A Message from the Ways to Work National Team

Welcome to the Ways to Work Launch Event Guide. You are part of a rapidly growing, highly successful network and this guide is designed to help you transition these same qualities into an effective and sustainable program. Your launch is an important opportunity to educate new audiences and regions about the Ways to Work program, its components, benefits, and most importantly, the people it serves.

We are pleased to share this guide with you and your marketing staff/PR agency. It is a resource for various marketing communications components and will help promote consistency of messages to support the Ways to Work brand across a variety of platforms.

We are here to aid and support you in promoting Ways to Work. Please let us know if you have any suggestions on how to improve the effectiveness of the Ways to Work Launch Event Guide.

Thank you for your time and your continued dedication and support of Ways to Work.

Sincerely,

Jeffrey E. Faulkner  
President

Wendell E. Willis  
Vice President of Operations

Linda Brost  
Vice President of Business Development
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INTRODUCTION

The Ways to Work Launch Event Guide will help you plan your launch event, communicate with the media, and deliver clear and consistent messages about Ways to Work and the brand we are presenting nationwide. In addition to providing step-by-step details on creating a Launch Event, this Guide also provides extensive background on how to engage with the media to both announce your Ways to Work program and to promote it in an ongoing way.

Event and Media Templates are also provided as materials you will need, from invitations, timelines and budgets to media and messaging materials. A flash drive accompanies this guide and includes all the template material in a format that you can customize and edit for your needs.

In addition to reviewing the materials and recommendations in this guide, we also recommend that you hire a qualified PR or marketing firm to help you reach out to local media for your launch as well as periodically to create a pipeline of stories that will continue to raise awareness, attract and inform potential clients, and create support among a broad range of audiences and stakeholders.

Please don’t hesitate to call upon us if you need additional assistance. A contact sheet is provided at the conclusion of this guide.
PLANNING A SUCCESSFUL LAUNCH EVENT

Determining Your Target Audiences

One of the most important steps in planning your launch event is to start with a clear determination of the key audiences you want to reach. Audiences should include a broad range of individuals and organizations critical to the success of Ways to Work in your community. Suggested target audiences include:

- Key internal partners (board members, loan committee, internal program managers/staff);
- Community partners and prospects (auto dealers, mechanics, volunteers, other community organizations);
- Influencers (local universities, local/regional political figures, etc.);
- Potential clients (low-to-moderate income working families);
- Current and potential funders (foundations, corporations, philanthropic individuals);
- Media (print, radio, television and online reporters).

Once you have determined the target audiences for your region that will best help you achieve your goals, and prioritize them based on your specific needs, you can begin to create the type of launch event that will reach and engage each of those audiences.

Included in the Event template section are a sample event timeline, checklist, budget, backdrop, evite, invitation letter and donor tracking form. Please feel free to tailor any of the attached information or templates to suit your specific needs.

Determining the Type of Launch Event

There are numerous types of launch events that can be developed — you will need to assess which event best suits your target audiences and your community. For example:

1) A community reception is best if you are trying to reach a broad audience that includes stakeholders, donors, influencers, clients, etc.;

2) A briefing-style event held in your State Capitol is a great way to reach legislators, if they are your primary target;

3) A town hall forum event with audience participation and interaction is a great way to engage prospective clients;

4) An open house is an effective way to target potential donors.
Each of these events can also be used to attract media. However, it is important to frame the event for media in a specific way in order to emphasize the issue and subject matter. Sample media messaging and invites are included in the media templates section of this guide.

**Community Reception**

A community reception is one of the event options that will attract the broadest audience, from potential clients and donors to community leaders and stakeholders and is probably the most common type of launch event. As noted earlier, it will be important to frame the event appropriately to the media so that it is not viewed solely as a social occasion, but rather will include substance and an issue focus that is both newsworthy and relevant to the community.

A Community Reception should include a program of no more than 30-45 minutes in length and should feature local speakers who can help tell the Ways to Work story in a personal and compelling manner.

**Here is a sample outline for a Community Reception:**

1. Ways to Work Representative (5 min.) – Welcomes guests. Acknowledges VIPs. Background on Ways to Work Program. Introduces other speakers.
2. Program Funder (5 min.) – Underscores funder’s support of Ways to Work Program. Introduces local partner(s).
3. Local Partner(s) (3 min.) – Thanks funder and Ways to Work team. Underscores the need for the program, the number of people who will benefit from the program and the difference it will make in their lives and their ability to become or remain self-sufficient. Introduces elected official.
4. Elected Official (5 min) – Acknowledges program benefits and impact on community. Endorses work of the partnership.
5. Local Partner(s) (1 min.) – Introduces loan recipient.
6. Ways to Work Loan Recipient TBD (5 min.) – Shares personal testimonial regarding how the Ways to Work program will help him/her overcome personal and professional challenges and make the difference between employment and unemployment. Symbolically representing all Ways to Work participants.
7. Local Partner(s) (1 min.) – Closes and thanks guests. (Optional – takes audience Q&A). Announces reception.
State Capitol Briefing

Federal, state and local elected leaders are an essential audience for Ways to Work since state and federal funding can be essential to meeting our national expansion goals. A great way to engage this audience would be to host a briefing for legislators and their staff in your State Capitol building.

To secure the meeting space, you will need to reach out to the Governor’s office (ask for the legislative assistant) and ask if they would be willing to host the event. (Note: this issue may also appeal to the Governor’s spouse.) Be prepared to provide an overview of the program and what type of state and federal funding you currently receive. Explain that the purpose of the event is to brief other legislators and their staff in order to broaden support for expanding the program statewide.

Here is a sample outline of a legislative briefing:

1) Governor or his/her representative (5 min.) – Welcomes guests. Gives brief opening remarks including announcing his/her support for the program;

2) Ways to Work Representative (5 min.) – Thanks Governor. Background on Ways to Work Program. Introduces other speakers.

3) Local Partner(s) (3 min.) – Underscores the need for the program, the number of people who will benefit from the program and the difference it will make in their lives and their ability to become or remain self-sufficient. Introduces loan recipient.

4) Ways to Work Loan Recipient TBD (5 min.) – Shares personal testimonial regarding how the Ways to Work program will help him/her overcome personal and professional challenges and make the difference between employment and unemployment.

5) Local Partner (1 min.) – Introduces another loan recipient.

6) Ways to Work Loan Recipient TBD (5 min.) – Shares personal testimonial regarding how the Ways to Work program will help him/her overcome personal and professional challenges and make the difference between employment and unemployment.

7) Local Partner(s) (1 min.) – Closes and thanks audience. (Optional – takes audience Q&A).
**Town Hall Forum**

A town hall forum is a great way to create an interactive dialogue and can be an effective way to illustrate the needs of your community as it relates to Ways to Work. For the forum, you will want to:

- Create and stick to an agenda.
- Identify a strong moderator. This person needs to have a good grasp of the subject matter, and demonstrate the ability to keep the conversation on topic.
- Select panelists who can each speak about either the Ways to Work program or the challenges of employment (i.e., the need).
- Hold a pre-meeting with the moderator and other key participants/panelists to discuss potential questions or problems and how to most effectively respond. Also use this time to make sure everyone is comfortable with whatever technology is being used. Each speaker should present their remarks in a 2-3 minute opening statement, followed by either a panel discussion and/or audience Q&A.
- For the audience Q&A, set an established time for each question so that one questioner does not overly dominate the discussion. Ask each questioner to identify himself in advance of asking the question.

*Here is a sample outline of a town hall forum:*

1) Moderator (3 min.) – Welcomes attendees and thanks them for participating. Introduces the following panel of possible speakers.
2) Ways to Work Representative (5 min.) – Background on Ways to Work Program. Introduces other speakers.
3) Local Partner(s) (3 min.) – Underscores the need for the program, the number of people who will benefit from the program and the difference it will make in their lives and their ability to become or remain self-sufficient.
4) Elected Official (3 min.) – Importance of the program to addressing underemployment issues in the community.
5) Ways to Work Loan Recipient TBD (5 min.) – Shares personal testimonial regarding how the Ways to Work program will help him/her overcome personal and professional challenges and make the difference between employment and unemployment.

6) Moderator (15 min.) – Takes audience Q&A.

Open House

An open house can be an effective strategy for cultivating long-term supporters for your Ways to Work program. An open house provides an excellent opportunity for current and prospective funders to get a “look under the hood” of your program and agency, and learn more about its impact in the community. Evidence suggests that donors maintain and increase their giving when they are engaged with the projects they are investing in. An open house may serve as a better post-launch event, when you have a track record of success and client stories to illuminate.

Keep in mind that an open house should not be viewed as a fundraising event per se, but a cultivation tool. It should act as a call to action and answer the question, “Why does our community need a Ways to Work program?” An open house is a platform to discuss the needs in your community and the changes that have occurred as a result of Ways to Work. It can also be an opportunity to link the program’s services with a recent high-profile community need. Examples of increased need for Ways to Work in a community could be a rise in the number of predatory lenders targeting low- to moderate-income families, important transit routes being cut, or concern over parents and children riding the bus after dark. Remember that to be successful in conveying the message to funders you must focus more on the community, and less on your agency.

With any event, especially one with the purpose of cultivating donors, the key to getting guests and donor prospects to actually attend is to make sure they are personally invited by board members, loan committee members, and/or volunteers. Ideally, members from the aforementioned groups should be asked to serve on an Open House Planning Committee. The planning committee’s main role will be to identify potential guests and serve as ambassadors to those attending the event. An open house is a more informal style of event where the individuals/organizations represented could set up information tables or stations and guests would visit each one to learn more about the program and the various ways it supports the community. A simple program could be included, in the following format:
1) Ways to Work Representative (5 min.) – Opens, welcomes guests, provides brief background on Ways to Work Program. Introduces local partner.

2) Local Partner(s) (3 min.) – Underscores the need for the program, the number of people who will benefit from the program and the difference it will make in their lives and their ability to become or remain self-sufficient. Introduces loan recipient.

3) Ways to Work Loan Recipient TBD (3 min.) – Shares personal testimonial regarding how the Ways to Work program will help him/her overcome personal and professional challenges and make the difference between employment and unemployment.

4) Local Partner (2 min.) – Invites guests to visit the stations to learn more about what the program has to offer.

