



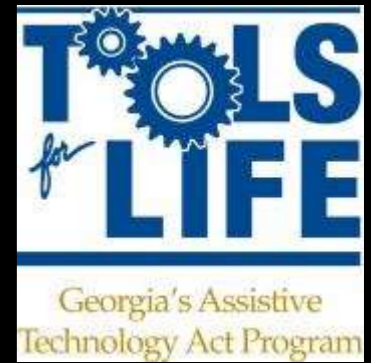
# AT Funding

Breaking Down the Financial Barrier

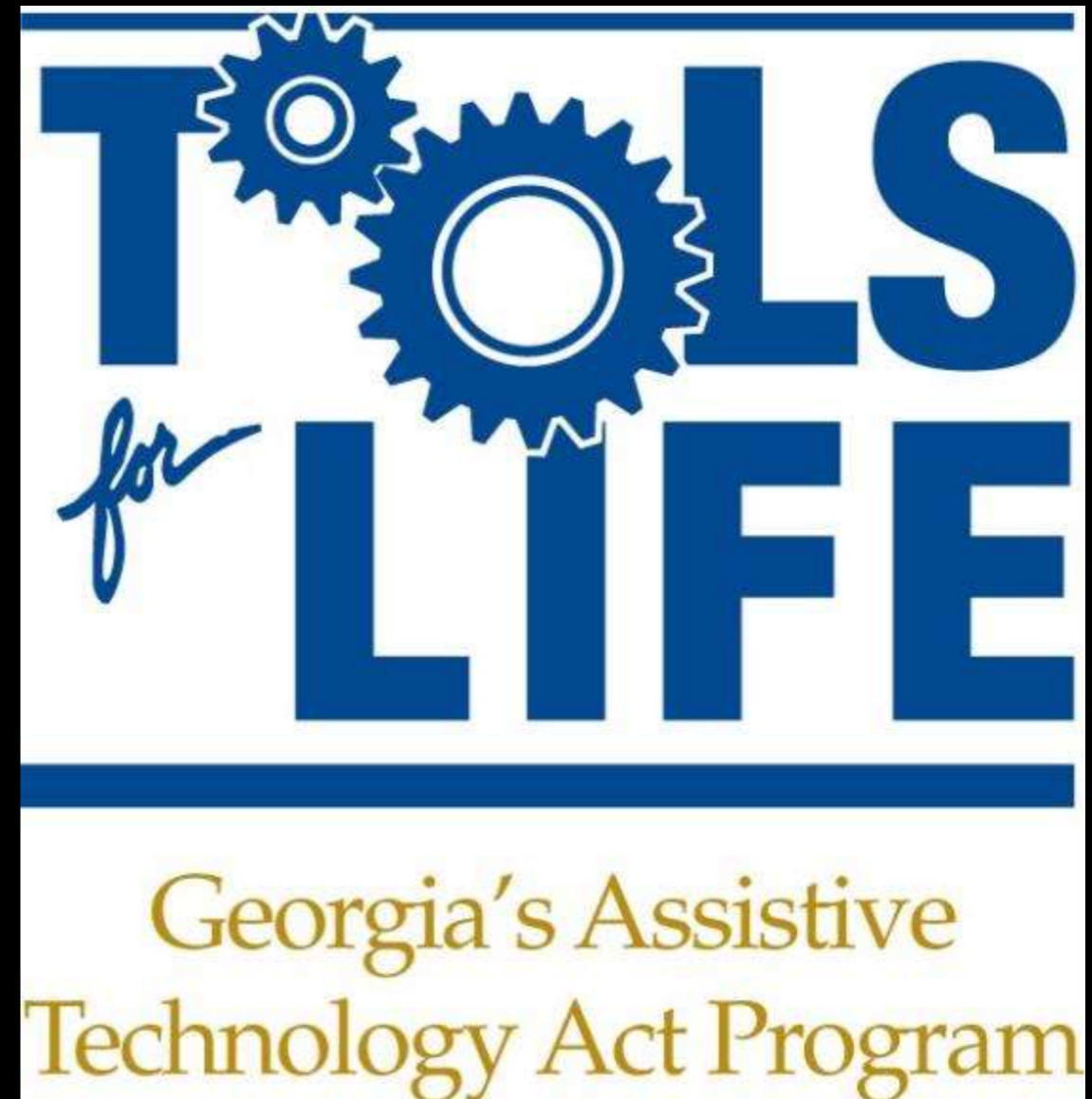




# About Us



Tools for Life is Georgia's Assistive Technology Act Program and 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.





