

HOW TO GET A CAR THROUGH ON THE ROAD LENDING

We provide affordable loans, vehicle selection assistance and financial mentoring to get you on the road to success. Just follow these simple steps!



SEE IF WE'RE A MATCH!

The process starts on our website at www.ontheroadlending.org/apply. Fill out the application to get started.



WORK WITH YOUR COACH

Your interest rate isn't tied to your credit score. Everyone who qualifies pays 9.75%. We'll evaluate your budget to make sure you can afford your car expenses, including gas, maintenance and insurance. The last thing we want is for you to fail!



TELL US YOUR STORY

Your personal story is important to us. When we get to know more about you and your circumstances, it helps us understand why we should make you a loan.



SAVE FOR YOUR DOWN PAYMENT

Our most successful clients invest in their cars with us by making a down payment, which reduces the amount of the loan. At the least, we ask you to save for tax, title and license. It may seem hard, but it's easier than you think!



PLAN FOR CAR OWNERSHIP

A car will change your life, so you will want to take care of it. Maintaining insurance and making a plan for car maintenance are key.



ENJOY YOUR CAR!

After you're on the road, we want to hear how you're doing. Let us know if you get a new job or a raise. Your coach is here for you over the life of your loan. When you pay off your loan, you help more people get affordable loans for reliable cars.