**Additional Event Formats**

There are other types of events that can help introduce Ways to Work in your community or provide ongoing outreach opportunities for your target audiences and communities. Some additional ideas include:

1. Host a lending fair: Invite members of the community to come hear more about how qualified they are for the Ways to Work lending program, bringing them one step closer to their own car. Invite a local auto dealer to donate a used vehicle that could be raffled off — this will help attract a large number of attendees.

2. Host a financial literacy training session: Invite the community to learn more about the basics of financial education — with an emphasis on financial capability.

**Choosing a Time and Location**

You will need to take all of your target audiences into account when selecting a time and location for the event. If you are targeting legislators, be sure to pick a date when they are not in session. Events that are held close to the lunch hour or in the early evening can be accessible to general audiences, including potential clients. For media, it is best to avoid Mondays and Fridays, because these days are likely to be the busiest for journalists. If you do choose the lunch hour, please be cognizant of the need to feed your guests either lunch or, at a minimum, light refreshments.
Selecting the location is equally important for attracting key audiences and serving their individual needs. Some specific things to keep in mind when selecting the location include:

- Having enough parking for important people and media;
- If a high-level government leader (i.e., Governor or Mayor) attends, you will need a holding room close to the stage;
- Availability of a stage, podium and audiovisual aids to present information;
- Adequate seating for guests and journalists;
- Enough electrical outlets to plug in computers, cameras and audiovisual equipment;
- Ample room for TV cameras to set up their shots, perhaps on a raised platform in back;
- A **mult-box** that allows media to receive direct audio feeds from one microphone.

To meet these requirements, it’s sometimes easier to hold your launch event in dedicated conference rooms, either at an organization’s headquarters, a hotel or in a local press club. After a decision on location has been made, be sure to arrange a photo-friendly backdrop behind the podium, preferably displaying logos from your organization, Ways to Work and funders. Several options for a backdrop are provided in the Event Template section.

See sample timeline, checklist, and budget in Event Template section.

**Invitations and Marketing Materials**

For general audiences, stakeholders, and local community organizations, an **electronic invite** sent by email is the quickest and most convenient way to invite guests to the event. Please be sure to include all the details, including featured speakers, location, time and whether refreshments will be provided. A sample evite is provided in the template section of this guide and is downloadable from the flash drive that is included.

For elected officials, you will need a more formal, written **letter of invitation** that can be sent via email, hand-delivered or through the mail. A sample letter for elected officials is also included in the templates and on the flash drive.

A **media advisory** is used to invite press to the event and should explain the news or announcement without giving away the entire story. It should also list which key spokespersons will attend the event and
their availability for one-on-one interviews. Shorter than a press release, media advisories function as an invitation, detailing the date, time, location and other logistical information for attendees.

**Press releases** are issued during and after the event and highlight what was announced and who said it. Press releases and media advisories can be sent by email or fax, depending on the journalist’s preference. Media advisories should be sent out at least a week in advance of a press conference, and it’s a good idea to make a reminder follow-up call or email to the journalist a day before the event. Template advisories and releases are included in the Media Templates section and on the flash drive.

A printed program that lists the speakers’ names and titles, in the order of their remarks should be provided to guests upon arrival. Brochures and background materials can also be given to highlight the program.

For media, it is advisable to present information in a press kit, which should include:

- A press release summarizing the story, important facts and key players
- Bios and photos of the key players
- Fact sheets including copies of any graphs or charts presented during the press conference
- Contact information for follow ups and interview requests

Many journalists now work in a digital environment, so it’s helpful if the press kit includes digital copies of documents and photos on a flash drive or CD-Rom. The flash drive or CD-Rom could include other promotional materials like Public Service Announcements, video and audio files, and official logos and images. All template materials in this kit are also available on the flash drive accompanying this guide.

**Setting Up for the Event**

On the day of the launch event, everything should be designed to make life easier for all involved. Organizers need to arrive at least an hour before the event begins to double-check the physical and technical set-up of the room and to help camera crews get their equipment in place.

Make sure parking is easy to find, close to the location and free (or at least validated). If you expect TV coverage, arrange for special places to park satellite trucks. Have a dedicated person available to look for and direct journalists to the room in which the conference will be held, making sure that all routes are wheelchair accessible. For speakers, it is always best to have an area backstage or adjacent to the room
where you can brief them before the event begins on the order of speaking and any pertinent program details.

A greeter should direct guests to the sign-in table and journalists to the media check-in table. At the table, staff members can check press credentials, answer questions and hand out the press kit, including a program of who’s going to speak and when. The staff can then direct the journalists to a clearly marked media area with seating that can accommodate laptop computers.

It’s always best to try and start the event on time, if possible. This shows respect for your guests’ time and their other commitments that day.

The speaking program shouldn’t run more than 45 minutes, including the Q&A format session. If a Q&A is held, there should be one person who serves as moderator. The moderator should ask everyone to identify themselves before asking a question and might want to repeat the question so everyone can hear it.

After the conference, it’s a good idea to send press kits to journalists who showed interest in the press conference, but couldn’t attend.
EVENT TEMPLATES

Timeline and Checklist

Things to Keep in Mind

- There has to be a **PURPOSE** for this event with anticipated **OUTCOMES**. [e.g., We need to introduce the Ways to Work program to the community and raise awareness and funds for the program. The anticipated outcome is 25 client prospects, 5 donor prospects and 2 local media stories.]
- What is the anticipated **RETURN** on your **INVESTMENT** in this event? Make sure you are getting the most value for your time, effort, and money.

Timeline and Checklist

3 Months Prior to the Event

- Pull together a committee to assist with this event. Possible members:
  - Board Members
  - Development Committee Members
  - Staff
  - Other volunteers (with connections)
- Decide on and meet with a marketing or PR firm to help you execute, manage and get results with media outreach.
- Determine venue
  - Date: ________________________________
  - Time: ________________________________
  - Place: ________________________________
  - Primary Contact: _____________________
- Decide who should be invited. Recommended guests are:
  - Current/potential donors
  - Local partners/Board members
  - Elected officials
  - Community members
  - Media
  - Others
Create invitation and media lists for target audiences
Determine event format (e.g., reception, briefing, town hall, open house, etc.)

2 Months Prior to the Event

- Event Committee meeting to discuss invitation list and the high-priority guests:
  - Decide who is going to be the point of contact for each high-priority guest
  - Discuss what the specific task is for each high-priority guest (to attend, speak, donate, write a media story, etc.)
- Create Invitation
- Clean up media/mailing lists ensuring salutations, names, and addresses are correct.
- Decide on Agenda
  - Who will extend the welcome? ____________________________
  - The PROGRAM: talking points about your organization and the Ways to Work program.
  - Who should speak on each point:
    - Talking Point 1: Example: Economic Impact – ED
    - Talking Point 2: Example: How it helps – Client
    - Talking Point 3: Example: Why it’s needed – Employer
    - Talking Point 4: Example: Why support this? (soft sell) – Funder
    - Talking Point 5: Example: The national office – WtW, Inc.

5 Weeks Prior to the Event

- Drop Invitation in the mail/send electronic invites.
- It would be ideal to have your committee members write notes to encourage their guests to attend the event.
- Send each committee member their guest list for follow up calls.

3 Weeks Prior to the Event

- Email volunteers to have them start making calls the following week. Calls should be made up until the day of the event (as appropriate). Please ask committee members to note the following:
  - If guests are attending, make note and promptly inform staff.
  - If guests are not attending, be prepared to talk about the program briefly and get a personal meeting while you have them on the phone.
1-2 Weeks Prior to the Event
- Send media advisories.
- Confirm guest count to caterer (if you decide to cater food).
- Email committee members to continue making follow-up calls (this is critical to fundraising and event success).
- Prep all guest speakers on their talking points.

2-3 Days Prior to the Event
- Follow-up calls to target media/journalists.
- Create name tags.
- Prepare packet of information for media/guests
  - Stories (this is critical; funders give to stories and people, not organizations).
  - Brochures about your organization.
  - Brochures about Ways to Work.
- Distribute any pertinent confidential information about your high-priority guests to committee members.

Event Day
- Make early AM calls to TV newsdesks reminding them (and hopefully securing coverage) of your event.
- Arrive at least 1 hour early to prepare for event, set stage, prep team and speakers, etc.

Day After the Event
- Send thank you notes to all guests. (This is critical!)

No More Than 1 Week After the Event
- Have a debriefing meeting to discuss any pertinent information about your guests, e.g., were they supportive of the program, did they want more information, etc.
- Discuss next steps for each guest who attended and those who could not attend. Possible next steps are:
  - Call and schedule meetings with guests.
Send more information to guests.
Send press kit/press release to media who did not attend.

Ongoing After the Event

- Follow up with any current/potential funder/elected official who may be a good fit to support the WtW program.
- Always maintain contact with all guests whether they give or not. A “NO” this year can lead to a “YES” next year for your program.
### Sample Budget (will vary per local costs/estimates/style of event)

<table>
<thead>
<tr>
<th>Category</th>
<th>Low End</th>
<th>High End</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Venue costs (rental fees)</strong></td>
<td>$0</td>
<td>$1,500</td>
</tr>
<tr>
<td>(Low end represents hosting the event in your facilities; if you rent a hotel space, they often comp the room charge if you cater the event through the hotel.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Catering</strong></td>
<td>$500</td>
<td>$2,500</td>
</tr>
<tr>
<td>(Low end represents coffee service at $10 per person; high end represents a buffet lunch at $25 per person.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Staging</strong></td>
<td>$400</td>
<td>$850</td>
</tr>
<tr>
<td>(podium, chairs, stage, press riser, check-in tables)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Audio-visual</strong></td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>(Microphone, sound system, multi box, system/screen for video/Powresentation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Signage and Collateral</strong></td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>(Design and printing for backdrop, podium sign, directional signage, invitations, marketing materials, press materials)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Photographer/videographer</strong></td>
<td>$1,000</td>
<td>$1,800</td>
</tr>
<tr>
<td>(For 4-hour minimum)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Event/PR support</strong></td>
<td>$1,500</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

**TOTAL** $4,900 - $11,650
Backdrop/Signage

You will want to create a backdrop and signage for your event that will include the logos for Ways to Work, your partner organization(s) and your local funders. We have provided two options for creating a backdrop:

- **Option 1** – A more permanent display that can be used for both launch events and conferences/conventions/open houses – In the Event Template section of this kit we have provided sample artwork for a bannerstand featuring an aluminum casing and pull up display. The display when set up is approximately 31.5” wide x 83.35” high. The cost of the bannerstand is $1,018 for printing and includes two variations for the display, one with a basic Ways to Work message and logos and the other with an employer-focused message for open house style events. If you choose this option, you should update the artwork with logos of your local partners and funders (the location for these is indicated in the artwork) and send to Exhibit Systems for printing. Contact for Exhibit Systems is provided on the final page of this kit.

