentation to verify client eligibility, including paystubs, savings, and budget worksheet.
- b. Referral to Financial Coach: Carrer Coach submits referral for financial coaching and credit review.
 - i. Internal clients to Mission Integration Financial Coach
 - ii. External clients to Goodwill Financial Wellness Team
- c. Client completes mandatory financial training covering budgeting, credit building, vehicle maintenance, and loan repayment prior to program approval.
- d. Financial Coach completes a thorough review to ensure the client is in position to apply for an auto loan.
- e. Once approved for assistance, the client will apply for a loan through their preferred lender (i.e., Park Community Credit Union, First Financial, etc.).
- f. After loan approval, the client selects a vehicle from a reputable dealership with the approved loan amount. (buy-here-pay-here lots are not allowed).
Example: Oxmoor Hyundai, Page Automotive, etc.
- g. Financial Institution will release loan amount, allowing the client to secure the vehicle.
- h. Goodwill Kentucky will provide down payment assistance in the amounts of \$500 for external clients - \$1,000 for internal clients.

G. EXTERNAL CAREER COACH PROCESS

- a. The Career Coach will assess the clients' need for a vehicle using the Self Sufficiency Matrix Training Worksheet. [Career Coach Training Worksheet for CTW](#).
- b. Asses the client's reason for wanting a vehicle.

Ask: Why do you want to buy a car right now?

- c. Conduct a Self Sufficiency Matrix (SSM) review for the client regarding transportation and financial wellness.
- d. Any score 3 or below must be addressed before qualifying for the Cars to Work down payment assistance.
- e. Assess the client's need for transportation
 - i. Using the SSM, ask the client "what is your transportation currently like? How do you get where you need to go?"
 - ii. Use the client's response to determine their immediate need and readiness to purchase a car.
- f. Ensure clients' employment and income is stable enough to handle car payment and car related expenses.
- g. Use the SSM to determine the client's financial readiness, client must score a 4 or 5 on the SSM to be eligible for assistance.

Ask:

- i. Are you currently employed?
- ii. Do you plan to stay at your current job or are you looking for new employment?
- iii. How many hours do you typically work each week?
- iv. What is your current gross and net take home pay on a weekly/bi-weekly/monthly/annual basis?
- h. Do you know how much you can afford to spend on car payment, insurance, and gas?
- i. Talk through the client's current financial situation and help them think realistically about being able to afford to buy a car.

Ask:

- i. Do you have any savings that could go toward a down payment?
- ii. Do you have a checking account?
- iii. Are you renting? Or have a house payment? Have your payments been made on time?
- iv. Are your utility payments current and on time?
- v. What other expenses do you have?
- vi. Have you considered the cost of full coverage insurance and ongoing maintenance for the car?
- j. At this time, the Career Coach will gather income and expense information to assist the client complete a draft budget.

- k. Once the required documentation for verification is obtained and draft budget is completed, the Career coach will connect the client to a Goodwill Financial Coach for a more detailed review and credit check.
 - i. Financial Coaching Referral Form: [Goodwill Financial Wellness Referral Form – Fill out form](#)
- l. If approved by the Financial Coach the Financial Coach will send a financial ability report to the Career Coach to determine if the client is ready for the assistance.
- m. If approved for assistance, Career Coach will help the client submit a loan application with their preferred lender.
- n. The Career Coach will remind the client to shop within their approved loan amount, look for reputable dealerships, no buy-here-pay-here lots will be accepted, and to check the vehicle history reports before buying.
- o. Once a car is chosen the Career Coach will submit a supportive service form for down payment assistance and make the payment directly to the dealership.
- p. The Career Coach will conduct regular check-ins to verify the client can maintain payments.

H. FINANCIAL COACH PROCESS

- a. The financial coach will review the referral from the Career Coach.
- b. The financial coach will complete an in-depth budget with the client to ensure they have the financial ability to pay and maintain car payment, auto insurance, and car related expenses.
- c. The financial coach will complete a soft credit pull to get a comprehensive view of the client's current credit score and discuss collections or barriers to loan approval.
- d. The financial coach will walk the clients through their financial readiness and talk with them about how likely they are to be approved for a loan.
- e. The financial coach will submit a financial ability report to the Career Coach to determine if they are a viable candidate for the assistance.

I. DOWN PAYMENT ASSISTANCE PROCESS

- a. The Career Coach must complete a Supportive Service Request Form for the approved down payment assistance amount to their manager for review.
- b. The manager reviews the request and approves the appropriate assistance amount (\$500 for external clients, \$1,000 for internal clients).

- c. Once approved, down payment assistance must be paid directly to the dealership. Funds cannot be issued or distributed directly to the client.

Payment(s) may be issued in one of the following ways:

- i. Goodwill Credit Card
- ii. Check Request

- d. Payment(s) will be completed at the time the client takes ownership of the vehicle.

