



**ON THE ROAD  
LENDING**

**MONEY FOR LESS + RESPECT FOR FREE**

*A Champion Impact Capital Company*

Building stronger  
lives one car  
at a time.



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Stronger individuals  
lead to a stronger  
community.



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Whether or not  
someone becomes  
a client, we help  
them build a strong  
life through  
financial education.



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Having a car  
puts our clients  
on the road  
to a new life.



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We are an alternative  
to predatory lending  
for immigrants,  
first-time borrowers  
and working families.



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Our goal is big but achievable—we want to change the entire lending industry.



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68% of Dallas County households  
have subprime credit scores.

Source: Corporation for Enterprise Development



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People with low credit scores or no credit can become good borrowers.



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We build strong lives through financial education, credit coaching and access to affordable car loans.



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Tracie is raising three teenagers on her own. Her 2004 Mazda with 145,000 miles needed constant repairs and caused her to miss work. On the Road Lending provided a vehicle through our loaner program until she qualified to buy a 2012 Toyota Corolla.

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Ashley, a mother of four, was able to purchase her first car, a Chevrolet Impala, that will enable her to travel to her job and get her boys to school and extracurricular activities.

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Yasmin, a mother of one, speaks three languages and has lived all over the world. She's currently working as a waitress while looking for other opportunities. On the Road Lending helped her purchase a Nissan Versa.

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Through education,  
credit coaching  
and peer support,  
we create a  
pathway to  
affordable credit.



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Torrie, a mother of two, had previously used her tax refund to purchase a car, but it had a bad frame and became unsafe to drive within months. On the Road Lending got her a loan car to use until she completed our program and purchased a Toyota Corolla.



Two years ago Anita purchased a 2000 Chrysler financed with a 24% interest rate. By 2014 the car had 170,000 miles and required a jumpstart many mornings. On the Road Lending is helping her purchase a 2011 Ford Taurus.



Sue, a mother of four, traded in a 1994 Honda Accord with 120,000 miles for a 2012 Toyota Camry. Sue is the primary provider for her family, and her car is essential to their livelihood.

Almost half of the female-headed households  
in Dallas County live in poverty.

Source: Corporation for Enterprise Development



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Who really  
understands  
credit scoring?



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40% of Dallas County residents  
are unbanked or underbanked.

Source: Corporation for Enterprise Development



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