- **Option 2** – A temporary display that can be used once or twice – This is a step and repeat style banner that features a tiled pattern of organization logos in wallpaper format printed on foam core and either mounted to a wall or displayed on an easel. To select this option you would provide copies of all the relevant logos to a local printer or Kwik Copy and they can print to your size specifications on foam core.

**Other signage you may need includes:**

- Podium sign (if podium is used)
- Directional signage
- Media check-in sign
- Guest check-in sign
Sample Graphic Cassette Backdrop

Sample Step and Repeat Backdrop
Chicago Launch Event

Monday, September 26, 2011
10 A.M. – 11:30 A.M.
The Salvation Army Temple Corps Community Center
1 North Ogden Avenue, Chicago

Please join us to celebrate the launch of this nationally recognized transportation assistance program in Chicago. Learn how financial education and low-interest car loans made through Ways to Work are helping working parents meet job demands and build their financial capacity. Find out who’s eligible and how they apply. Light refreshments will be served.

RSVP to 708/771-7180 x 290; Chandra_Wright@icfs.org

The Chicago area Ways to Work program is made possible through a grant from the Wm. Wrigley Jr. Foundation, the Chicago Community Trust, the RTA and the Federal Transit Administration.

Visit WaysToWork.org
Sample Electeds Invitation Letter

Date

ADDRESS LINE
ADDRESS LINE
ADDRESS LINE

Dear INSERT NAME:

On Monday, September 26, The Salvation Army and Lutheran Child and Family Services of Illinois will host a special event to launch the Ways to Work program in Chicago. We cordially invite you to join us, along with leaders from Ways to Work, Inc., the Walmart Foundation, the Regional Transportation Authority; the Chicago Community Trust and other elected officials, as we celebrate this special occasion. The launch event will be held at The Salvation Army Temple Corps Community Center, at 1 North Ogden Avenue in Chicago, on Monday, September 26, at 10 a.m.

Ways to Work is a program that offers low-interest loans for buying or repairing used cars that are needed by low-income parents to more easily meet job demands while raising children. This program is offered to working parents without a working car whose credit does not allow them to get a traditional loan or who could only do so at a very high interest rate. The goals of the program are to:

• Help people move ahead in their careers and retain their jobs;
• Help them overcome transportation challenges that contribute to poor attendance or impede career advancement;
• Help working parents more easily get children to child care, school activities and doctors appointments; and
• Help families improve their credit ratings, open bank accounts and improve their financial security.

Ways to Work, Inc. is a proven national project with 50 sites operating in 22 states. All agencies that operate the program are members of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group of companies based in Milwaukee, Wis. Ways to Work partners with local nonprofit agencies, such as The Salvation Army and Lutheran Children and Family Services of Illinois, here locally, to administer the program. Over the past 14 years, Ways to Work has loaned more than $58 million to over 27,000 families. Cook County, DuPage County and Aurora are part of an expansion of Ways to Work that includes 9 additional cities, through a $2 million grant from the Walmart Foundation. In Chicago, Ways to Work has also received funding from the Chicago Community Trust, the Regional Transportation Authority and the Federal Transit Administration. Ways to Work will provide small low-interest loans to 200 low-income families in Cook County, DuPage County and Aurora, over the next two years.

We sincerely hope that your schedule will enable you to join us for this special occasion on Monday, September 26. If you need more information, or to RSVP, please contact Stephen Lepse at (773) 433-5745 or DeBorah Rezai at (773) 921-0878 x405.

Sincerely,

Ralph Bukiewicz
Lt. Colonel
Divisional Commander
Salvation Army – Chicago Metropolitan Division

Sincerely,

Gene L. Svebakken
President & CEO
Lutheran Child and Family Services of Illinois
Sample Donor Invite Letter – Prospects

Date
Name
Title
Organization
Address
City State Zip

Dear [Name of Guest]:

You have been an invaluable partner to many nonprofits in our community. Through your support people in our community have been able to maintain their employment, improve their financial situation, and further their education.

Your mission of funding nonprofits that “move families out of poverty” aligns with an innovative program called Ways to Work which we plan to bring to our community. Ways to Work is a nationally recognized program with proven outcomes. According to the 2006 independent evaluation of Ways to Work, on average, clients participating in the program have increased their income by 41%; nearly 4 out of 5 clients sustained themselves without public cash assistance despite having received it before entering the program; and three out of four clients reported higher net monthly income.

We are very excited to bring this program to [city]. It is another solution to assist those who are intent on moving out of poverty. Please join us on [Date and Time] to hear about Ways to Work and how it can benefit the families in our community.

We look forward to seeing you at the event! To RSVP, call [Name], [Title], at [insert phone number], or email [insert email] to let us know if you will be attending and if you will be bringing a guest.

Sincerely,

Name
Title
**Sample Donor Letter – Previous and Current**

Date

Name
Title
Organization
Address
City State Zip

Dear [Name of Guest]:

You have been an invaluable partner in helping the people of [your city/county] move forward economically. With your support of our organization’s Ways to Work program, we have been able to help our clients maintain their employment, improve their financial situation, and further their education.

As you know, Ways to Work is a nationally recognized program with proven outcomes. According to the 2006 independent evaluation of Ways to Work, clients participating in the program have increased their income by 41%; nearly 4 out of 5 clients sustained themselves without public cash assistance, despite having received it before entering the program; and three out of four clients reported higher net monthly income.

We are very excited to bring this program to [city]. It is another solution to help those who are intent on moving out of poverty. Please join us on [Date and Time] to hear about Ways to Work and how it can benefit the families in our community.

We look forward to seeing you at the event! To RSVP, call [Name], [Title], at [insert phone number], or email [insert email] to let us know if you will be attending, and if you will be bringing a guest.

Sincerely,

Name
Title
Sample Email Invitation to Committee Members

Send this email to potential committee members:

Greetings [potential committee member]:

We are excited to bring the Ways to Work program to our community. In order to create interest and funding for this program, we need to form a short-term committee to help organize an open house on [date and time]. The purpose of an open house is to engage community leaders, members, and current and prospective donors to learn about the program and build excitement about Ways to Work. The ultimate outcome for this event is securing funding to launch and sustain the program.

Because your time is valuable, this committee will only be needed for three months, meetings will be kept short, and your tasks will consist of the following:

- Develop the agenda [WtW sites – only if you need their help]
- Create and develop the guest list
- Make phone calls to your guest(s)

Thank you for all that you do for [name of organization]. Please let us know if you are interested in serving on this committee.

Send this email to your committee members to conduct follow-up calls:

Greetings [committee member]:

We are three weeks out from our event. Attached to this email is your assigned guest list. Please start making follow-up calls next week. Follow-up calls should be made until the day of the event (as appropriate). Let us know immediately if your guest(s) are attending.

If they are attending, thank them and tell them you look forward to seeing them at the event. If they are not attending, please ask if they are available for a meeting with you and the Executive Director so that you can share with them the success of the program and how it can help families in your community.
If they say “yes” to a meeting, please ask for several dates and inform us immediately so we can help coordinate. If they say “no” to a meeting at this time, please ask when would be an appropriate time to call back.

Thank you so much for helping us with this event. Please do not hesitate to contact us if you have any questions.

**Debriefing Email:**

Greetings [committee member]:

The launch event was a collaborative effort! Thank you for all your help. We would like to schedule a debriefing meeting on [date and time]. Please come prepared to discuss information shared by your guests and possible next steps.
MEDIA RELATIONS

Responding to Media Inquiries

This section provides advice on responding to media calls and requests and/or preparing for and conducting an interview. You will need to clarify with your agency’s senior leadership who has authorization to speak with the media.

Preparing for an Interview

1) Gather as much information as possible from the reporter. Understand who is calling and why.
   - Identify the reporter and his/her affiliation. If possible, determine the reporter’s audience — size, geographic location, ages, occupations, and interests.
   - Establish the focus of the story.
   - Find out the reporter’s deadline.
   - Find out who else will be interviewed for the story.
   - Ask how the reporter learned about Ways to Work or was referred to you.
   - For television or radio interviews, find out if the interview will be live, taped or “live to tape” (meaning it’s a live interview that is aired at a later date.) For radio, ask if there will be listener call-in. This information will help you not get caught unaware by a caller you weren’t expecting during the interview.

2) Collect and organize your thoughts. You do not have to talk to the reporter immediately. The reporter has had time to prepare, so you should grant yourself the same opportunity. It is important, however, to respect a reporter’s deadline.

3) Use your preparation time to do the following:
   - Read through the tips and suggestions that follow in this tool kit.
   - Prepare for likely questions.
   - Outline two or three key points you want to make.
   - Think about your visual appearance (in the event of a television interview). (Clothes that are blue or red appear well on television — avoid white — it can be too bright for television cameras.)
• If you are in a situation that does not allow you to fully prepare, then in a friendly manner ask the reporter for the following: the nature of the story he/she is working on, specific questions she would like addressed, and the deadline, in case you would like to provide supporting information after the interview.

**During the Interview**

1) **Emphasize your personal story.** The impact of Ways to Work is best illustrated in the many personal stories of people who have been touched by it. Media like to tell a story through real-life case histories and examples. Think about how best to weave personal stories into the interview. Statistical information can also help illustrate the impact of Ways to Work on the issue of jobs and underemployment as a whole.

2) **Be Consistent.** All responses to media inquiries should be consistent. To ensure consistency, share background information with other individuals who might be speaking with the media on Ways to Work’s behalf, such as other partners from your region.

3) **Technique.** – The key here is to be **HONEST, SINCERE** and **CONFIDENT.** If you do not know the answer to a reporter’s questions, then say so. If you can find out, then do so.
   - **Avoid Speculation** — Do not be speculative or answer hypothetical questions. If a reporter leads with, “Assume that…” or “What if…”, respond with something such as, “I am unable to speculate on that, however…” and state your positive message.
   - **Remain Positive** — Convey positive messages and responses. Positive remarks are the best. For example, if a negative question is posed, don’t say, “No, Ways to Work is not for people who are unemployed.” Instead say what Ways to Work is about.
   - **“No Comment”** — Do not say “No Comment.” It sounds as if you have something to hide. If you do not have an answer, say so and let the reporter know that you, or the appropriate Ways to Work spokesperson, will get back to them with information. If you do not want to discuss something, rephrase the general message or refer to your key messages on the topic — **you don’t have to answer specifics.** Be firm, but not abrasive.
   - **Keep It Simple** — Technical and banking/credit terms may be foreign to a reporter, particularly feature reporters. If a reporter fully understands you, he is more likely to incorporate your response in the story.
• **Be Concise** — State your answer and stop. Do not fill in silent pauses. Often a reporter will ask a question, wait for your response, and then be silent, waiting for you to elaborate. If a reporter seems to utilize this technique, provide your answer, stop, and ask the reporter if there are any other questions. A pause also provides you with the opportunity to add your two or three key points or collect your thoughts.