J. PROCESS FOR DENIALS

- a. If a client is deemed not ready for assistance after a complete overview of their budget, credit, and financial readiness, the following steps will be taken.
 - i. Career Coach or financial coach will enroll the client in appropriate financial wellness courses.
 - ii. The financial coach and career coach will continue to work with the client to monitor progress and refer to resources as needed.
 - iii. If positive progress is made within 90 days, the client can reinitiate the application process and be reconsidered for approval.

K. BENEFITS

- a. Down payment assistance of up to \$1,000
- b. AAA membership for one year

Goodwill Kentucky retains the right to alter, amend, suspend, or terminate this program at any time, with or without notice.

II. LAST MILE TO WORK (LMTW)

A. INTRODUCTION

Last Mile to Work matches applicants with a bicycle, lock, light, safety vest, and backpack to aid in their commute to work. Helmets are provided at the request of the applicant.

B. LAST MILE TO WORK REQUIREMENTS

- a. Must reside in Louisville and surrounding counties or Lexington and Moorehead.
- b. Completed Life Skills and/or enrolled in a Goodwill Kentucky Program or employed by Goodwill Kentucky.
- c. Must be actively employed.
- d. Must be referred for participation in the program by Goodwill Staff (Career Coach, OC Manager, Support Specialist).
- e. Must have an active case management file in Good Data.
- f. Must be 18 or older (16 and older with written parental consent).
- g. Must complete a LMTW application and attach one paystub reflecting earnings from within the last (30/60/90 days).
- h. Cannot own another form of transportation (i.e., car, moped, motorcycle, etc.)

C. LMTW APPLICATION PROCESS

All applications should be submitted to bikes@goodwillky.org.

- a. All applicants must be referred for participation in the program by a member of Goodwill staff. Applications must be completed in full and submitted with employment verification (i.e., most recent paystub from within the last (30/60/90 days)
- b. Applications MUST include an accurate inseam measurement. Application must include an accurate inseam measurement. Applicants must be measured following the LMTW measuring instructions; inseam information from pant sizes cannot be accepted, as it is often inaccurate.
- c. Bikes are assigned based on inseam measurement and availability. Applicants cannot request or select a specific bike.

D. LMTW PLACEMENT

- a. Applicants must schedule an appointment for either pick up or delivery with LMTW staff. It is preferable that Louisville area applicants pick up at the LMTW workshop, if possible.

- b. At placement, LMTW staff will provide applicants with a light, lock, helmet, backpack, and safety vest, accessories, explain use of these items, and provide a quick safety and maintenance review with the client. Applicants may waive the use of their helmet by signing the helmet waiver located within the LMTW referral form.
- c. Applicants will also be provided with an ABC quick check and a copy of Kentucky Laws and Rules for Bicycle Travel.
- d. Applicants will also be asked to sign a Media Waiver and Liability form.

E. LMTW BIKE DELIVERY

- a. Deliveries within the Louisville area:
 - i. When a bicycle is designated for delivery to a store located within the Louisville area, LMTW staff shall coordinate the delivery directly.
 - ii. Staff must ensure the receiving store is informed of the expected delivery date and any required handling steps.
- b. Deliveries outside the Louisville area:
 - i. For deliveries to any store outside the Louisville area, LMTW staff shall arrange transportation through the Goodwill Transportation Department.
 - ii. Prior to shipment, LMTW staff will prepare the bicycle and accompanying materials by completing the following:
 - 1. Attaching a tag to both the bicycle and backpack with the client's name, Career Coach's name, and the destination store.
 - 2. Place all accessories and required placement paperwork inside the backpack to ensure the receiving Career Coach can complete all necessary documentation and the safety/maintenance overview with the client.
- c. Receipt and Post-Delivery Responsibilities
 - i. Upon delivery, the Career Coach is responsible for meeting with the client to review and complete all placement paperwork.
 - ii. Once completed, the Career Coach must submit all required documentation to bikes@goodwillky.org.
 - iii. Any concerns, discrepancies, or missing items must be reported to LMTW staff within 48 hours of delivery.
- d. Delivery Timeline Expectations
 - i. Bicycle delivery may require a minimum of two (2) weeks from the date the referral form is accepted by the LMTW team.

- ii. LMTW staff shall inform the referring Career Coach of the estimated delivery timeline upon acceptance of the referral.

