



AT Funding

Breaking Down the Financial Barrier

About Your Presenter

AT Funding and Resource
Specialist, Tools for Life

Background in IL

Advocacy Background

Passionate about AT



AMAC Accessibility



AMAC creates practical solutions that work, with a focus on utility, ease of use, and high quality.

- **Accessibility Consulting** focuses on organizational accessibility needs with evaluation, technical assistance, customer support, and web accessibility solutions.
- **Braille Services** produces customized projects from both print materials and electronic text including partial books and chapters or graphics
- **Captioning Services** makes classrooms, meetings, labs and other audio environments fully accessible for deaf or hard-of-hearing.
- **Professional E-Text Producers** provide high-quality e-text in many formats such as PDF, DOC, DAISY, and HTML.
- **Certified Assistive Technology team** provides on-site and remote assessments, demonstrations, training and technical assistance for education, work, and daily living environments.
- For more information: www.amacusg.org



Tools for Life



Tools for Life, Georgia's Assistive Technology Act Program, is dedicated to increasing access to and acquisition of assistive technology (AT) devices and services for Georgians of all ages and disabilities so they can live, learn, work and play independently and with greater freedom in communities of their choice.



AT Solutions Lab



Assistive Technology Resource Centers, Outreach Centers, Community Partners and Affiliates

Assistive Technology Resource Centers, Outreach Centers, Community Partners and Affiliates

Expanding Assistive Technology Outreach in Georgia

Center for Independent Living
MULTIPLEchoices

WALTON
ePulse
Independent Living

Dcability
resources
The North Georgia Center for Independent Living

LIFE

Capital Regional Commission
AREA AGENCY ON AGEING

Assistive Technology Resource Centers | **Outreach Centers** | **Community Partners**

<p>Atlanta Regional Commission Aging Drive Atlanta Regional Commission, Conroe, Douglas, Fulton, Gwinnett, Henry, Rock</p>	<p>Legacy Link Georgia Mountains Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>River Valley Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>
<p>Coastal Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>Midline Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>Southern Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>
<p>CSRA Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>Northeast Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>NOWDA Council on Aging South-Southeast Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>
<p>Heart of Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>Northeast Georgia Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, Logan, Macon, Madison, Marion, Murray, Newton, Oglethorpe, Polk, Quitman, Randolph, Richmond, Rock, Rowan, Stewart, Union, Walker, Walton, Wilkes</p>	<p>Three Rivers Area Agency on Aging Albany, Blount, Cherokee, Clats, Cobb, Fannin, Forsyth, Franklin, Gordon, Hall, Hawkins, Heard, Hess, Jackson, Jefferson, John, Jones, Lamar, Lawrence, Liberty, Lincoln, </p>

TOOLS *for* LIFE

The Barrier

- Funding
- Third party funders are becoming scarce
- Traditional credit financing has been unavailable
- “Payers of last resort”

Who ya gonna call?



FOOD



SHELTER



PAY BILLS



GET CARE



TAX HELP

NEED HELP?

CALL 211

THERE'S ALWAYS
AN ANSWER.

United Way
of Central Maryland
www.uwcm.org

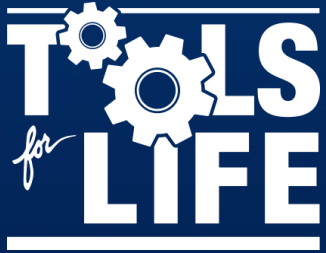


Normal airtime charges apply for cellular users.



What do you do When someone Needs AT?

- **Develop a funding plan**
- **Medical vs Education vs Vocational need**
- **Develop a plan of attack and know your resources**



Find an “alternative”



Alternative Financing Programs

AFPs are here to serve communities that don't have access to traditional financing

Some are CDFIs

Narrow focus (tribes, people with disabilities, locations, etc.)