• **Press Contacts** — Keep a record of press contacts. This will help you remember which reporters are fair and balanced and should be called upon when you have something to say.

• **Television Interviews** — Often television coverage will only air your response, so it is best to restate the question at the beginning of your answer (e.g., Q: “How many clients does Ways to Work have in this region?” A: “Ways to Work has x clients in this region.”) Just answering with a number will be meaningless for viewers who don’t hear the initial question and will lessen the chance that your response gets on the air.

**Media Terminology**

Media terms have different meanings to organizations and members of the media. It is therefore important from the outset to lay down the rules surrounding a media interview. Below are some key terms you must know.

• **Off the Record** — means no part of the interviewee’s statement can be printed or broadcasted. Understand that NOTHING is off the record when speaking to a reporter. If you do not wish to have a statement of fact appear in print or broadcast do not provide the information or quote to the reporter. Also, please note that any information provided via email can be considered on the record. Often people provide reporters information off the record because they know and trust them. However, you must be prepared to deal with the circumstances of your off-the-record remarks being made public. There is no law that states a reporter cannot use off-the-record remarks. It is an ethical decision every reporter must make, and in some cases they will break this unwritten rule to meet their perceived obligation of being a journalist.

• **On-Background** — means that the interviewee’s name is not identified and he is instead referred to as a “spokesperson for Ways to Work.” However, some organizations and reporters interpret on-background to mean not using your name or the company name.
Therefore, it is important to clarify ahead of time with the reporter his definition of on-background.

Media “Don’ts”

- Don’t call during hours when you know a reporter is on deadline. Today’s 24/7 news cycle means that deadline hours vary. Educate yourself about these times, and avoid contacting reporters during these hours.

- Don’t tell a reporter you will give him an exclusive story and then offer it to a competitor. It is fair to provide a reporter a timeline for which you are willing to hold a story, but let them know if they are not willing to commit to a story within a specified timeframe you will offer it to another media outlet. However, when letting them know you intend to seek out other media avoid having this come across as a “threat.”

- Don’t treat the media as “advertising agents.” The responsibility of the media is to “inform” the public about issues, events, and products that are of importance to them. If you approach the media in a way that suggests you want them to help you “sell” your product or purely “influence” the public to see an issue your way, you lose their respect and they will likely be unwilling to deal with you in the future.

Understanding How to Use Media Tools

When communicating with reporters, it will be important to understand the tools they use for receiving and transmitting information about an organization. Below, you will find a description of basic media tools that are used to issue information to journalists.

Media Materials

1) **The Media Advisory**: A media advisory is a one-page notice that informs and/or invites media to an event or to interview someone. It highlights the basic who, what, when, where, why and how of an event or individual you want the media to cover. An example would be “Ways to Work Launches Program in Cleveland, Ohio.” In the U.S., make sure you send all media advisories to the local wire service day book (i.e., Associated Press (AP) Day Book), which is a wire service that lists national and local events open to the media. Make sure you include a time and place for interviews or photo opportunities.
2) **The News Release:** A news release is a shortened version of a news article that is used to entice the media to want to learn more about your organization, program, cause or product. News releases can be one to two pages in length (400-500 words) and should contain information with news or feature story value. Since the media literally receive hundreds of news releases a week via email and fax, it is important that you make your news release stand out from all the others. The first step to ensuring that your release gets read is to make sure it is newsworthy and contains information that is relevant to the media’s target audience. Note: If you have special funding such as a Walmart Foundation Growth Grant, you will need to run a draft past your marketing contact at the national office.

3) **Media Outreach Letter/Email:** Though similar to a news release, a media outreach letter or email targets a specific person, such as an editor or producer asking them to consider writing a story about a specific topic or person. For example, you can send a media outreach letter to a newspaper editor asking him to consider writing an article about you and the local Ways to Work program. A media outreach letter allows you to propose a story angle to a reporter, while at the same time enabling you to inform him about Ways to Work, and why he/she should consider it important. A media outreach letter should only be one page in length and no more than 4 or 5 paragraphs. As in the case of press/news releases, put the most important information in the first paragraph — be concise and straight to the point. In the concluding paragraph include contact information and tell the reporter you will be following up with them by phone.

4) **The Fact Sheet:** A fact sheet provides detailed background information about Ways to Work and its history. One to two pages in length, fact sheet information can include history, and interesting and compelling statistics. (Please use approved Fact Sheet provided in the Media Tools section of this information packet.)

**How to Send out Media Materials**

When developing your media list, pay attention to how a reporter wants to receive their material. Most reporters today prefer to receive media materials via email, although some still prefer fax or mail.

When sending emails, make sure your subject title fits into the subject line of the email. Like your news release headline, the email subject title should attract a reporter’s attention and entice him or her to want to read more.
Do not send news releases as attachments unless the reporter requests it. Instead, put the text of media material into the body of the email. Different types of software and software upgrades often mean that email recipients are unable to open or read documents. Text contained within the body of an email virtually guarantees your material will be delivered intact.

It is important to follow-up with calls directly to the reporter to ensure your materials are received. While surveys have shown that reporters don’t like to be called directly, it is the only way to ensure your story is reviewed. Some reporters receive hundreds of emails a day; without a follow-up call, many of them go unread.

**Other Forms of Media Outreach**

**Other Print Media Opportunities**

In addition to having media write articles based on attending your event or interviewing a spokesperson, there are additional options to create visibility for Ways to Work in a newspaper or magazine — a letter to the editor, an opinion/editorial piece (Op/Ed), and an editorial board meeting.

1) **Letter to the Editor.** Letters to the editor are only used as a direct response to a published story in that newspaper. Letters are written to compliment the paper on a previously published article, to correct inaccurate facts or highlight and counter bias. Letters should be short and to the point (on average 2-3 paragraphs at the most). The letter should state your position clearly and concisely. If the letter is too long, it will be edited down, perhaps by someone who does not understand the issue. The letter should be one double-spaced page, including the author’s address and phone number.

2) **Opinion/Editorial Piece.** Most newspapers reserve space for readers to voice opinions. Op/Eds express a strong opinion and take a firm position on an issue or event. For local papers, the Op/Ed should be localized and aim to provoke conversations among members of the community. To determine level of interest, or likelihood of placement, you should contact the editor of the editorial/opinion page in advance and discuss your idea.

The subject of the Op/Ed should be timely and preferably tied to current news. The average length is 700-800 words, although it varies by publication (for example, for local papers, 500-700 may be more appropriate). A good Op/Ed angle would be to focus on the lack of local transportation
options for low-to-moderate income families. A sample Op/Ed is attached in the media materials section.

3) **Editorial Board Meetings.** You may request a meeting with editors and writers covering a specific issue. The intent of the meeting is not necessarily to generate media coverage, but to provide news organizations with background information and introduce yourself as a resource. For some topics, editorial board meetings could result in the paper taking an editorial position. We have included a boilerplate presentation, also known as an “elevator speech” — one that can be given in five minutes or less — that can be used for editorial board meetings.

**Developing Messages and Story Angles**

**Story Angles and Outreach Ideas**

Below are a few questions you should ask yourself before reaching out to a reporter.

1) Is your story timely? Does your story include something the reporter can tie to current news or an upcoming event? (e.g., new jobs figures released in your region, you’ve hit a major milestone of x clients served, you’ve received funding from a local company, a client has a compelling story about how his/her participation in Ways to Work program influenced their life, etc.) Also, try to focus on a local angle when pitching (e.g., for a San Diego newspaper, highlight clients from San Diego discussing their challenges of accessing jobs, daycare, etc. through public transit). Stories that provide information about a reader’s community are much more likely to be picked up than those with little or no relevance to local readers.

2) Will targeted audiences consider the information important or useful?

3) Is there anything unique or unusual about the information? Can the information be tied to breaking news?

4) Are there any interesting personal stories, facts or data that can be included as part of the story?

Here are some examples of various story angles and outreach ideas developed for specific media outlets to give you a sense of how you can tailor information to the media outlet:

1) Use key dates to pitch stories — such as Labor Day (first Monday in September), release of monthly unemployment/underemployment figures, Back to School (September), etc.
2) Develop a media outreach letter/email based on the predatory lending practices in your area and invite reporters to highlight the program so that potential clients will know to visit you on the Web or during a lending fair to learn more about how Ways to Work can help them finance an affordable vehicle.

3) Determine whether your local newspaper or broadcast news provides a column or segment of the news in which it highlights a member of the nonprofit community. If so, identify yourself and offer your story as one that illustrates a local member of the nonprofit community that is involved in helping those underemployed access better paying jobs through Ways to Work.

4) Develop a first-person account (similar to a journal entry) of a Ways to Work client’s average day trying to navigate work, childcare, school, and other family errands, all without an automobile. Offer to your local/regional news. Don’t forget Internet media.

5) Invite the local morning show anchors and on-air reporters to experience a week in the life of a person struggling to get to work with no transportation. This experience will tap the very real, emotional side of why Ways to Work is so effective — and will communicate the story in a way that words alone cannot convey. They would have to navigate public transportation and chronicle the struggles of everything from the daily commute to trying to find healthy food shopping options available through public transportation.

6) Develop an article on financial literacy and place it in local business and self-help publications.

7) Anytime your local daily or weekly paper features an article about the job market or unemployment/underemployment in your area, respond with a letter to the editor from you and/or Ways to Work clients that highlights the potential of Ways to Work to address the issue.

8) Develop a media outreach letter/email targeted to local consumer affairs reporters describing the most common mistakes consumers with small budgets make when buying used vehicles, with a Ways to Work spokesperson and/or client as the subject matter expert.

9) Profile one or more clients on a regular basis by asking them to answer the question, “How did Ways to Work help me reconnect with the American Dream?”

