
JumpStart Can Help

- We can provide \$500 for a down payment on your car loan
- A low-interest loan (average \$201 monthly payment)
- Purchase a fully inspected, fuel-efficient, late model car with warranty

Does your family qualify for JumpStart?

- Do you have a job and ability to make monthly payments—or have adequate income from other sources (SSI, Child Support, or other)
- Meet basic credit standards or are working to repair your credit
- Income is within program guidelines (Example: family of three can earn up to \$36,620 annually)

JumpStart can help you buy a reliable car to get to:

- A Better Job
- Education or Training
- Childcare
- Family and Friends
- Health Care

Helping working families' secure safe, reliable and affordable transportation.

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715-265-4271
Fax: 715-265-7718

For more information go to:
www.idealauto.org



JumpStart



**Need Help Buying
A Reliable Car?**

**1.800.606.9227
www.idealauto.org**

Why JumpStart?

In rural Wisconsin, a car is necessary to get to work and provide for your family's needs. A reliable car improves your access to a better job, good daycare for your child, and the medical services you need. If you are looking for "wheels" to make life work for you, ask about JumpStart.



What is JumpStart?

JumpStart is a West CAP program that is available in Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix counties. JumpStart assists eligible, low-income families in buying a reliable car for work or employment training.

JumpStart clients are expected to follow program rules for making loan payments on time, providing for regular car maintenance, and maintaining insurance coverage.

Are You Eligible for JumpStart?

- Have a job and ability to make monthly payments—or have other income (SSI, Child Support, etc)
- Meet basic credit standards or are working to repair your credit
- Income is within program guidelines (Example: family of three can earn up to \$36,620 annually)

How do I Apply?

Call us at West CAP
1-800-606-9227

Our staff will help determine if you meet the program's minimum requirements.

You must have:

- A valid Wisconsin driver's license
- Adequate income to make car loan and full-coverage insurance payments
- No recent history of OWI (Operating While Intoxicated) violations.

To Apply:

On-line: Go to www.idealauto.org

Call Us: We will send you an application
1-800-606-9227 x1267

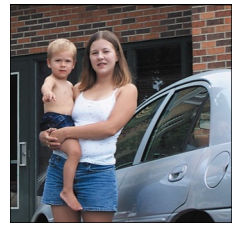


What's Next?

If you qualify, JumpStart staff will assess your credit history, your household budget, and your transportation needs. After your application is approved, we will arrange for you to receive a low-interest car loan from a local partnering lender.

Buying Your Car -Ideal Auto

JumpStart clients work with our dealership staff to find the right car at the right price. All JumpStart cars are fully inspected, have a warranty and are models with a proven record of reliability.



JumpStart— A Typical Example

Car: 2-3 year old car with 35,000 miles, \$10,975 Average Retail Price

JumpStart Client Price:	\$9,975
Sales tax, title, registration and program repair fund	+\$1,193
JumpStart down payment	-\$ 500
Client down payment	-\$ 500

Client Loan Amt. **\$10,168**

Monthly Loan Payment (5 year loan @ 7%)	\$ 201
Maintenance Savings Account	\$ 20

Monthly Payment **\$ 221**



Questions?

Call Randy or Theresa
JumpStart
in Glenwood City, WI
1-800-606-9227
Ext 1267