

Driving Change

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Carsey Intern Puts People in the Driver's Seat

Mary Callaghan '13

This past summer, communication major Mary Callaghan '13 poured her heart and soul into her Carsey Social Innovation Internship at More Than Wheels in Manchester, N.H. There she learned how an organization like More than Wheels can really transform people's lives.

"I've always wanted a job that makes a difference," says Callaghan. "I was passionate about working for More Than Wheels. Now, that's my standard for a career."

Ten Social Innovation Internships were awarded by the Carsey Institute's Center on Social Innovation and Finance.

Yusi Turell, executive director for the Center on Social Innovation and Finance, notes that they chose organizations for the Social Innovation Internships very carefully.

"We want students to see the full range of organizations that are driving social and environmental change nowadays—including for-profit, nonprofit, and public organizations," says Turell. "Through their internships, group trainings, and field visits, Mary and the other interns understood that traditional sector boundaries are blurring."

She notes that More Than Wheels is an innovative model in three key ways: they measure the impact of their intervention with the people they serve; they have an earned income stream—the organization is not solely supported by either philanthropy or government funding; and their work successfully addresses a significant issue and can be replicated in other communities.

"The Social Innovation Internship opens their eyes to new 'triple bottom line' career opportunities," Turell says, "people, planets, and profits."

Change for the better

More Than Wheels helps struggling families and individuals break the cycle of poor financial decision making, using the car buying process to catalyze lasting change.

"The client stories really make More Than Wheels understandable," says Callaghan. "Tammy's story is a great example. I used her story in some of my press releases."

As Callaghan wrote: "Tammy Trahan's credit suffered badly after her divorce, and when she needed a new car, the only car she was able to buy was a 1997 Jeep Cherokee from a 'Buy Here, Pay Here' car lot. Between the high interest rate and repair costs, Trahan was spending \$600 a month. Her gas-guzzling vehicle cost an additional \$500 a month in gas. To offset the costs of her car, Trahan worked four part-time jobs, cut back on food, after school activities for her kids, as well as her asthma medication in order to pay for her transportation—until she was referred to More Than Wheels."

Callaghan goes on to explain how with the help of the program, Trahan was able to access a temporary, reliable "Bridge" car to solve her immediate transportation needs while going through the program. Through the program, she received extensive coaching and took a six-week online Financial Fitness class, while submitting "car payments" into a savings account. This helped to build back her credit rating. After several months, she was able to qualify for a low interest car loan and was able to buy a reliable, fuel-efficient car. As Trahan put it, "More Than Wheels saved my job. I felt like it saved my life."

As Callaghan cites in her press releases, More Than Wheels is a successful model, having helped more than 1,600 families with a history of bad credit access more \$16 million in low-interest financing. Furthermore the program stays in touch with their clients for the entire duration of their loan, usually that's five years after the client has

completed the core program. The program's average 5 percent default rate is well below the industry average. Over the course of their loan, the average client saves more than \$12,000.

Growing the program

Now the challenge for More Than Wheels is to expand. Program Executive Director Debby Miller notes that More Than Wheels has developed partnerships with other nonprofits.

"If a client has a camera-ready computer, we can meet with them from our office to their home," says Miller. "If they don't, our partner organizations will provide a private room and a camera-ready computer so we can meet with our clients."

Working with Miller, Callaghan crafted a series of press releases designed to promote the program's debut in new areas. These included a call for car donations, appeals to potential clients to take advantage of the program (don't spend that tax refund on a junk car!). Callaghan, a self-described "tweet-freak," has also created ways for clients to connect with the program through Twitter and Facebook.

Miller is quick to praise Callaghan's work. "We found it invaluable to have someone of Mary's caliber work with us," says Miller. "She's an out-of-the-box thinker. The summer went by really fast, but we got a lot done."

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In the coming year, using materials Callaghan worked on, More Than Wheels will officially roll out the program in Worcester, Mass., Portland, Maine, and Nashua and Plymouth, N.H.

INNOVATION



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