



Finding the Fun(ding)! or, "How to get that thing!"

Danny Housley

AT Funding and Resource

Specialist, Tools for Life

About Your Presenter

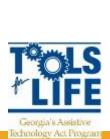


AT Funding and Resource Specialist, Tools for Life

Background in IL

Advocacy Background

Passionate about AT





About Tools for Life



- AT Act Program for state of Georgia
- Serve all ages and all disability types
- Live, learn, work and play
- Increase access to and acquisition of AT
- Loan closet







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 <u>after</u> 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

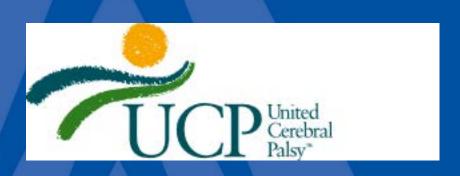
 Some orgs have limited funds



• 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





Minimum \$200 Maximum \$6,000

\$50,000 income and <\$20,000 assets</p>

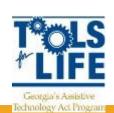
For Blind and low vision

www.blindcitizens.org

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



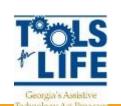
Traditional Financing Credit-Able Financing

\$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 <u>family</u> member/guardian of a person with a disability

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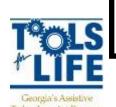
An <u>employer</u> of a person with a disability

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





GATEDP



 Access to Telecommunications equipment (operated by GACHI)



- 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



- 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





- 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



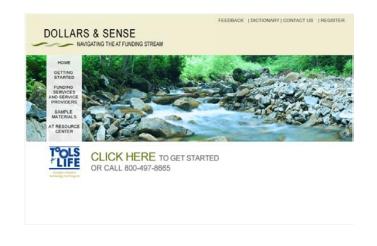


Other Items for Your Toolkit

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



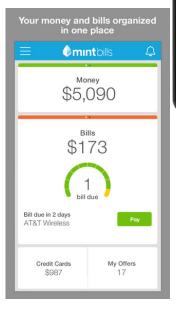
Your financial life, all in one place

Look at income, link accounts, set reminders for bills

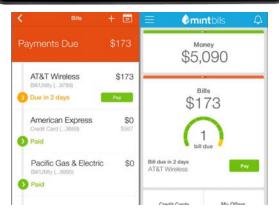
Pay bills in the app

Link your accounts for up-todate information













Questions?
Comments?
Small Jokes?





Contact Us



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