10) Track and pitch significant “milestone” stories, e.g., 100th vehicle purchased because of the program.
11) Develop “where are they now” stories that highlight individuals who went through the Ways to Work program and are now back on their feet and working successful jobs (e.g., a CEO or small business owner or entrepreneur).

**Identifying Reporters and Building a Media List**

Before reaching out to the media, you need to develop a clear sense of who your media targets are, what issues are important to them, and how your experiences can be newsworthy and informative for their readers/viewers. One of the most frequent mistakes made in reaching out to media is not understanding the audience and how to tailor your information to that audience. For example, your approach to the media will be very different depending on whether you are reaching out to a media person whose reporting focus is business, employment issues, feature/local coverage, or national policy issues. All of these reporters are relevant to Ways to Work, yet the approach for each will be distinct and unique. Understanding your audience and your message will help you more effectively direct your outreach to appropriate reporters and media outlets.

The next step in creating media opportunities is compiling a good media list. The following identifies different categories of media in your area:

1) **Wire services**: The major wire services in the U.S. are Associated Press, Reuters and Bloomberg. They have bureaus in many of the larger media markets nationwide.

2) **Daily and weekly newspapers**: Each major metropolitan area has one or more major daily newspapers and each community has a number of weekly, community-based newspapers.

3) **Local television and cable access stations**: In the U.S., there are four major network affiliates in each market: NBC, ABC, CBS and FOX. In addition, a number of communities have nonprofit networks (PBS) and cable access stations (programming provided by local partners and sponsors).

4) **Local radio**: Radio stations are important audiences. In addition to network affiliates, you should include any radio stations that provide public affairs programming (e.g., talk radio). Radio stations with purely musical formats should not be included.

5) **Internet and satellite radio**: In the last 10 years, many (if not most) regional newspapers and television stations have developed online versions of their media outlets, thus enabling them to share their news stories with an international audience. Some newspapers duplicate the text from the
hardcopy of the newspaper into the online version, while others have online reporters who exclusively write stories for the publication’s website. Increasingly, more radio stations are making their on-air news broadcasts available via the Internet using audio files and transcripts. In the case of satellite radio services, more local radio stations are being created that provide local information to far away listeners. For example, travelers in New York can tune in real time to traffic and weather news in Portland, Ore., via satellite transmission.

6) **Specialized industry publications:** Specialized industry publications, also known as “trade” publications, target very specific audiences who have a particular interest in a subject matter (e.g., economic issues, human resources, job market, business, banking, lending, etc.). Trade publication reporters are often considered “experts” in the areas they write about, and therefore, you should include more in-depth information about Ways to Work and how it works that more general reporters may find unnecessary.

As discussed under Media Lists, reporters are often assigned to news beats, which means they cover a specific subject matter or demographic. In the case of Ways to Work, reporters who cover business, human resources, the banking industry, finance, jobs/employment, etc. are the ones most likely to be interested in Ways to Work stories. As mentioned earlier, if the publication or media outlet doesn’t have beats, then ask for a news or feature reporter. Below are brief descriptions of key media players you will want to familiarize yourself with:

1) **Editor/Managing Editor:** The editor and/or managing editor has overall responsibility for the print publication and determines which stories will run and what will be cut. Publishers rely on editors to ensure that news content meets journalistic standards and fulfills the needs and demands of its audiences.

2) **Producers:** Serve a similar role as the editor/managing editor of print publications, but for broadcast news through television and radio outlets.

3) **Assignment Managers:** Assign reporters to cover specific stories. Assignment managers often rotate within the newsroom, so it is important to call the media outlet and ask to speak to the Assignment Desk if you do not know the name of the current assignment manager.
4) **Guest Bookers:** Though rarely listed in media directories, guest bookers are responsible for finding guests to appear on television and radio news shows. Their job is to find guests that meet the criteria outlined by broadcast producers.

5) **Anchors/Hosts:** Television anchors and radio hosts are usually not the appropriate person to contact to offer up story ideas, since they usually tell the stories assigned to them by producers.

6) **Reporters:** If you have an ongoing relationship with a reporter, or you know specifically which reporter you need to contact to suggest a story, you can often bypass the editor/managing editor or producer. However, it is important to understand that when suggesting a story to a reporter, the reporter in turn has to sell your story idea to his editor/producer. Therefore, when presenting story ideas to a reporter, it is imperative that you provide the reporter with the relevant information he will need to get approval from the editor. Below is a list of reporters you are likely to offer the Ways to Work story angle to:

- **Community Reporters:** Report on issues of importance within the metropolitan area of a city or community and human interest stories. Suggest stories about Ways to Work clients and other members of the local community who are involved with Ways to Work (e.g., local partners or donors).

- **Business Reporters:** From profiles of Local Partners and Donors to financial capability outcomes, to Community Development Financial Institution angles, there are a myriad of business stories to share.

- **Feature Reporters:** Feature reporters cover compelling personal stories — such as the individual stories of the clients Ways to Work serves.

Once you determine which media you will target to pitch your story angle, you will create a media list containing media contact information, such as email addresses and phone/fax numbers. While there are a number of software programs and media directories that provide media contact information, these can be expensive. Therefore, we recommend calling local outlets directly to inquire which reporters are covering the news beats you want to reach. Though this is much more time consuming, contacting the media outlet directly allows you to introduce yourself to key members of the staff, such as managing editors or producers and begin to develop working relationships.
MEDIA TOOLS

Key Messages

• Ways to Work is a unique Community Development Financial Institution (CDFI) based in Milwaukee. Through our network of loan offices across the country, we provide small, short-term, low-interest loans to low-to-moderate income working families with challenging credit histories. We provide an alternative to predatory lenders for people with a demonstrated commitment to achieving greater financial stability.

• All Ways to Work loans are used to help individuals remain in or move forward in their job (clients must already be employed to apply for a Ways to Work loan). The vast majority of our loans are made for the purchase of reliable, modestly priced, pre-owned vehicles. Besides stabilization or improvement in their employment situations, our clients also find that our program has helped to improve their personal financial management skills, raise their credit rating, improve their sense of self esteem and restore their hope in a better future.

• As an asset-building and economic empowerment program for families unable to qualify for conventional financial resources, Ways to Work helps families eliminate the need to participate in public dependency programs. Instead of a handout, Ways to Work provides families with a handup to a more stable financial future. Ways to Work is helping low-to-moderate income families reconnect with the American Dream.

• Ways to Work loans — and reliable cars— are critical to the economic future of struggling families. In many areas, including both urban and rural, public transportation often is not as accessible or feasible to families or working parents who have multi-point commutes or work night shifts. In addition to accessing jobs, working parents often struggle to get their children to school, day care, to shop for healthy food options or other family needs.

• While the need to obtain a reliable car loan is the primary reason low-to-moderate income families seek out Ways to Work, once involved with the program, they gain significant financial capability, including restoration of their credit, access to bank accounts, focused financial education and coaching.

• All agencies that operate the program are members of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group
of companies based in Milwaukee, Wis. The Alliance is a nonprofit membership organization representing 300 child- and family-serving and economic empowerment organizations in the United States and Canada. Alliance members provide a vast array of services that strengthen families and communities.

- An independent evaluation of the program by ICF International, which conducted a Program Outcomes Study, Credit Impact Study and Return on Investment Study found that Ways to Work is highly effective — borrowers go on to improve their employment, educational attainment and financial management skills. Borrowers achieved significant income gains, and a majority followed the loan by doing business with mainstream financial institutions. And, a large majority said that having a car improved their quality of life and helped them maintain a better life for their children. Finally, the study concludes that Ways to Work delivers a significant positive impact for its stakeholders.

- A recent study from the Brookings Institution found that even in metropolitan regions, only one-quarter of jobs in low- and middle-skill industries are accessible via public transit, as compared to one-third of jobs in high-skill industries. And for many rural families, public transit is commonly non-existent.
Ways to Work Fact Sheet

Created by the McKnight Foundation in 1984, Ways to Work (formerly known as the Family Loan Program) has helped thousands of families across the country become financially stable and self-sufficient. A unique Community Development Financial Institution based in Milwaukee servicing over 50 programs nationwide, Ways to Work provides small, short-term, low-interest loans to hard working families with challenging credit histories. The program is an alternative to predatory lenders for people with a demonstrated commitment to achieving greater financial stability and economic self-sufficiency.

To date, Ways to Work has assisted nearly 30,000 families with loans totaling in excess of $60 million. The majority of those loans go toward helping families purchase a reliable, pre-owned vehicle to help them access their job, improve day care options and provide for their family’s quality of life. As part of the program, families are introduced to a curriculum-based financial education and individual budget coaching that helps them move toward greater financial stability.

An independent five-year evaluation of the program found that nearly three out of four program participants reported higher net monthly income (take-home pay) in the months and years after receiving their car loan. Borrowers averaged a 41 percent increase in income (take-home pay). More than four out of five borrowers continue to sustain themselves without public cash assistance despite having received it before entering the program.

Ways to Work, Inc. currently has over 50 sites operating in 22 states nationwide. All agencies that operate the program are members of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group of companies based in Milwaukee, Wis. Partial support for local programs often come from the U.S. Department of Transportation, including more than $20 million in matching funds from the Job Access Reverse Commute Program of the Federal Transit Administration. Private sector support has been provided by a range of foundations and corporate funders, including the Annie E. Casey, Walmart, Kresge, Kellogg and Prudential Foundations, the Community Development Financial Institutions Fund, and United Way.
Frequently Asked Questions

Who can be helped by Ways to Work?
Ways to Work is geared toward families that can handle the responsibility of obtaining and paying back a loan. Applicants must meet certain criteria regarding their employment status, need for credit repair, and local income guidelines set in each community.

How does Ways to Work operate in local communities?
Ways to Work loan offices around the country are hosted by a member agency of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group of companies based in Milwaukee, Wis. The member organization provides staff, office space, supervision and annual operational funding. Although the offices are members of the national Ways to Work network, their programs are run locally and customized to meet the specific needs of their community.

What does the national Ways to Work office provide to local offices?
The national Ways to Work office provides loan funding, management systems and software, fund-development assistance, program implementation training, marketing support and ongoing guidance and oversight for local programs.