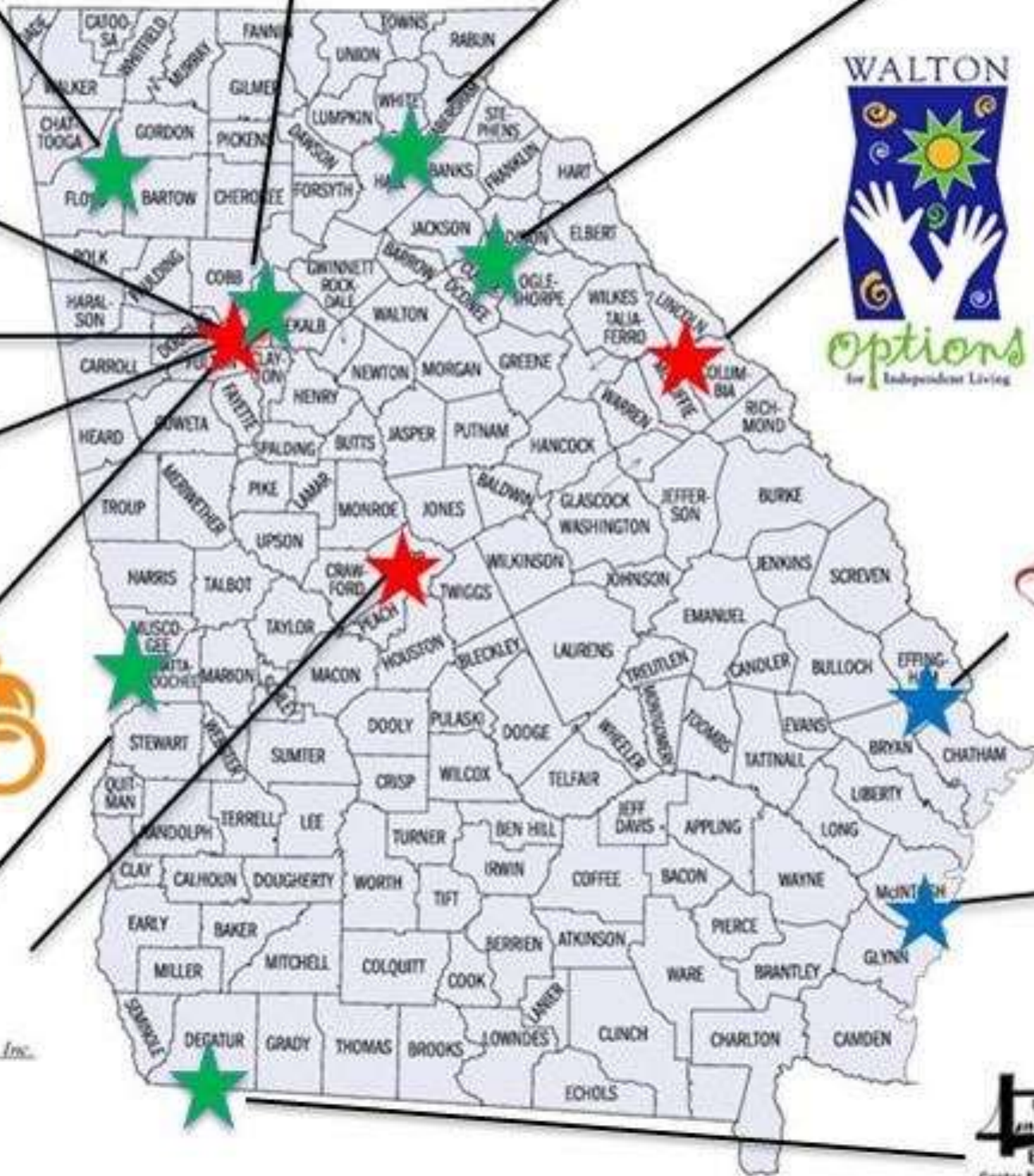
C4ATX  
Center4AT Excellence



The Middle Georgia Center for Independent Living, Inc.

