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This fact sheet is not meant to take the place of legal advice.

If you have a legal problem, consult a private attorney or call your local Legal Services office

Good News!

The First Wheels Loan Program has been expanded to working Food Stamp families with children and low-income child care assistance.

WHAT IS “FIRST WHEELS”?

The First Wheels Program is:

- A revolving loan program for the purchase of automobiles.
- An automobile loan with no interest or finance charges.
- An automobile loan program with low monthly payments and requiring no down payment.

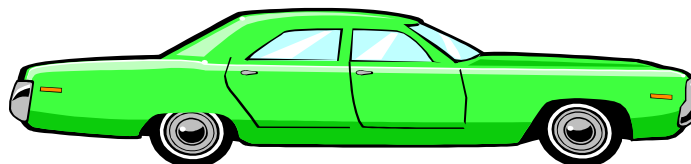
First Wheels will:

- Eliminate a major barrier to self-sufficiency, the lack of transportation.
- Assist customers in obtaining reliable transportation.
- Enable customers to attend school, and retain employment.

First Wheels’ goal is self-sufficiency.

HOW ARE APPLICANTS SELECTED TO RECEIVE A FIRST WHEELS LOAN?

- Currently eligible and former Families First customers and current Food Stamp families with children may obtain a loan packet from their local office of the Department of Human Services.
- Completed loan packets are to be returned to the local office.
- Applicants’ safety record and credit will be reviewed.



Good news about owning a car: Tips for Reducing Risk

- Know what you need and can afford.
- Be patient.
- Inspect thoroughly.
- Talk to the prior owner.
- Contact the original dealer.
- Buy ugly and unpopular.
- Know where to buy.
- Know how much the car should cost – allow for repair costs.
- Research the optional warranty before purchasing.
- Don't sign anything without reading it first.

Know What You Need

Think about what you really need in a car. If you are single and most of your driving will be to and from work, don't buy a car big enough to haul all of your friends around—let them buy their own car!

Be Patient

Also, don't get in too big a hurry when shopping for a used car and buy one of the first cars you see. Take your time and use these tips to find the right car.

Inspect Thoroughly

You should completely check out any car you are thinking of buying before you give anybody a single penny. Test Drive the car. Drive it more than just around the block. Invest in a couple of dollars worth of gas so that you can drive the car for several miles. Do you have a mechanical background? If you don't, have a mechanic check out the car before you buy.

Talk to the Prior Owner

Find out who was the last owner of the car—the real owner, the person who drove it daily—and call him/her.

Contact the Original Dealer

If the car is not very old, you may be able to get some information about the vehicle's history from the local new car dealer for that make of car.

Buy Ugly and Unpopular

The appearance and popularity of a car are part of what determines the price. Look for a car that is ugly and unpopular, but mechanically sound. After all, what most people buy cars for is transportation.

Where to Buy

Avoid the small, independent used car lots, commonly known in most areas as “we tote the note” lots. You can usually find the best buys in the newspaper. Some people think they cannot buy a car from an individual because they need financing. However, you can often find a car that you can buy outright for the cost of a down payment on a similar car being sold at a small, independent used car lots. Don't be afraid to make an offer a lot lower than the asking price. If the seller says “no,” wait a few days and offer again—he may take less if he is having trouble selling the car. If the car is sold to someone else in the meanwhile, don't worry, there will be others.

Repair Costs

Cars do wear out. You will have to spend some money on maintenance and repairs. Face this fact in the beginning and remember not to spend every dollar you have on a car note. You must allow for the cost of repairs.

Optional Warranties

Warranties on used cars that are sold by a used car dealer are usually worthless or cost much more than they will ever pay back. It is generally a bad idea to purchase a warranty from a dealer.