What is the loan approval process?
Ways to Work focuses on financial education, and requires loan applicants to realistically assess their financial situation to develop a monthly family budget. Coaching sessions stress the importance of a good credit rating and reinforce the benefits associated with managing credit-related activities. A community-based, volunteer loan committee assesses whether or not the applicant will be able to repay the loan and makes the underwriting decision. Loans are guaranteed by the local human service agencies. Borrowers may receive up to $6,000 at an 8 percent APR with a 24-30 month loan repayment period.
How are the loans used?
About 95 percent of all Ways to Work loans are used to purchase vehicles. A small number of customers use their loans for other work-related expenses — such as car repairs, books and supplies for course work, carpenter’s tools, or a health care uniform.

What happens after a loan is made?
Once the loan is made, local Ways to Work staff members stay in regular contact with borrowers and step in to help them cope with problems that threaten a timely repayment. Thanks to that hands-on approach, Ways to Work enjoys a remarkably high repayment rate of 90 percent.

What are the criteria for applying for a loan?
Loan applicants must have continuous employment for at least six months, or be enrolled in a post high school educational program, be an actively involved parent(s) of a dependent child(ren), have exhausted conventional loan resources, have disposable income sufficient to make repayment (for no more than a 30-month term and at an interest rate no greater than 8 percent), have a household income no greater than 80 percent of the area’s median income, and reside in a geographic service area linked with a Ways to Work host agency.
Community Specific Questions (answers will vary per agency/location):

What are the local income guidelines for potential borrowers in [NAME OF CITY or COUNTY]?

Example answer: Potential borrowers must have a household income no greater than [LIST DOLLAR AMOUNT], which is 80 percent of the area’s median income, and reside in [LIST CITY, COUNTY or GEOGRAPHIC SERVICE AREA].

Who would interested people contact to enroll in the Ways to Work program?

Example answer: Individuals interested in learning more about Ways to Work or how to apply, can call [Lutheran Child and Family Services of Illinois at 1-800-363-LCFS (5237) or The Salvation Army at 1 877-601-ARMY (2769)] or visit [www.lcfs.org or www.w2w.salarmychicago.org].

How can local businesses or donors support Ways to Work?

Example answer: Here in [Chicago], we depend on and appreciate the assistance of our local community to make this program successful. [The Salvation Army] has received funding support from [the Chicago Community Trust, the Regional Transportation Authority and the Federal Transit Administration.] We are open to establishing relationships with any organization that is willing to help, including: community banks, used car dealerships and car maintenance shops. Organizations interested in developing a partnership can call [The Salvation Army at 1 877-601-2769].
Ways to Work Affiliate Locations

California
San Mateo & Santa Clara County
Peninsula Family Service

Connecticut
New Haven
NeighborWorks/New Horizons

District of Columbia
Washington
Family Matters of Greater Washington

Florida
Clearwater/St. Petersburg
Suncoast Center, Inc.

Jacksonville
Family Foundations

Miami
South Florida Urban Ministries

Georgia
Atlanta
Families First
Jewish Family and Career Services, Inc.

Illinois
Chicago
Salvation Army Family and Community Services
Lutheran Child and Family Services of Illinois

Iowa
Cedar Rapids
Horizons – A Family Service Alliance

Council Bluffs
Heartland Family Service

Davenport
Bethany for Children & Families

Kansas
Kansas City
The Family Conservancy

Louisiana
Baton Rouge
Family Service of Greater Baton Rouge

Lafayette
The Family Tree

Maryland
Baltimore
Board of Child Care

Michigan
Detroit
Matrix Human Services

Westland
Spectrum Child & Family Services

Minnesota
Golden Valley
People Responding in Social Ministry

Missouri
Kansas City
The Family Conservancy

Nebraska
Omaha
Heartland Family Service

New York
Albany
Catholic Charities of the Diocese of Albany

Buffalo
Child and Family Services

Rochester
Catholic Family Center

**North Carolina**
Winston-Salem
Family Services, Inc.

**Ohio**
Canton
Trillium Family Solutions

**Oregon**
Portland
Metropolitan Family Service

**Pennsylvania**
Allentown
Family Answers, Inc.

Bethlehem
Family Answers, Inc.

Pittsburgh
Family Services of Western Pennsylvania

Stroudsburg
Family Answers, Inc.

**Texas**
Arlington
Arlington Chamber Foundation

Houston
Family Services of Greater Houston

Goodwill Industries of San Antonio

San Antonio
**Virginia**
Lynchburg
Family Alliance and Presbyterian Homes & Family Services

Williamsburg
Avalon Center for Women & Children

**Wisconsin**
Fox Valley
Family Services of Northeast Wisconsin

Green Bay
Family Services of Northeast Wisconsin

Milwaukee
Social Development Commission

Racine
Family Service of Racine

W.O.W. (Waukesha, Ozaukee, Washington Counties)
Ways to Work, Inc.

*Ways to Work is a rapidly growing national network. Please refer to the Ways to Work national website (www.waystowork.org) for a current listing of host agencies.*
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Linda Brost  
Vice President of Business Development  
Ways to Work, Inc.
Independent Program Evaluations

2011 Evaluation of the Ways to Work Program

In March 2011, Ways to Work, Inc. commissioned ICF International, a Fairfax, Va.-based consulting group, to conduct three studies exploring the extent to which the program is having its intended effect. They included a Program Outcomes Study, Credit Impact Study and Return on Investment Study.

Key findings include:

Program Outcomes Study:

• Borrowers are able to increase their wages after participating in the Ways to Work program. Of the 318 respondents who report having an income, 47 percent indicated increases in their income since taking out the loan. Thirty-five (35) percent experienced an increase of more than 10 percent.

• Ways to Work borrowers are advancing their educational careers after receiving their loans. About 26 percent of respondents indicated increases in their educational attainment since receiving the loan. The most common transition was going from a high school degree to completing some college courses.

• More Ways to Work borrowers joined the mainstream financial marketplace after receiving their loans. Of the 114 survey respondents who did not have a checking account at the time of the Ways to Work loan, 50 percent have opened a checking account since receiving the loan. Of the 194 respondents who did not have a savings account at the time of the Ways to Work loan, 35 percent have opened a savings account since receiving the loan. Twenty-four (24) percent of respondents indicate they have taken out another secure loan to support household needs since the Ways to Work loan.
Credit Impact Study:

- Recent borrowers may be increasing their credit scores more quickly than borrowers in the past. For example, borrowers who initiated loans between December 2008 and February 2009 averaged a two-year increase in credit score of 13.3 points, while in comparison, borrowers who initiated loans between December 2001 and February 2008 averaged increases of 6.9 points.

- Program participation contributes to improvements in credit scores. Early groups of borrowers have increased their mean credit scores by an average of 31.7 points since joining the Ways to Work program. Borrowers who initiated loans between December 2001 and February 2002 had a mean credit score increase of 30.4; borrowers who initiated loans between December 2002 and February 2003 had a mean credit score increase of 44.6; and borrowers who initiated loans between December 2003 and February 2004 had a mean credit score increase of 23.7.

- When compared with a group of demographically similar individuals, Ways to Work borrowers outperform their non-Ways to Work borrower counterparts in terms of improving their credit scores. Ways to Work borrowers who initiated loans between December 2007 and February 2008 increased their mean credit score by 36 points over a four-year period, while a group of similar non-Ways to Work borrowers increased their mean credit score by only 25 points during the same time period.

Return on Investment Study:

- The projected annual return on investment of the Ways to Work program for all stakeholder groups combined is approximately 248 percent, or $2.48 for every $1 invested.

- Taxpayers benefit from a projected annual savings of approximately $18.2 million from reduced enrollment in public assistance of families who participated in the Ways to Work program between 2007 and 2010.

- Borrower benefits accruing from increased access to credit is projected to total over $30 million annually, $13.7 million of which stems from direct access to additional loans.
2006 Evaluation of the Ways to Work Program

An independent five-year evaluation of the Ways to Work program conducted in 2006 and credit score impact studies conducted in 2007 and 2009 by OMG Center for Collaborative Learning found that Ways to Work loans are leading to significantly higher take-home pay, better job attendance, positive impacts on credit scores, and a higher quality of life.

Key findings include:

Income

- Nearly three out of four program participants reported higher net monthly income (take-home pay) in the months and years after receiving their car loan.
- Borrowers averaged a 41 percent increase in income (take-home pay).
- More than four out of five borrowers continue to sustain themselves without public cash assistance despite having received it before the program.

Quality of Life

- About 90 percent of all borrowers reported a significant impact on their quality of life resulting from the car loan, such as more time with family and friends, for themselves and their personal interests.
- More than half of all borrowers found that the car allowed them to more easily attend church and participate in volunteer work.
Employment

- Most borrowers (90 percent) cite the car loan as instrumental in helping them maintain or improve their employment circumstances.
- About half of all borrowers attribute their ability to obtain or complete education or training programs to their ownership of a car via a Ways to Work loan.
- Nearly two-thirds of all borrowers cited a reduction in lateness or fewer days missed at work or training programs.

Mainstream Financial Markets

- Credit scores for many borrowers continued to increase, even well after their loan repayment period ended. Participants from 2002 to 2003 saw their scores increase by 35 points.
- Two-thirds of all borrowers have obtained some type of conventional financial services since receiving their loan (e.g., checking, savings, bank loan, credit card, etc.).
- About half of those who had completed their Ways to Work loan had successfully secured another loan on their own, typically from a bank or credit union.

Care of Children

- Nearly all borrowers found that the car enhanced their ability to make sure their children get to school on time and to take them to medical appointments and extracurricular activities.
- Almost four of five parents of young children were able to put them into more satisfactory day care situations as a result of their car ownership.
Personal Testimonies from Ways to Work Clients

Ways to Work has provided affordable loans to tens of thousands of families across the country. As documented in the following stories, these loans have changed lives and opened doors to new opportunities.

