GETTING PEOPLE TO WORK

ON THE ROAD LENDING

AFFORDABLE LOANS FOR RELIABLE CARS
#1 REASON
PEOPLE LOSE THEIR JOBS

LACK OF
RELIABLE TRANSPORTATION
SERVING A DIVERSE POPULATION

MOST LOW TO MODERATE INCOME WORKING PEOPLE
PREDATORY LENDING
VAST & GROWING MARKET
$300 billion subprime auto lending nationally
AFFORDABLE LOANS ON RELIABLE CARS + FINANCIAL KNOWLEDGE = ECONOMIC MOBILITY

Safe and fuel-efficient car
Low-cost loan
Long-term financial education
SERVICE AREAS

Serving Alabama, Georgia Texas and Mississippi,

Coming soon to Florida, Illinois, Indiana, Michigan, Missouri, North Carolina and Tennessee
OUR CLIENTS

- **Clients Received Financial Education:** 745
- **Average Age:** 38
- **Average Income:** $39,219
- **Average Credit Score:** 530
- **Credit Score Range:** 0-754
- **Age Range:** 20-66

**Demographics:***
- **Age Range:**
  - 20-66

**Credit Score Range:**
- 0-754

**Gender Distribution:**
- 76% Female
- 24% Male

**Educational Background:**
- 15% Bachelor's Degree
- 18% Associate's Degree
- 24% High School Equivalency
- 24% Some College
- 8% Unknown
- 1% Doctorate

**Race/Ethnicity:**
- 59% Black
- 14% Hispanic
- 6% Multiracial
- 1% Asian

**Income Level:**
- 45% Low
- 33.5% Moderate
- 14.8% Very Low
- 5.7% Upper

**Car Brand Preferences:**
- 33% Nissan
- 31% Toyota
- 17% Kia
- 9% GM
- 7% Ford
- 3% Other

- 89% Not Married
- 11% Married
Alfie was in a position that many of our clients face—he had an older car that needed constant repair. Often he had to take the bus to work because his car was in the shop, and, eventually, it just didn’t make sense to spend more money on his 2001 Volvo station wagon. He had earned his master’s degree and graduated when the economy was sliding and was having trouble finding a job—especially one he could reach on a train or bus route. He not only had his own student loans to pay but also some for his kids, so he was under a lot of financial stress. After we got Alfie an affordable loan for a newer car, he got a job as a counselor that he could not have taken without a reliable car. We also connected Alfie with the AirCheck Texas Drive a Clean Machine Program that reduced the cost of his purchase by $3,000 when his old Volvo that failed emissions tests was taken off of the road permanently. The Camry he bought has 32% less emissions and a 31% better environmental impact score. On the Road Lending is proud to be doing its part to improve health and air quality by getting older polluting cars off the road!
ACHIEVING THE VISION
OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

UNITED NATIONS GOAL

6. CLEAN WATER AND SANITATION
- Reduce water pollution.

7. AFFORDABLE AND CLEAN ENERGY
- Provide for improvement in energy efficiency.

11. SUSTAINABLE CITIES AND COMMUNITIES
- Strengthen resilience to natural disasters.

12. RESPONSIBLE CONSUMPTION AND PRODUCTION
- Reduce fuel consumption.

ON THE ROAD LENDING METRIC

- 81% of our clients’ vehicle purchases have been better for the environment, with a 30% reduction in greenhouse gases.

- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.

- We achieved an average benefit to the environment of 30% reduction in emissions and fuel consumption and responded within 30 days of major flood events with our Disaster Mobility Program.

- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.

- Emissions contribute to acid rain, which damages crops, forests and other vegetation. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.

UNITED NATIONS GOAL

13. CLIMATE ACTION
- Strengthen resilience to natural disasters.

14. LIFE BELOW WATER
- Minimize impacts of ocean acidification.

15. LIFE ON LAND
- Minimize impacts of acid rain.

ON THE ROAD LENDING METRIC

- We responded within 30 days of major flood events with our Disaster Mobility Program and achieved a 30% reduction in emissions and fuel consumption/benefit to the environment to reduce incidences of climate-related natural disasters.

- The ocean absorbs 30% of greenhouse gas emissions. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.