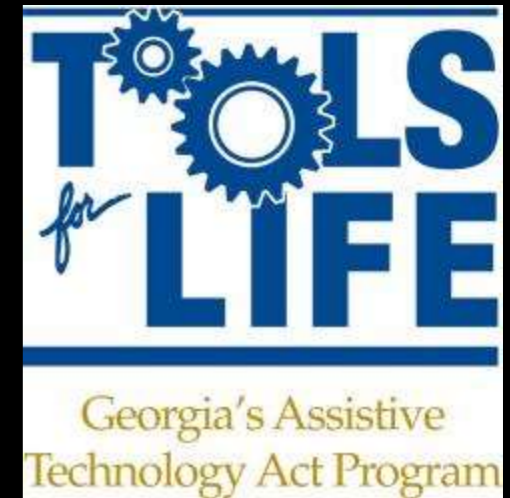


BAIN, INC  
Center For Independent Living





# 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.

LIVE UNITED

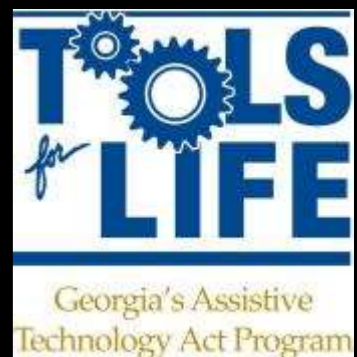


# 150 YEARS

DOING THE MOST GOOD®

# 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**

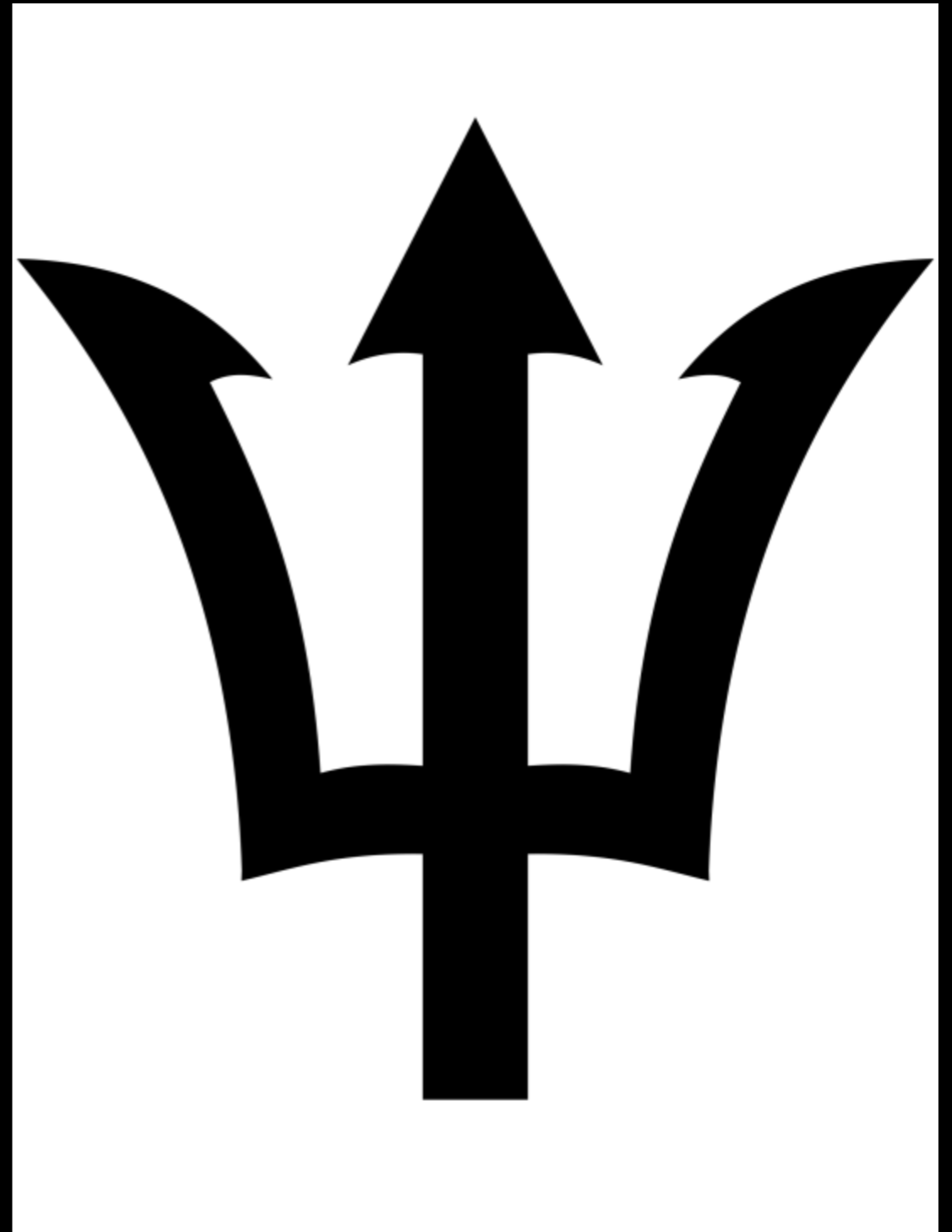


# Three Prongs One Goal

Dollars and Sense

gTRADE

Credit-Able







# Dollars and Sense



A screenshot of the Dollars &amp; Sense website homepage. The page has a yellow header with navigation links: FEEDBACK | DICTIONARY | CONTACT US | REGISTER. Below the header is the title "DOLLARS &amp; SENSE" and the subtitle "NAVIGATING THE AT FUNDING STREAM". A large image of a rocky stream flows through a forest. On the left side of the image is a vertical menu with links: HOME, GETTING STARTED, FUNDING SERVICES AND SERVICE PROVIDERS, SAMPLE MATERIALS, and AT RESOURCE CENTER. At the bottom left is the TOOLS for LIFE logo. At the bottom right is a call to action: "CLICK HERE TO GET STARTED OR CALL 800-497-8665".

- One stop shop
- Financial information and advocacy resource
- Designed for ease of use and access of information
- [www.gatfl.gatech.edu/ds](http://www.gatfl.gatech.edu/ds)



# gTRADE



- Find and exchange AT for on this free resource
