

Program: Bridges to Success

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Agency: [Bergen Community Action Partnership](#)

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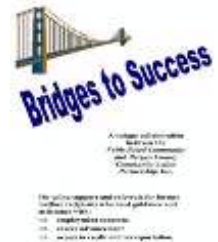
Purpose

Bergen County Community Action Partnership sponsors Bridges to Success to provide former welfare recipients with access to credit and transportation, as well as other services that can help remove barriers to work and self-sufficiency.

Description

[Bergen County Community Action Partnership \(BCCAP\)](#) established [Bridges to Success](#) through a collaborative effort with the faith-based community to help welfare recipients remove barriers to work and self-sufficiency, along with gaining the pride of independence by securing their own transportation.

County residents may [apply](#) and qualify for the program based on the following criteria found in the program's [Policies and Procedures](#):



- Children under the age of 18 living at home
- Valid driver's license
- Be a post-TANF or post-Early Employment Initiative (EEI) client who has been working for at least 90 days (case must be closed for at least 90 days) OR
- A current TANF or EEI client, working or seeking employment

As seen in the [Bridges to Success brochure](#), the program includes several components:

- Access to credit and transportation – participation is required in a 10-week [Financial Education course](#) to learn about budgeting, banking, and reestablishing credit. Upon successful completion of the course, those eligible may apply for a loan of up to \$5,000 to be used for the purchase of a used automobile and/or auto insurance (funding is through the Bergen County Department of Human Services from the [Work First New Jersey Program](#) and special transportation money):
 - \$4,500 of the \$5,000 is in the form of a grant (no repayment required).
 - \$500 is an interest-free loan with repayments placed in a fund that can be used by future clients.

- Participants with additional funds for use toward the purchase of a car are still eligible for the program but may only use an additional \$5,000 savings toward the car purchase.
- Referral to other resources that can help with keeping a job or career advancement (i.e. finding child care, obtaining a driver's license, or other support services).
- Help brushing up on a needed career skill – upon intake, clients will be assessed for further career education and referred to various programs that support continuing education (ex. Bergen County One-Stop Career Center, BCDHS or private vocational schools/colleges).
- Maintaining regular contact for support (once a month for one year – more if required).
- Match with a volunteer mentor from the faith-based community to help meet other needs. A [Volunteer Handbook](#) is used for orientation and training.



Outcomes

Outcomes for 2007-2009 included:

- 45 enrolled in Financial Literacy
- 34 completed program
- 4 opened a checking or savings account
- 25 purchased cars

Contact

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