Omaha, Nebraska: Restoring Credit

Jennifer was hit by a drunk driver in her 2002 Honda Civic when she was six months pregnant. She and her husband bought a 2000 Hyundai Sonata from her mother, but they put a lot of money into repairs. Then her husband divorced her and left her with the unreliable vehicle and all their debt in her name. Jennifer and the baby moved back home with her parents. For safety, Jennifer borrowed her mother’s and father’s vehicles, but they used a lot of gas and her parents had to find alternate rides. The Ways to Work loan program provided a huge benefit for Jennifer. Her credit was bad because of the debt her husband left her with, but Ways to Work provided a loan at only 8 percent interest, instead of the 20 percent + she was being quoted through traditional lenders. By living with her parents and working at three part-time jobs for more than a year, Jennifer has paid off $4,500 of her debt and now has a 2005 Kia Spectra. She uses the gas savings to pay toward her debt, and is anticipating a rise in her credit score later this year. Just as important as the increase in her credit score is the fact that Jennifer is able to get more sleep and spend more time with her daughter, instead of driving back and forth to exchange cars and pick up family members from their jobs. Jennifer is convinced that the low-interest loan and the support from the Ways to Work staff has helped to improve her future.
Canton, Ohio: *A Minor Sum, A Major Help*

$1,518.15. That’s what it took to turn around Joyce Sumlin’s life. Just a little more than $1,500 helped a single mother avoid a possible bankruptcy and go on to become head of an Ohio-based nonprofit that works to help others turn their lives around. It was 2000, and Sumlin, a hardworking mother of two girls, needed that amount to get her life back on track. “Everything was just going crazy,” Sumlin says. Her credit was awful and the car she needed to get back and forth to work needed repairs. “I was a single parent and I had no family here. I had a teenaged daughter and a 2-year-old. I needed so much help. I felt like I was dying.” Things changed when Sumlin heard about a new program getting off the ground at Trillium Family Services in Canton. The Ways to Work program, she was told, could help her get a loan for the car’s repairs. The program was just getting started and her Ways to Work contact, Robin Seemann, had herself only started work the day before. Together, the two women figured out how to navigate the loan application process. Sumlin took part in financial education and budgeting classes, while Seemann did everything she could to help her very first client. “Her credit was in bad shape; she had excessive debt and had gone to Consumer Credit Counseling, where they suggested possible bankruptcy. She was having car problems, and had medical debt,” Seemann recalls. “But our loans are based on character, just as much as capacity. She did have enough money to pay the loan, and more than that, she showed a lot of character by being very straightforward and sticking with the process.” Sumlin was approved for a two-year loan in September 2000. She paid it off in 15 months. The loan “opened up doors for a lot of other things,” Sumlin says. With her car repaired, she was able to accept an invitation to serve on the board of the Monroe Community Center, a nonprofit in Canton. “Because I had a car, I had a chance to go to those meetings,” she says. “Then, I was doing such a good job on the board, they asked me to be an office person. They said, ‘Can you work late hours? We need someone who has reliable transportation.’ I was able to say ‘Yes,’ and ‘yes.’ ” At the community center, Sumlin moved her way up. Three years after getting a Ways to Work loan, she was promoted to executive director and oversees the organization’s work to improve the community, with senior’s programs, food giveaways, teen groups and more.
**Rochester, New York: Reliable transportation for work and family**

Despite not having reliable transportation, Renata Joseph managed to hold down a job and raise children. But it was never easy. Without a dependable car, the 36-year-old single mother of three, had to spend more than 90 minutes taking two buses to her nursing job only 10 miles from her house. In the winter, the buses sometimes ran late or didn’t show up. On the home front, her 15-year-old son’s asthma sometimes forced late-night trips to the hospital. During one of his episodes, her beat-up car wouldn’t start, forcing an anxious wait for an ambulance. Saddled with high credit card debt, Joseph had poor credit and no access to affordable car loans, despite holding down a steady job for years. At the urging of a friend, she turned to Ways to Work, hosted by the Catholic Family Center, the biggest nonprofit organization in Rochester. She had never taken out a loan before and remained skeptical about the regular payments, but a Ways to Work counselor helped her overcome her doubts. Joseph was approved for a $3,000 loan that allowed her to buy a dependable used van. The monthly payment of only $134 was manageable. Today, the van is almost paid off and Joseph’s life is less stressful. Getting to work takes only 20 minutes, giving her more time at home, and her son’s medical emergencies can be handled easily. “With the help of Ways to Work, I’m doing it on my own,” Joseph says. With her loan all but paid off, Joseph is planning on a new loan in 2007, this time to purchase a van with four doors instead of three. A larger goal has become reachable, Joseph believes. “Probably next year I’ll work on getting a home,” she says. “I’m just taking it one step at a time.” Access to transportation is a problem for many in Rochester, particularly for home health aides, who are paid by the hour and move from home to home to care for patients. “If they don’t have a car, they may not be able to pick up enough shifts to support themselves,” says Rick Burgholzer, who runs the Rochester Ways to Work program. “And some of the clients are in the suburbs, where the buses don’t go.”
Milwaukee, Wisconsin: “Get some things together and try again.”

Nicole Cummings was turned down for a low-interest Ways to Work loan once before. But instead of becoming bitter, Cummings decided to regroup and repair the serious credit issues she had, and return to the Milwaukee office two years later. “I knew what I had to do,” Cummings says. “I knew it wasn’t ‘No’ forever. It was just, ‘Get some things together and try again.’” This time, the utility company customer service representative was approved. Cummings’ resolve to secure a Ways to Work loan was partially fueled by the kindness she experienced from loan coordinator Terrie Varga. Instead of judging Cummings’ bad credit, she was an encouraging presence. “I was surprised at how accessible the program was,” says Cummings. “It didn’t take a long time. It was really quite easy once I had everything in place.” Cummings was even more motivated to try Ways to Work again by her desire to own a vehicle. “The more you do in life, the more you take on, you just need a car,” she says. In addition to carting her 16-year-old daughter around and running errands, Cummings really needed a car to get to her customer service job, which was a 45-minute drive and out of range for bus service. In order to get to work and handle all her other business, Cummings often rented a car for $1,500 per month. Thanks to the Ways to Work loan, Cummings is now in a Volkswagen Beetle that costs her only $181 per month, plus the $147 monthly insurance premium. That means more than $1,100 in savings for her family each month. “It feels good to be off the bus and out of cabs that cost a million dollars to go one block,” she says. “Now that I have money left, I can pay for other things.” Her improved credit score has led to other improvements in her life, as well. She applied for a loan for a personal computer and was approved. She and her daughter spend more quality time together as Cummings is now able to take her to and from activities. “I really like my car,” Cummings says. “I’m able to get my daughter to where she needs to go. I can get to work. I got me a new boyfriend. I feel better about myself. I’m happy.”

Sacramento, California: Rebuilding a Life

After 15 years of marriage, Regina Olson’s husband asked her for a divorce. Without a significant work history to speak of, Regina was left without a car, a job or any real credit. And without a car, Regina — who was living in Milwaukee at the time — had trouble getting a job so she could care for her two children and herself. Eventually, she found a job working for Midwest
Airlines. She got rides to work and was helped somewhat when the courts ordered her husband to allow her the use of one of their two cars. But Regina still needed a car of her own — and she needed to build her credit. So she applied for a low-interest Ways to Work loan. Two months later, she was approved for a loan, and was the owner of a used Toyota that cost her only $187.50 a month. The car and the loan helped get Regina and her children back on their feet. It also helped Regina achieve a dream of hers — to live in sunny, beachside California. With a reliable car in her possession, Regina waited only a few months, then packed her kids and her things and drove to California, for good. “I needed to get away and this was a great opportunity for me,” Regina says. “The car was a blessing. It really was.” Today, Regina is a corporate recruiter for a Sacramento-based law firm. She is able to take care of herself and her children, now 14 and 18, and she hasn’t looked back. “This loan helped me so much,” Regina says. “I felt like somebody cared about me, even though they didn’t know me. It gave me self esteem and helped me get through that part of my life.” The Ways to Work loan also helped Regina in other ways. Her credit improved by over 100 points, and just recently, Regina sold her Ways to Work car and bought a spiffy 2008 Chevy Tahoe — with a loan from a traditional bank. “I can’t tell you how good it felt to have my own car that I could pay for and take care of myself,” Regina says. “I feel a lot more at peace than I did a few years ago, that’s for sure.”

San Mateo, California: A loan leads to a brighter future

The morning routine for Emma Yturralde was a grind. The newly divorced Palo Alto, Calif., resident had to get up and out of the house by 6 a.m. Her human resources job at a major retail outlet was only a few miles away, but with a car that often didn’t work, she spent close to two hours riding and waiting for buses. After work, she repeated the two-hour trip. Her transportation problems meant less time at home with her 11-year-old daughter, Samantha. But not having a reliable car also forced her to turn down offers to travel out of town to do trainings at other stores. Things changed when a Ways to Work loan, through the Family Service Agency of San Mateo County, allowed Yturralde to purchase a reliable, two-year-old Daewoo. “When I brought the car home, my daughter told me how proud she was of me,” Yturralde says. “It was such an incredible feeling of freedom from worries.” The car allowed Yturralde to accept a better-paying position farther from home. In December 2005, she paid off her car loan. Months later, she and
her daughter moved into a condo. Yturralde wonders what she would have done without a boost from Ways to Work and the Family Service Agency. “Sometimes, despite our best intentions, a little help can spell the difference between failure and success,” she says. “We just need a little help to make it on our own.”

**Pittsburgh, Pennsylvania: Repairing credit**

David Turner, a 36-year-old real estate maintenance technician in Pittsburgh, used to have a nightmarish commute on three different buses to get his two children to school and day care and then get to work. It was particularly difficult on blustery Pittsburgh winter days. With few financing options due to a poor credit history, Turner applied to Ways to Work, hosted by Family Services of Western Pennsylvania. Before he received the loan, Ways to Work required Turner to attend a three-hour class on financial basics such as household budgeting and the importance of improving a credit score. He found a used van that he purchased after paying for a mechanic to inspect it, as required by the program. Buying a van through Ways to Work allowed Turner to hold on to a job that requires him to make emergency repair calls in the middle of the night — and also to spend more time with his two young daughters. “Having a car has been a very big help to me, and to the entire family,” says Turner. He knows that paying off the loan is also helping him build a better credit rating. “Ways to Work helped me repair my life, not just my credit,” he says. The Pittsburgh office serves residents of seven counties. Gwen Porter, the Ways to Work loan officer, says her clients have poor credit. “They can’t get approved for a loan because their credit is bad. Nobody is giving them a chance,” she says. In many cases, their only car-financing options are predatory lenders charging onerous financing interest rates that routinely top 20 percent. “They’re paying down a large dollar amount with excessively large payments,” Porter says. When they come to Ways to Work and learn the terms of the program’s loans, they are surprised. “They say, ‘Really?’” Porter says. “They are so happy to find an affordable loan.”