- Have an old item to get rid of? List it!
- Make a little money, or donate
- [www.gtradeonline.org](http://www.gtradeonline.org)



# 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**



# 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**

**Able to pay back the loan**

**Using the loan for AT**



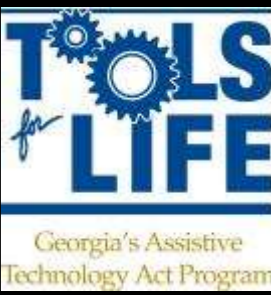
# Loan Details



- **Range: \$250-\$5,000**
- **Length: 6 months-8 years**
- **Interest: 5%-9%**



# 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

$$\begin{array}{r}
 \text{Net Income} \\
 - \text{Fixed Expenses} \\
 - \text{Flexible Expenses} \\
 \hline
 = \text{Money available for loan}
 \end{array}$$

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



# You Save Money!

## Traditional Financing

\$2,000

22% (avg. credit card)

3 year term

Monthly payment =

\$76.38

Total interest paid =

\$749.71

## Credit-Able Financing

\$2,000

5.4%

3 year term

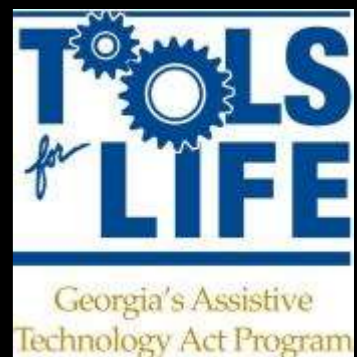
Monthly payment =

\$60.30

Total interest paid =

\$170.86

**Total interest saved: \$578.85**



# It's Not Just a Loan, It's a *Possibility*



- **Access to technology to increase independence**
- **Home mod, so stay in your home**
- **Vehicle mod for continued vehicle access**
- **Better credit**

