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
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

<table>
<thead>
<tr>
<th>Traditional Financing</th>
<th>Credit-Able Financing</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>22% (avg. credit card)</td>
<td>5.4%</td>
</tr>
<tr>
<td>3 year term</td>
<td>3 year term</td>
</tr>
<tr>
<td>Monthly payment = $76.38</td>
<td>Monthly payment = $60.30</td>
</tr>
<tr>
<td>Total interest paid = $749.71</td>
<td>Total interest paid = $170.86</td>
</tr>
</tbody>
</table>

**Total interest saved:** $578.85
Eligibility Criteria

Be a resident of Georgia

A person with a disability

A family member/guardian of a person with a disability

An employer of a person with a disability

AND

Be able to pay back the loan

AND

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
- 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

- 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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