

Cars for Keeps

Subsidized Automobile Application

2025 Applications must be postmarked by 5/31/2025 to be considered.

This application will determine your eligibility for participation in the Cars for Keeps automotive assistance program. By applying for the program, you are not guaranteed a vehicle or approval. All applications go through a selection committee and vehicles will be placed based on that committee's selection and the number of vehicles we have available.

Application includes:

1. Instructions
2. Selection Criteria
3. Section I: Authorization and Release Information
4. Section II: Personal Information
5. Section III: Financial Information- Income
6. Section VI: Financial Information- Expenses

Instructions for Cars for Keeps application: (**MUST COMPLETE ALL – Incomplete applications will not be considered**)

Check each box to verify you have provided all required items before mailing us your application.

- Fill out completely and print clearly. (Incomplete and non-legible applications will not be considered for the program)
 - List the Social Security Number of both the applicant and co-applicant (*if applicable*).
 - Explain your automobile needs. (*Attach additional paper if you wish.*)
 - Provide a letter of reference from your current or past employer on your work ethic and need for a vehicle.
 - Sign *both* disclosure statements.
 - List all other household income from family members who are 18 years old and above and are currently living with you.
- Include Readable copies of your pay stubs for the last 30 days and last year's W-2 for all household persons employed.
 - **Copies only, Originals will not be returned.**
- Provide a copy of your credit report including credit score.
- Provide a complete copy of your driving record. You can get this from <https://mybmv.bmv.in.gov>
- Provide readable copies of other monthly income. (Examples: SSI, child support, etc.)
- Include the **processing fee of \$10.00 for single or \$20.00 when there is a co-applicant.**
 - Your spouse/live-in partner is considered a co-applicant.
 - Include a money order payable to Cars for Keeps, Inc.; **do not send cash or check**
 - You can also pay via PayPal - PayPal.Me/carsforkeeps
- Send everything in one envelope at the same time. Do not send additional paperwork later.
- Make sure there is enough postage on the envelope. We will not pay for the postage due.

Mail the application to:

Cars for Keeps

PO Box 327

Battleground, IN 47920

Any questions can be addressed at info@carsforkeeps.com

Selection Criteria and Guidelines

The Selection Criteria for our program:

- Written Need for an automobile
- Ability to pay for a Cars for Keeps Automobile
- Willingness to partner with Cars for Keeps
- Applicant must meet income levels to be considered.
- Must live in one of the following counties for a minimum of one year to be eligible.
- Must be a US Citizen.
- Must have a legal Indiana driver's license and be eligible to drive in the state of Indiana.
- Must show 9 months of continual employment and supply a letter of reference from your current employer.

1. NEED FOR AUTOMOBILE

- A. You do not own a vehicle or mode of transportation to be able to get/maintain employment.
- B. Your current vehicle is in a condition that it does not run and is not serviceable.
Please provide the name and contact of the certified mechanic who diagnosed the vehicle.
- C. You require a second vehicle to maintain employment or your current family needs.
- D. You are unable to obtain a conventional or government-assisted loan.

2. ABILITY TO PAY FOR AN AUTOMOBILE AND INSURANCE

- A. The applicant must have a stable, steady monthly household income, sufficient to cover automobile payments, insurance, and other expenses and debt. I. Temporary income (i.e. unemployment) is not considered a stable income.
- B. Applicant and Co-applicant/Spouse must have a credit score of 450 or greater.
 - i Credit report is to be provided by the applicant.

Your **total gross household yearly income** needs to be between the following:

Family Size	Income		
1 Person	\$ 20,344	-	\$ 34,875
2 Persons	\$ 23,253	-	\$ 39,863
3 Persons	\$ 26,163	-	\$ 44,850
4 Persons	\$ 29,050	-	\$ 49,800
5 Persons	\$ 31,391	-	\$ 53,813
For families/households with more than 5 persons, add \$3,164 for each additional person.			

3. WILLINGNESS TO PARTNER/PARTICIPATE WITH CARS FOR KEEPS:

- A. Commit yourself/family to the Automotive maintenance requirements established by Cars for Keeps for the term of the loan.
- B. Provide written statements every 6 months on how being in the Cars for Keeps program and your vehicle has blessed you over that period.
- C. Being patient and having a good attitude with everyone involved in the process.
- D. Participate in quarterly budget reviews while setting financial goals.
- E. Complete the financial education classes within the first 12 months of the lease.

Application Authorization and Certification

Release Information

To Whom It May Concern:

1. I/We have filled out eligibility paperwork for the Selection process with Cars for Keep, Inc. (CFK). As part of this process, CFK may verify the information contained in my/our paperwork and in other documents before I/we are selected or for quality control.
2. I/We authorize you to provide CFK, with any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We authorize CFK to process an automobile insurance quote on our behalf for the purpose of establishing a monthly car payment. CFK insurance quote is not a guaranteed cost of our insurance, it is only for the purpose of receiving an estimated cost. It is my/our responsibility to secure automobile insurance for ourselves and our vehicle.
4. I/We further authorize CFK to verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as that authorization.
5. The information obtained by CFK pursuant to this authorization may be used only for the processing of Selection through CFK.
6. A copy of this signed authorization may be accepted as an original.
7. Your prompt reply to CFK is appreciated.