# Best Practice: Try Before You Buy

Resources for Testing  
Before Investing

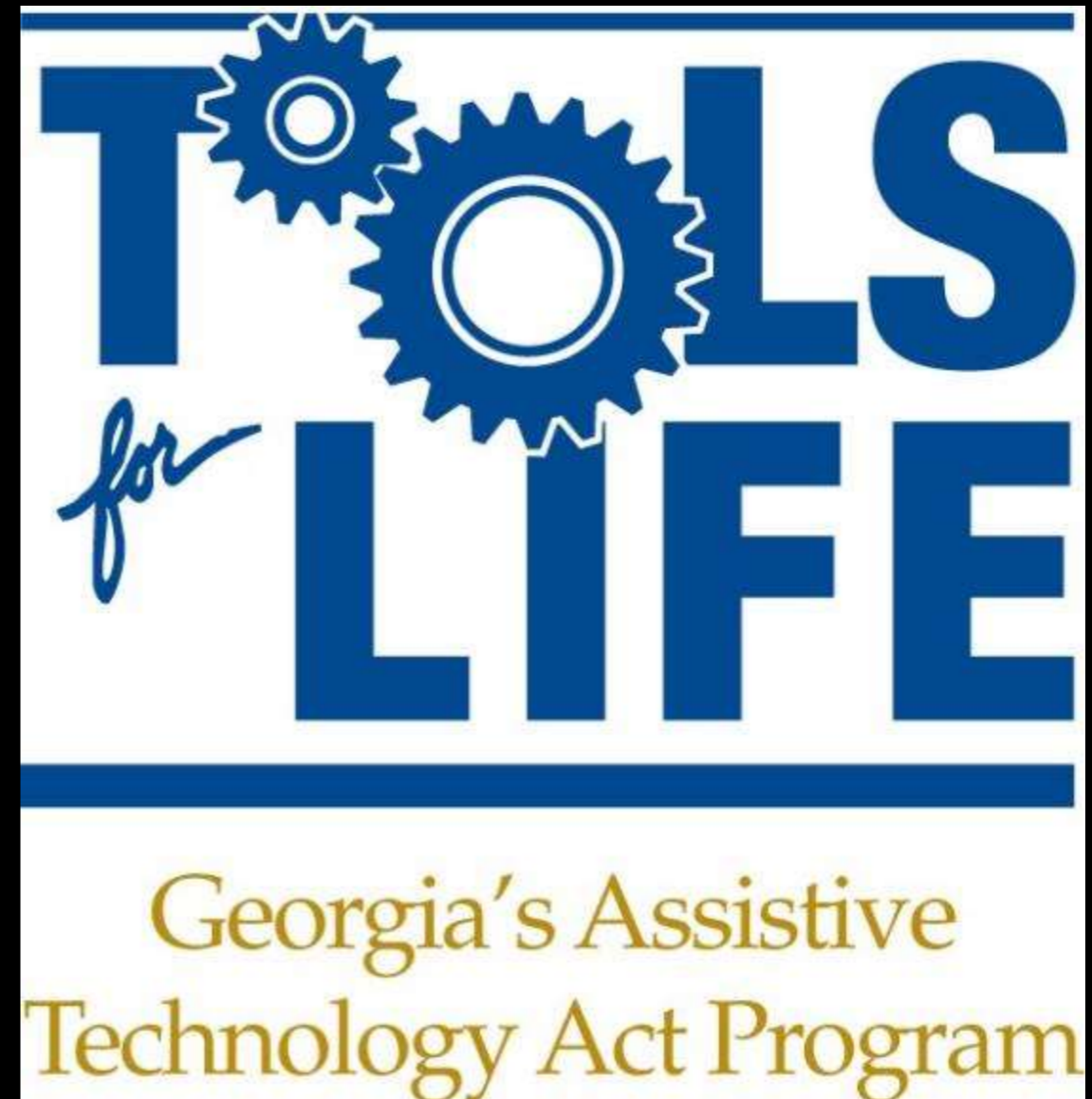




# Tools for Life



- Schedule a tour
- Schedule a demo
- Assessments
- Lending library
- App finder database



[www.gatfl.gatech.edu](http://www.gatfl.gatech.edu)



# 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](http://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
  - Consume responsible for additional equipment
- Race, Track, Tennis, and more



[www.blazesports.org](http://www.blazesports.org)



# 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](http://www.fodac.org)



# CVI



- **VisAbility Store**
- **New View Adult Rehab Services**
- **STARS (Social, Therapeutic, Academic Recreational Services)**
- **InfoLink**



[www.cviga.org](http://www.cviga.org)



# Acquiring Affordable AT

Resources for Subsidized and Reduced Cost Equipment





# AT Depot Co-Op



- “Your source for AT discounts in Georgia”
- Network of ATRC to aid with:
  - Training
  - Demos
  - Support
- Submit a request and the most affordable bid is found



[www.atdepot.org](http://www.atdepot.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**

[www.tedp.org](http://www.tedp.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**





# Brain and Spinal Injury Trust Fund



- **Direct grants to eligible applicants**
- **Can be used for home mods AT and recreation**
- **Visit website for eligibility requirements**



**[www.bsif.state.ga.us](http://www.bsif.state.ga.us)**



**Questions?**  
**Comments?**



**Thank You!**

# 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.