Credit-Able

- Georgia's alternative financing program for assistive technology
- Thanks to a partnership between Center for Financial Independence and Innovation and Tools for Life



Loan Details

- Range: \$250-\$10,000
- Length: 6 months-8 years
- Interest: 3%-8%

First \$TEP Program



- For Georgians with disabilities
- Small low interest loans to establish/repair credit
- Can be used for anything
- 4% interest
- \$1,000 max
- 18 months max term



Eligibility Criteria

Be a resident of Georgia

AND

A person with a
disability

or

A family
member/guar
dian of a
person with a
disability

or

An employer of
a person with a
disability

AND

Able to pay back the loan

Using the loan for AT

How to Prepare for Your Credit-Able Loan



Know Your Finances

INCOME

Earned Income

- Received from work

Unearned Income

- Pensions, SSI, etc

Gross Earning

- Income *before* taxes

Net Earnings

- Income *after* taxes

EXPENSES

Fixed Expenses

- Do not change monthly
- Rent, mortgage, insurance

Flexible Expenses

- Can change monthly
- Utilities, groceries, etc

Discretionary Expenses

- Items not necessary
- Eating out, movies, etc

What Can I Afford?

- Determine how much you need to cover all necessary expenses
- Subtract from NET (after taxes) income

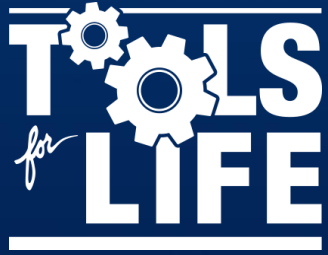
Net Income

- Fixed Expenses

- Flexible Expenses

= Money available for loan

My Expenses	
<i>Fixed Expenses</i>	<i>Amount</i>
1. Rent/Mortgage	
2. Insurance Payment	
3. Other Loan Payments	
ETC.	
TOTAL #2	
<i>Flexible Expenses</i>	<i>Amount</i>
1. Groceries	
2. Heating Bill	
3. Electric Bill	
4. Savings Deposit	
ETC.	
TOTAL #3	



Building (Reinforcing) the Foundation Through Financial Education



Banking Basics



Financial Health



Basics of Credit



AT Acquisition



Grants, aka: Unicorns

- Grants = money you don't have to pay back
- Increasingly hard to find as an individual
- Some orgs have limited funds
- Funds go **FAST**



UCP Bellows Fund

- United Cerebral Palsy
- Funds go FAST
- For AT
- Nominations through local affiliate

info@ucp.org



ALS Association

- \$500 each cycle
- No more than \$1,000/year
- ALS/PLS diagnosis
- Reimbursement



<http://webga.alsa.org>



Association of Blind Citizens

- Will cover up to 50% of a device
- Minimum \$200 Maximum \$6,000
- <\$50,000 income and <\$20,000 assets
- For Blind and low vision
- www.blindcitizens.org



Creating Opportunity One Step at a Time



Best Practice: Try Before You Buy

Resources for Testing
Before Investing



Your Local ATAP

- Schedule a demo
- Assessments
- Lending library
- App finder database (tfl)

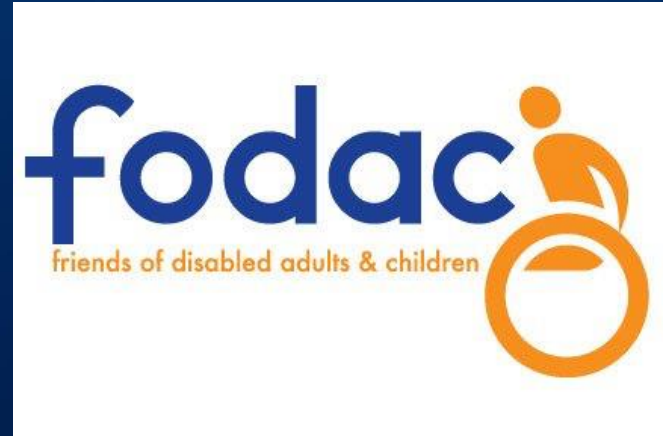
<https://www.at3center.net>



FODAC

- Refurbished items can be cost effective
- FODAC is a partnering agency and have programs for:
 - Durable Medical Equipment
 - Home Mods
 - ReMount
 - Disposable Medical Equipment

www.fodac.org



Acquiring Affordable AT

Resources for Subsidized and
Reduced Cost Equipment



National Deaf-Blind Equipment Distribution Program

- Now a nationwide program
- Provides access to people with dual sensory disabilities
- <http://icanconnect.org>

Georgia Lions Lighthouse

- **Programs for Vision and Hearing**
 - 1 pair of glasses every three years
 - Mobile eye clinic
 - Up to 2 digital hearing aids
 - 1 set of ear molds
 - 3 year service warranty



Questions? Comments?

The Tools for Life Team



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TOOLS *for* LIFE

Georgia's Assistive Technology Act Program

