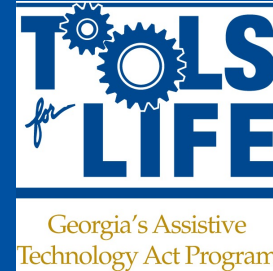


Finding the Fun(ding)!

or,
“How to get that thing!”



Danny Housley
*AT Funding and Resource
Specialist, Tools for Life*



The Barrier(s) to AT Acquisition

**What barriers have you
encountered?**

Financial Access



- **Traditional Financing**
- **Employment**
- **Third Party Funders**
- **Who do you turn to?**



Payers of Last Resort



- Organizations that cover the cost after a third party has exhausted their funds/responsibility to pay
- More and more people are relying on these services
 - Medicaid/Medicare
 - Brain and Spinal Injury Trust Fund
 - Credit-Able





Grants

or,

The Holy Grail

The Ultimate Goal

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



The 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



Organizations to Support Independence

Exercise Your Advocacy! Speak Up and Speak Out!

Vocational Rehabilitation



- Focus on employment
- Here to work with you
- Provide supports to acquire training and gainful employment
- Know the process for requesting or reporting a counselor
- www.gvra.georgia.gov



Money Follows the Person



- Medicaid program
- 90+ consecutive days in an institution
- Person centered
- Funds for AT, Home Mods, moving expenses and HCBS
- disABILITY LINK and Atlanta Regional Commission (Tools for Life on two projects)





Credit-Able

*Increasing independence,
building credit*

What is Credit-Able?



Alternative Financing Program for Georgia

Low interest, small loans

\$250-\$5,000

Interest rate of 5-9%

Used for:

Equipment

Software

Home mods

Vehicle mods

Why Credit-Able?

- **Flexibility**
- **Personal**
- **More accessible**
- **Build/re-build credit**
- **You save money**



How You Save



Traditional Financing Credit-Able Financing

\$2,000

22% (avg. credit card)

3 year term

Monthly payment =
\$76.38

Total interest paid =
\$749.71

\$2,000

5.4%

3 year term

Monthly payment =
\$60.30

Total interest paid =
\$170.86

Total interest saved: \$578.85



Eligibility Criteria

Be a resident of Georgia

AND

**A person
with a
disability**

or

**A family
member/guardian
of a person with a
disability**

or

**An employer of
a person with a
disability**

AND

**Be able to pay
back the loan**

&

**Using the loan
for AT**



Tools for Life

(literally)

*Where to get the items
for your independence*

FODAC



- Refurbished items can be cost effective
- FODAC is a partnering agency and has programs for:
 - Durable Medical Equipment
 - Home Mods
 - ReMount
 - Disposable Medical Equipment
- www.fodac.org



GATEDP



- **Access to Telecommunications equipment (operated by GACHI)**
- **Eligibility:**
 - **Income requirements**
 - **Certified Deaf, Hard of Hearing, Deaf-Blind or have a speech disability**
 - **GA Resident**
 - **Have phone service**



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**



iCanConnect/GA



- **National Deaf-Blind Equipment Distribution Program**
- **For consumers with dual sensory disabilities**
- **Income cannot be more than 400% of the federal poverty level**
- **GA Resident, phone/internet service, certificate of need, proof of income**
- **Equipment costs the consumer nothing (includes training)**
- **www.gachi.org**



MDA



- **National equipment assistance program**
- **Equipment repair/maintenance**
- **Peer support**
- **<https://www.mda.org>**





Tools for Recreation

“...all work and no play...”

The Shepherd Center



Shepherd
Center

- **Focus on being active**
- **Sports (rugby, fencing, racing)**
- **Loan closet, short term (\$10/day) and long term rentals**
- **Kayaks, canoes, hand cycles**
- **Do not have to be a current patient**

www.shepherd.org



Blaze Sports



26 different sports programs

No fees to loan equipment, must be a Blaze member

- **Fill out paperwork, skills assessment and fitting**
- **Consumers responsible for additional equipment**



Race, Track, Tennis, and more

www.blazesports.org



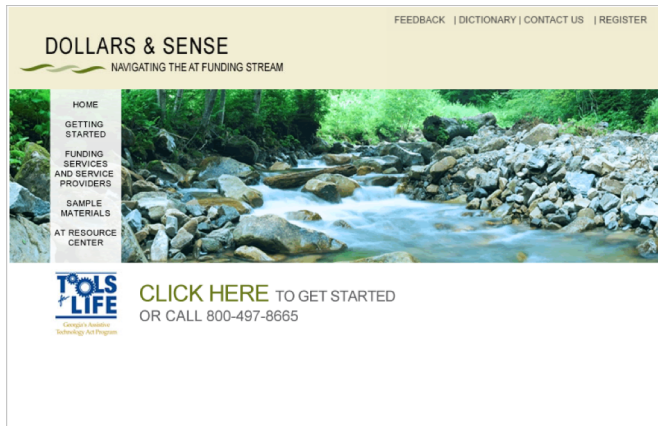


Other Items for Your Toolkit

Dollars and Sense



- **Your online funding guide**
- **Create and add resources**
- **Local, statewide and national**

