

DO YOU QUALIFY TO RECEIVE A CAR?



Thank you for your interest in The Cooperative Ministry's car program. It was created to help employed individuals get transportation to their jobs.

You may be eligible to receive a car if:

1. You are employed, and have been employed with the same company, for at least 6 months.
2. You are a South Carolina resident who lives in Richland County or Lexington County
3. You have a valid SC driver's license, and clean driving record. Small traffic tickets such as speeding are fine, but suspensions, reckless driving, failure to pay insurance, etc. will result in disqualification

To help us consider your application, please follow these guidelines:

- Consider if owning a car is economically feasible. You will be accepting the car "AS IS" with no warranty. The responsibility for insurance, repairs, and all other operating costs is yours.
- It is particularly important that you explain your employment and income--to include the income of every adult in the home. Staff will determine if your total household income is less than 185% of the federal poverty level.
- The waiting period to receive a car may be six (6) months or longer. Please use this time to set aside money for the program fee of \$250.00, title and tag fees of \$45.00. Keep in mind that in addition to \$295, you will need to save up for car insurance.
- Please keep us informed of any changes in your address or phone number. We cannot provide you with a car if we cannot reach you. You may update your contact information by calling 803-799-3853

Steps to receive a car:

1. Submit the attached application to The Cooperative Ministry.
2. The program must verify the information provided on your application, which can take up to one month. Please do not call until after one month to check the status of your application.
3. You will be notified via letter whether you qualify.
 - a. If declined, you will receive an explanation.
 - b. If accepted, you will be notified of financial workshops at The Cooperative Ministry.
4. Complete two financial education workshops. The quicker you meet this requirement, the sooner you will be fully qualified for a car.
5. As your name works its way up the waiting list, a staff member will reach out to you to set up a one-on one session. You will meet to review your finances, and show you can afford the costs of owning a car.
6. You will be notified when we have a car for you, we will give you the car's identification number so you can obtain insurance coverage. You will have seven days from the notification date to provide The Cooperative Ministry a cashier's check or money order in the amount of \$295.00 and to show proof of insurance.

Attach the following documents to your application:

1. A copy of your South Carolina driver's license
2. Copies of your two most recent pay stubs
3. 10-year driving history (obtained from the SC DMV)
4. A reference letter from your employer, pastor, or case worker who can verify your need for a car

You may mail, fax or email the application and supporting documents to:

The Cooperative Ministry Attn: Car Program
3821 W. Beltline Blvd., Columbia, SC 29204-1567
Fax: 803.252.8621 epalekas@coopmin.org