Candidate's Certification

The undersigned certifies the following:

1. I/We have applied for selection through CFK and have completed the application containing information on employment and income information, assets, and liabilities. I/we certify that the information in the application is true and correct. I/we, as of the date set forth opposite my/our signature(s) on the paperwork made no misrepresentations in the document, nor did I/we omit any pertinent information. Furthermore, I/we fully understand that I/we have a continuing obligation to amend and/or supplement the information provided in the Eligibility Questionnaire if any of the material facts which have been represented should change prior to final selection.
2. I/We fully understand that by submitting the application, I am authorizing CFK to evaluate my/our actual need for an automobile assistance program, my/our ability to repay the no-interest loan along with other living expenses of auto ownership, and my/our willingness to be a partner with CFK. I/We understand that the evaluation may include personal home visits, a credit check, a criminal background check, driving records, insurance claims, credit histories, and employment verification. I/We understand that if I/we have not answered the questions truthfully, I/we will be denied candidacy and even if I/we have already been selected to receive a CFK Auto, I/we may be disqualified from the program.

Printed Name (Applicant)

Printed Name (Co-Applicant)

X
Signature

Date

X
Signature

Date

Cars for Keeps Application

SECTION I: PERSONAL INFORMATION					
Applicant's Name (First, Middle Initial, Last)			SPOUSE/ Co-Applicant's Name (First, Middle Initial, Last)		
Date of Birth / /	Gender(circle) M F	Social Security #	Date of Birth / /	Gender (circle) M F	Social Security #
Phone #			Phone #		
Email Address			Email Address		

Current Address: Do you Own or Rent? _____

Street: _____

City: _____ State: _____ Zip: _____

Number of years living here: _____ Type of housing: House Apartment Townhouse

Annual household income: _____ Number of people living at this location: _____

Have you lived in Tippecanoe County, or surrounding counties for 1 year or more? YES NO

What county do you reside in? _____

Have you or your co-applicant ever served in the US Military? YES NO

Please list all licensed drivers of your current household (LIST YOURSELF)

Name	Relationship	Date of Birth	Gender	Drivers Licenses #
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

The purpose of collecting the below demographic information is to help ensure that all applicants are treated fairly and this information is not utilized in the selection process. You are not required to provide this information but are encouraged to do so.

Marital Status (Circle one): Married Separated Single Divorced Widowed

Education (Circle one): Some High School GED High School Bachelor's Degree Trade School Prefer not to say

Ethnicity (Circle one): Caucasian African-American Latino or Hispanic Asian

Native American Two or More Other/Unknown Prefer not to say

What is your Current Automotive need? Explain your current situation and need for owning your own transportation. For example, do you not own an automobile, is your current automobile non-operable and a financial burden, or is public transportation not an option and why? What hardships does this cause for you and your family? Are you willing to provide your non-operable vehicle to Cars for Keeps if you are accepted into the program, and provided with a vehicle? *(Attach additional paper if needed)*

You must also provide a letter of reference from your current or past employer with contact information. This should include information about you as an employee, and how vehicle ownership can benefit your employment.

SECTION II: FINANCIAL INFORMATION- INCOME

Applicant's Employment History

Current Employer	Job Title/Position	Start Date	Income and Hours Worked
1)			\$ _____ Per Hour _____ Hours per Week
Address:		Phone Number:	
2)			\$ _____ Per Hour _____ Hours per Week
Address:		Phone Number:	

Applicant's Past Employment History

Past Employers	Job Title/Position	Start and End Date
1)		
2)		

Spouse/ Co-Applicant's Employment History

Current Employer	Job Title/Position	Start Date	Income and Hours Worked
1)			\$ _____ Per Hour _____ Hours per Week
Address:		Phone Number:	
2)			\$ _____ Per Hour _____ Hours per Week
Address:		Phone Number:	

Spouse/ Co-Applicant's Past Employment History

Past Employers	Job Title/Position	Start and End Date

List ALL other sources of income (amount per month)

Social Security \$ _____	Alimony \$ _____	TANF \$ _____
SSI or SSDI \$ _____	Child Support \$ _____	Food Stamps \$ _____
Disability \$ _____	Adult children Over 18 Living with you \$ _____	Other \$ _____

Refer to the Family Selection Criteria and Guidelines to make sure you are within the income guidelines. If your income is below or above these guidelines –STOP HERE- You cannot qualify and will not be selected.

SECTION III: FINANCIAL INFORMATION- EXPENSES

Automobile

Make, model, and year	Monthly Car Payment	Balance Owed
	\$	\$
	\$	\$

What other bills do you have? (List all payments, cards, and utilities w/ \$0 Balance Owed)

Company/utility Name	Monthly Payment	Balance Owed
Rent/House Payment	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Are you and your family able to make the down payment amount of \$500.00 for the deposit? (Circle one) YES NO

Disclosure Statement:

I understand that in filling out this application, I am authorizing Cars for Keeps (CFK) to evaluate my actual need for an automobile and to verify the information I have provided, by whatever means it deems reasonable and appropriate, which includes obtaining a credit report. I understand that if I have provided false or misleading information, my paperwork will not be considered.

I understand that the processing fee is non-refundable.

Applicant Printed Name

Co-Applicant Printed Name

Applicant Signature

Date

Co-Applicant Signature

Date

We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining vehicles because of race, color, religion, sex, handicap, familial status, or national origin.