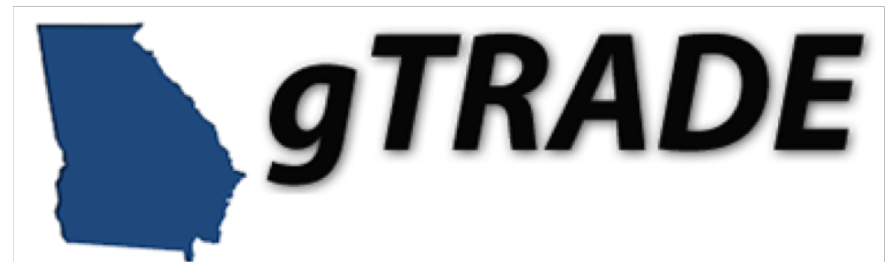


<http://gatfl.gatech.edu//ds>

gTrade



- Online swap meet
- Post or buy
- Tools for Life hosts, you negotiate
- Lots of items for cheap and free



www.gtradeonline.org





Managing Funds to Increase the Fun

Mint and Mint Bills



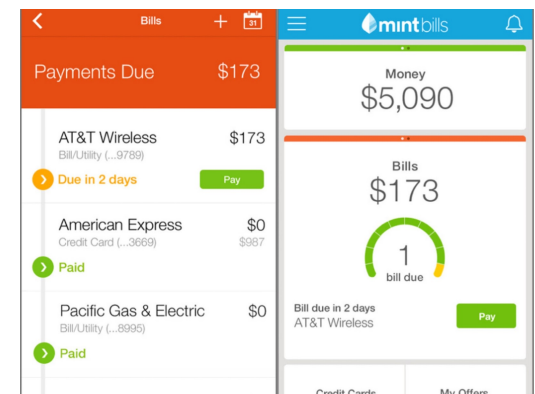
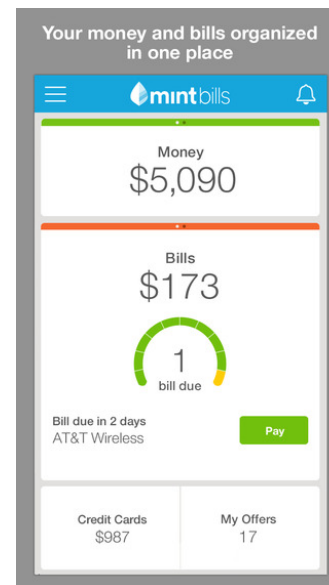
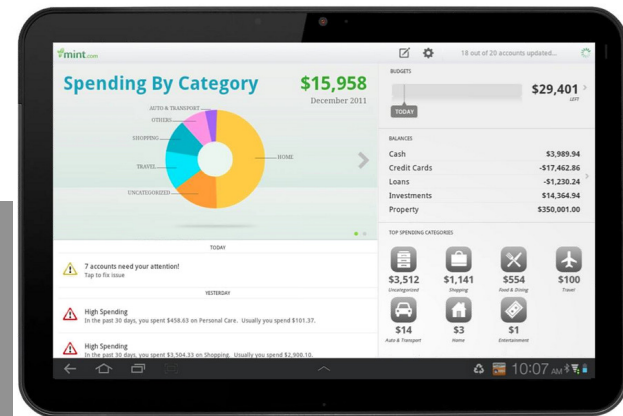
Your financial life, all in one place

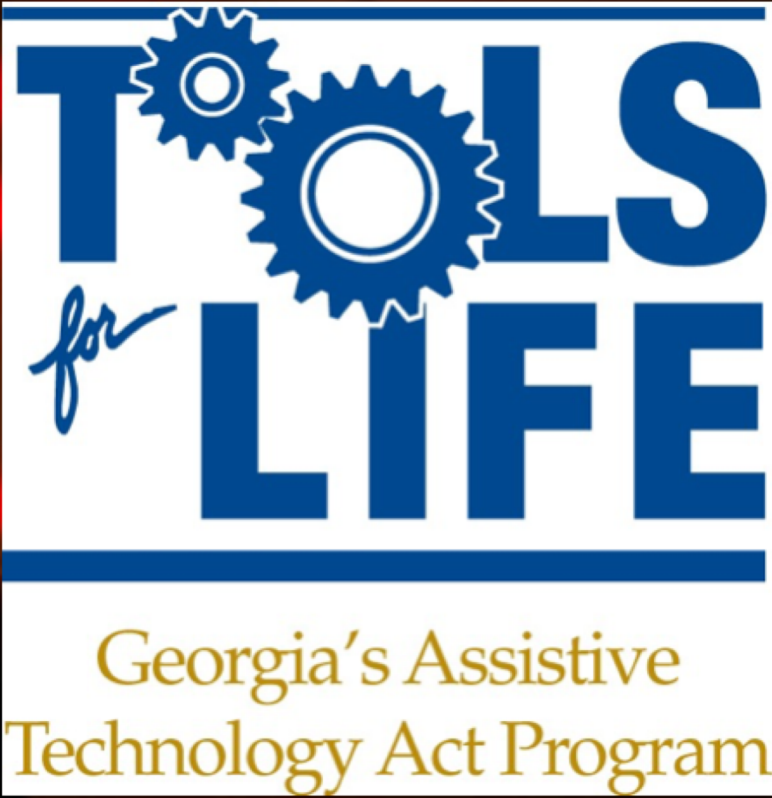


Look at income, link accounts, set reminders for bills

Pay bills in the app

Link your accounts for up-to-date information





WOULD YOU LIKE TO PLAY A GAME?

Questions?
Comments?
Small Jokes?

Contact Us



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Disclaimer

This presentation is produced by Tools for Life which is a result of the Assistive Technology Act of 1998, as amended in 2004. It is a program of the Georgia Institute of Technology.