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For Immediate Release

Jewish Family Service's *Ways to Work* issues their 100th loan

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SAN DIEGO – Jewish Family Service's *Ways to Work* program announced today that they have issued their 100th loan since the program began in San Diego in 2012. *Ways to Work* provides low-interest car loans and education to credit-challenged, working families. The program allows for families to have a better quality of life and to become more independent.

Ways to Work closed its first loan in October of 2012 and is closing its 100th loan today, July 24, 2014. In this time, they have provided 100 San Diego families with reliable transportation to get to work, school, day care, run errands, and more. *Ways to Work* has seen tremendous interest in the program and plans to help another 100 families in the next year and a half – slightly ahead of the national average loan production. Additionally, the *Ways to Work* program at JFS has an average delinquency rate of 20% and default rate of 3%, well below the national averages of 35% and 10%, respectively.

Transportation in San Diego is a challenge without a personal vehicle. A typical worker can only reach 30% of all metro-area jobs within a 90-minute commute. Most of our borrowers report that, before getting their *Ways to Work* car, they would leave their home by 6am every day and return around 8:00pm. Now, most leave home after 7am and are home by 6pm.

“Fundamentally, *Ways to Work* is an economic empowerment program that offers families financial education and financing for a reliable car, but it provides much more than that; we give parents a sense of security and families a chance to spend more quality time together,” said Ellen Broudy, Program & Loan Specialist at *Ways to Work*.

“Over the past 2 years, many borrowers have told me that they now have access to better job opportunities, their children participate in more after-school activities, and that there’s more laughter and less stress.”

Ways to Work is a unique Community Development Financial Institution. Through a network of loan offices across the country, Ways to Work provides financial education and small, short-term, low-interest loans to working families with challenging credit histories. *Ways to Work is a program of Jewish Family Service and is generously supported by the United Way of San Diego County and Walmart Growth Fund.*

For more information on Jewish Family Service’s Ways to Work program, please visit www.jfssd.org

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About Jewish Family Service

Since 1918, Jewish Family Service of San Diego has been a trusted community resource for people in times of need. Our wide range of programming provides help and care to *Empower Families*, *Respond to Crisis*, and Care for Seniors throughout San Diego County and the Coachella Valley. Many people turn to Jewish Family Service with a specific need, such as hunger. But what begins with one JFS program often leads to providing a much larger scope of assistance, including counseling, education, job coaching, transportation, and more. Our message to the more than 35,000 individuals and families in our community who we help each year is: WE’RE WITH YOU. To learn why JFS is One Source for a Lifetime of Help, visit www.jfssd.org.