F. LMTW REPAIRS – LOUISVILLE ONLY

- a. Client Eligibility: Clients must meet the following requirements to qualify for LMTW bike repairs:
 - i. Received a bike from the Goodwill LMTW program.
 - ii. Enrolled in a Goodwill program or employed by Goodwill.
 - iii. Actively employed and can provide verification.
 - iv. Referred to by a Career Coach.
 - v. Completed the LMTW Repair Referral Form.
- b. Repair Appointments: Appointments must be scheduled with LMTW staff.
 - i. Bikes can only be dropped off for repair assessments when an LMTW workshop staff member is present.
 - ii. At the time of drop-off, the LMTW Repair Referral Form must be completed and securely attached to the bike.
 - iii. Note: If an LMTW staff member is unavailable or is unable to complete the assessment at drop-off, the client may need to return later.
 - iv. Current contact information for the client must be available.
- c. Bike Repair Assessments: An LMTW Coordinator will assess the bike to determine if it is repairable.
 - i. If the bike is not repairable, the client will be given the option to complete an LMTW application, provided they meet all eligibility requirements and have not previously received an LMTW bike.
 - ii. If the bike is repairable, the cost of repairs will be the client's responsibility unless Goodwill funds are available. The LMTW Coordinator will confirm with the Career Coach if funding is available.
 - iii. Clients should note that repairs may take several weeks to complete, depending on the extent of the repairs and the availability of parts.

G. LMTW WARRANTY

LMTW program bikes do come with a 30-day repair warranty, this does not cover abuse, neglect, or theft. Repairs are not guaranteed in cases of abuse or neglect by the client. One repair assessment will be provided for free per client if they meet requirements. Any repairs/assessments following the first repair may come with a cost for the client. If a bike is left for repairs and staff is unable to contact the client, the bike will be held for two weeks and if not retrieved it will be donated to the LMTW program.

H. BIKE THEFT

In cases of theft, LMTW will not replace a bike. Locks are provided at placement, and it is expected that clients appropriately store their bikes. It is a client's responsibility to keep the bike safe and secure. One bike is provided per client.

I. APPLICATION PROCESS FOR LMTW STAFF

These tasks are to be completed by the LMTW staff. Exceptions will be made if bikes are delivered. If delivered, placement will be conducted by the referring Career Coach. Once an application is received the application will be reviewed to assure that it is completed, measurements are accurate, and employment confirmation is attached. If anything is incomplete or missing the LMTW Coach will email the referral source to confirm we cannot accept the application until the missing information is provided.

- a. Once an application is received and complete, the LMTW Coach will add this to the LMTW Referrals Spreadsheet.
- b. LMTW Coordinators will work to match a bike with the applicant based on size and availability. Once ready, they will email bikes@goodwillky.org to confirm the bike is ready to be placed. LMTW Coordinators will label the bike with the applicant's name and bike size. The LMTW Coordinator will update the spreadsheet to reflect the "ready date."
- c. Once the bike is confirmed ready, the LMTW Coach will contact the referring Career Coach to schedule placement.
- d. At placement, the LMTW Career Coach will provide the applicant with a light, lock, backpack, and safety vest, accessories, explain use of these items, and provide a quick safety and maintenance review with the client. A helmet will be provided if requested by the client on their application. Applicants will be provided with an ABC quick check and a copy of Kentucky Laws and Rules for Bicycle Travel. Applicants will also be asked to sign a Media Waiver and Liability form.
- e. If a bike is to be delivered the following steps will be taken:
 - i. If a bike is to be delivered to a store in the Louisville area the LMTW Car Team will coordinate delivery directly.
 - ii. If a bike is to be delivered outside of the Louisville area, the LMTW Career Coach will arrange this with the transportation department.Prior to shipment, The LMTW Coach will complete the following:
 1. Fold a piece of copy paper in half, label it "ROC," and staple it over the top bar of the bicycle.
 2. Attach a tag to both the bicycle and the backpack including:

- a. Client's name
- b. Career Coach's name
- c. Destination store

3. Place all accessories and required placement paperwork inside the backpack. This ensures the Career Coach can complete all placement paperwork and conduct the safety/maintenance overview when the bike arrives.
4. Once the bike is ready for shipment, the LMTW Coach will confirm the delivery location with the Career Coach, prepare the bicycle for transport.

- iii. The LMTW Coordinator. Coach will email the following people to schedule delivery via transportation: P.K. Falkenstein, Dylan Underwood, Keith Summers, Dustin Killian.
- iv. Once, delivered the Career Coach will review the placement paperwork with the client, and then return completed forms to bikes@goodwillky.org. The LMTW Coach will assure this paperwork is returned and update the spreadsheet.

- f. Once a placement is completed the LMTW Coach will file the paperwork and staple together the application and placement forms. These are to be filed in the filing cabinet in the LMTW workshop next to the desk.
- g. The LMTW Coach will enter the placement date into Good Data under "Secondary Programs" and "Last Mile to Work."
- h. The LMTW Coach will track the LMTW participants every 3 months up to 1 year with LMTW Check-Ins every 3 months. These will be documented in the Participant Check-Ins tab in Salesforce.

J. LMTW PARTNERS

- a. Falls City Bikes Works: Lawrence Levine lwmkhawk@gmail.com
- b. Louisville Bicycle Club: Jeff White President@LouisvilleBicycleClub.org
- c. Ridenfaden: John Mahorney info@ridenfaden.com OR 502-500-0883

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