**Lafayette, Louisiana: “I love seeing them get that car”**

Without a car, Trenes and Andy Hebert were used to taking taxis to work or their children’s schools. But the couple realized that the taxis were costing a small fortune and decided to take
out a loan to buy a dependable used car. One used car dealer demanded a $2,500 down payment, which was out of reach for the couple, both of whom work in restaurants. Instead, the Lafayette Ways to Work office, hosted by The Family Tree, offered the Heberts an affordable loan allowing them to purchase a used Hyundai Elantra. “It’s benefited my husband and kids a lot, getting us to work more cheaply, and getting the kids to things like doctors’ appointments,” says Trenes Hebert. “It’s saved us a lot of money and time.” Dolores Broussard, loan officer for Ways to Work in Lafayette, stays in touch with the Heberts and other clients as they pay off their loans. “Even if they’re not behind, we try to send out thank you cards, birthday cards, just to show our support,” says Broussard. She takes happiness from seeing how owning a reliable car improves her clients’ lives. “When you reach a certain age and you haven’t achieved some of the things you wanted to achieve, lack of transportation becomes such a barrier. My clients talk about how it’s almost degrading to ask people to take them places, even close friends or relatives. I see the pain and rejection in their faces. “I love seeing them get that car. It makes them self-sufficient. They can take their kids places in their own car. If the kid drops a cookie in the car, it’s okay. It’s their kid and their car.”

**St. Petersburg, Florida: Four kids and a terminally ill mom**

Malekia McKinney, a Ways to Work participant from St. Petersburg explains the impact the program had on her: “I found myself in a situation where I was single, taking care of four kids (who I recently adopted), and caring for my mother, who was terminally ill. I was under pressure because I had limited income and no car to get around to take care of all the necessities. Ways to Work not only provided me with strategies for rebuilding my credit and managing my budget, but they also helped me to finance a vehicle that my family could fit in safely and get everywhere we needed to go. Having transportation has opened doors that led me to more income so that I can better provide for my family and me.”
MEDIA TEMPLATE MATERIALS

For Immediate Release:  Date       Your Contact Info:  Name, Phone Number, [Email]

MEDIA ADVISORY

WAYS TO WORK LAUNCHES PROGRAM IN [LIST REGION]
National Lending Organization Helps Low- to Moderate-Income Working Families Access Affordable Cars; Increases Financial Capability, Independence and Self-Sufficiency

WHAT:  [WHAT THE GATHERING IS and WHAT IT IS FOR]
WHO:   [ORGANIZATION NAME and/or SPECIAL GUESTS or SPEAKERS w/TITLES]
WHEN:  [DATE & TIME]
WHERE:  [LOCATION NAME and ADDRESS]
WHY:   [List details of your event. – i.e., Ways to Work will host a tour of its new facility and announce its loan program for low- to moderate-income working families.]
★  Many families struggle to access higher paying jobs or maintain jobs that are hard to reach by public transportation. As a result of these challenges, families often succumb to predatory lending policies.
★  Ways to Work is a Community Development Financial Institution (CDFI) based in Milwaukee that is launching a new loan office in [list town]. Through a nationwide network of loan offices across the country, Ways to Work provides small, short-term, low-interest loans to working families with challenging credit histories.
★  All Ways to Work loans are used to help individuals remain in or move forward in their job (clients must already be employed to apply for a Ways to Work loan). The vast majority of loans are made for the purchase of modestly priced used vehicles. The program also helps clients increase their financial literacy, raise their credit rating, and improve their family’s quality of life.
★  [List local funding partners.]

About Ways to Work (www.waystowork.org)
Ways to Work is a unique Community Development Financial Institution based in Milwaukee. Through a network of more than 50 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. Most clients use their loan to purchase a reliable pre-owned vehicle to enhance their ability to remain engaged in the workforce and better manage their lives. The program provides an alternative to predatory lending for people with a demonstrated commitment to achieving increased self-sufficiency and who are intent on pursuing a higher degree of success in mainstream financial markets. All agencies that operate the program are members of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group of companies based in Milwaukee, Wis. For more information, please visit www.WaystoWork.org.
I am contacting you about a story that I think will interest you and your [readers/viewers]. I am the program director for a new community-based financial resources organization in [list region] that will help meet the needs of low- to moderate-income, working families.

Ways to Work offers low-interest loans for buying or repairing used cars to help working families more easily meet their transportation and family needs. The program is designed to combat predatory lending practices that are the only alternative resource available for many struggling families. In addition to loans, clients also receive financial coaching and other services that help them repair their credit and become financially capable and self-sufficient.

To date, Ways to Work has loaned in excess of $60 million and has helped nearly 30,000 families whose credit would not otherwise allow them to get a traditional loan or who could only do so at a very high interest rate.

This program has the potential to have a significant impact in our area, particularly since a recent study from the Brookings Institution found that lower-income jobs are not as accessible by public transportation. One of the people we will be serving in this area includes: [Include an anecdote or testimonial from a local client].

I look forward to the chance to discuss more about this innovative program with you. Available to be interviewed about this project are: [Add your name, photo and bio and contact info here, as well as any local clients willing to be interviewed.]
WAYS TO WORK LAUNCHES NEW PROGRAM IN [LIST YOUR REGION]
National Lending Organization Helps Low- to Moderate-Income Working Families Access Affordable Cars; Increases Financial Capability, Independence and Self-Sufficiency

[Your City, State] – Ways to Work, a national community lending organization, launched a program in [List your Region] today, offering low- to moderate-income families the opportunity to access low-cost loans to assist in the purchase or repair of used cars needed to more easily meet job demands while raising children. The program is available to families in need of a reliable vehicle whose credit rating does not allow them to get a traditional loan or who could only do so at a very high interest rate. The program was launched to help combat predatory lending practices targeting local families struggling to get ahead.

“With as many as one in six Americans living in poverty and the ranks of the unemployed and underemployed growing every day, families are fighting to hold onto their jobs and maintain their quality of life,” noted [list name + title]. “Ways to Work provides access to affordable loans for reliable transportation that can help them keep their jobs and provide a stable home for their families.”

[Include testimonial from local family.]

Ways to Work, Inc. currently operates 50 sites in 22 states and to date has helped nearly 30,000 families access more than $60 million in affordable loans. The program also provides focused financial education, credit repair guidance and individual coaching that helps families become financially capable and self-sufficient. The majority of Ways to Work loan recipients are single mothers who make multiple stops throughout the day in order to transport children to and from childcare, commute to and from work, and secure basic necessities for their families.
More than 90 percent of program participants report that their car loan helped them maintain or improve their employment situation, with 75 percent reporting an increase in earnings, 67 percent opening a bank account and 80 percent moving their children to more appropriate childcare providers.

About Ways to Work (www.waystowork.org)

Ways to Work is a unique Community Development Financial Institution based in Milwaukee. Through a network of more than 50 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. Most clients use their loan to purchase a reliable pre-owned vehicle to enhance their ability to remain engaged in the workforce and better manage their lives. The program provides an alternative to predatory lending for people with a demonstrated commitment to achieving increased self-sufficiency and who are intent on pursuing a higher degree of success in mainstream financial markets. All agencies that operate the program are members of the Alliance for Children and Families, a sister company to Ways to Work. Both companies are part of the Families International, Inc. group of companies based in Milwaukee. For more information, please visit www.WaystoWork.org.

# # #
Sample Letter to the Editor

Editor
[List publication name]
[Address]

Dear Editor:

I am writing about your recent story on [list details of a story that prompted your response — e.g., unemployment, job losses, poverty, etc.]. I wanted to bring to your attention a new program in [list region] that has the potential to help move families out of poverty into economic self-sufficiency. Ways to Work offers low-interest loans for buying or repairing used cars to help low-to moderate-income, working families more easily meet their transportation and family needs. The program is designed to combat predatory lending practices that are the only alternative available for many low- to moderate-income families. In addition to loans, clients also receive focused financial education, coaching and other services that help them repair their credit and become financially capable and self-sufficient.

This national program just launched a lending office in [list region] and has the potential to have a significant impact in our area, particularly since a recent study from the Brookings Institution showed that lower-income jobs are not as accessible to public transportation. Families who want to know more can visit [list agency name] on the Web at [list url].

Sincerely,

[List name and contact]
Sample Op-Ed

ADDRESSING THE BARRIERS TO EMPLOYMENT

By

[List Name]

The Census Bureau’s release of 2010 data on income, poverty and health insurance in the U.S. paints a bleak picture of America’s economic realities. According to the data, poverty rates rose to 15.1 percent, the highest level since 1993. That translates to 42.6 million people living below the poverty line. National unemployment rates held steady last month at 9.1 percent, but the ranks of the underemployed grew, with those employed part time for economic reasons rising from 8.4 million to 8.8 million.

To better understand why the job market hasn’t improved, policymakers and economists are increasingly looking to the field of behavioral economics to determine the social, cognitive and emotional factors that lead to unemployment. Their findings suggest that many hard-to-place workers experience barriers to employment that limit their access to jobs, even during times when jobs are plentiful.

Imagine, for instance, something as simple as the importance of owning a vehicle. Without a car, getting to and from work, grocery shopping, or accessing day care for children can be an insurmountable challenge. A recent study from the Brookings Institution found that even in metropolitan regions, only one-quarter of jobs in low- and middle-skill industries are accessible via public transit, as compared to one-third of jobs in high-skill industries. And for many rural families, public transit is commonly non-existent.

Other barriers include poor credit, lack of a bank account, and other financial building blocks to obtaining and maintaining jobs. These findings led to the development of a unique community development program that provides small, low-interest loans and credit repair guidance to working families. Known as Ways to Work, the organization has helped nearly 30,000 families improve their financial situation through more than $60 million in loan funds used for a variety of work-related purposes, including purchasing a vehicle.
More than 90 percent of program participants report that their car loan helped them maintain or improve their employment situation, with 75 percent reporting an increase in earnings, 67 percent opening a bank account and 80 percent moving their children to more appropriate childcare providers.

Here in the state of [list state], Ways to Work has opened a new facility to serve [list region]. [Provide details of local partnership.]

A uniquely scalable public-private partnership, Ways to Work typically receives more than three-quarters of its funding from the private sector, and offers a strong return on investment in helping families move off public assistance and into higher paying tax brackets, as well as stimulating local economies through automobile and other purchases to address family needs.

Improving the American economy over the long term will require not only creating new jobs, but also identifying and employing strategies to help those who are underemployed maintain and improve their job status. Ways to Work is an example of a community-based program that offers a handup, not a handout. It is the kind of support that our families need to have greater access to economic opportunity and prosperity.

__________________

[List author bio – 2 sentences.]
## CONTACT INFORMATION

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