

Autos for Opportunities Application Guidelines

Thank you for your interest in Autos for Opportunities. You may be eligible to receive a vehicle through the program if:

1. You are employed, and you have been at your present job for at least 6 months.
2. You are a South Carolina resident who lives in Richland County or Lexington County
3. Your total household income is less than 185% of the federal poverty level
4. You complete a financial education and a budgeting workshop to show you can afford the costs of owning a car.

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

- Consider if owning a car is economically feasible. You will be accepting the car "AS IS" with no warranty. The responsibility for insurance, repairs, and all other operating costs is yours.
- It is particularly important that you explain your employment and income--to include the income of **every adult** in the home.
- The program must verify the information provided on your application. This process can take up to one month. Please do not call until after one month to check the status of your application.
- You will be notified via letter whether you qualify for the program.
 - If declined, you will receive an explanation.
 - If accepted, you will be notified of financial education and budgeting workshops that are held at The Cooperative Ministry.
- The waiting period to receive a vehicle may be six (6) months or longer. Please use this time to set aside money for the program fee of \$250.00, title and tag fees of \$45.00, and car insurance. When you are notified that we have a car for you, we will give you the vehicle's identification number so you can obtain insurance coverage. You will have seven days from the notification date to provide The Cooperative Ministry a cashier's check or money order in the amount of \$295.00 and to show proof of insurance.
- Please keep us informed of any changes in your address or phone number. We cannot provide you with a car if we cannot reach you. You may update your contact information by sending an email to info@coopmin.org.

Attach the following documents to your application:

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

You may mail the application, fee, and supporting documents to:

The Cooperative Ministry
Attn: Autos for Opportunities Program
3821 W. Beltline Blvd.
Columbia, SC 29204-1567