

	Donated Vehicle Program	Work Cars Program 	Vehicles For Change 
Requires Application	✓	✓	✓
Requires Credit Check¹	X	✓	✓
Attend Virtual Interview with Vehicle Award Committee for Approval	✓	✓	X
Mandatory Orientation	Complete online financial wellness course.	Complete online financial wellness course.	Complete virtual phone orientation.
Minimum Required Insurance Coverage	Liability.	Full coverage.	Liability.
Choice In Vehicle Selection²	Depends on number of cars available.	Yes; with guidance from Way to Go staff.	No.
Vehicle Down Payment Requirement	No.	Optional. ³	Depends on household composition and available funding.
Financing Terms	No financing.	Rate: 7.99%, fixed simple; Loan Cap: \$3,500 Term: up to 36 months; Approx. Monthly Payment: \$110/mo. for 36 months.	Vehicle Price: \$950 AAA for 1 year: \$96 30 day tags: \$20 Total Car Price: \$1,066 12 Equal Payments: \$92.72 Total Interest: \$46.70 Total Amount Financed: \$1,112.70
Vehicle Provided With Warranty	No.	Varies depending on dealership.	6 months or 6,000 miles.
Wait Time For Vehicle	Varies; typically 2-4 weeks.	Varies; typically 1-2 weeks.	Varies; typically 4-8 weeks.
Vehicle Award Process	Title transfer and registration at DMV; travel to downtown Harrisonburg for vehicle pick-up.	Complete paperwork at local dealership.	Pick-up vehicle from garage in Falls Church, VA. ⁴

1. Clients with no credit history or low credit scores are typically approved, unless there are recent poor vehicle lending marks (e.g., history of late car payments; vehicle repossession).

2. Clients are matched with a vehicle that adequately fits their household size.

3. Committee approval typically includes a down payment provided by W2G.

4. W2G can provide transportation support to garage for vehicle pick-up