

ASSISTIVE TECHNOLOGY LOAN PROGRAM ORIENTATION

National Disability Institute

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Submitting Questions or Technical Difficulties

For Q&A: Please use the Q&A box to send any questions you have during the webinar to Laurie Schaller.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing lschaller@ndi-inc.org.

National Disability Institute (NDI)

- Our Vision: We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission: We collaborate and innovate to build a better financial future for people with disabilities and their families.
- Reliable source of COVID-19 information and resources including financial education and financial coaching / counseling services available at NDI / Financial Resilience Center:
<https://www.nationaldisabilityinstitute.org/>

NDI Assistive Technology (AT) Loan Program

NDI received grant funding for the Alternative Financing Program (AFP) through the U.S. Department of Education's Rehabilitation Services Administration.

NDI provides remote AT Loan Services including:

- Referrals, assistive technology loans, and financial education in the communities of New Jersey and New York. Please see our AT Resource Guides for NJ and NY residents at: <https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/>
- AT loans from \$500 to \$30,000, at six percent interest or less, for the **purchase or refinance** of assistive technology. Lending terms are flexible allowing people to develop or improve their credit with timely loan repayment.

The contents of this orientation were developed under a grant from the Department of Education.

However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.

Orientation Welcome

- NDI has partnered with TRAUD and Solid Rock Financial, inc. to help you understand:
- What assistive technology (AT) includes;
- What AT evaluations and services are available;
- How you can try AT devices;
- What AT can be borrowed;
- What AT training is available;
- What options for AT services and purchasing options are available to help you obtain AT that best meets your needs.

This session is being recorded and will be posted at:

<https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/>

New York State TRAID Program



Melinda Dolezal
TRAID Program Director

TRAID's Goal

TRAID's Goal

- Promote greater independence in the lives of people with disabilities of all ages by using Assistive Technology (AT.)
 - Education, employment, and community living.
- The program serves individuals of all ages and disabilities across New York State.

Funding

- Federal grant from the Administration on Community Living
 - Fund can be used for almost any kind of assistive technology device
- Early Intervention Program (NYS Department of Health)
 - Devices for children ages 0-3
- ACCES-VR (NYS Department of Education)
 - Technology related to education and employment, typically ages 14 and up
- Money Follows the Person (NYS Department of Health)
 - Equipment to help older New Yorkers stay out of nursing homes

What is Assistive Technology?

- Any item, product or piece of equipment that can be used to increase, maintain, or improve the functional capabilities of individuals with disabilities.
 - Devices can be low or high tech.

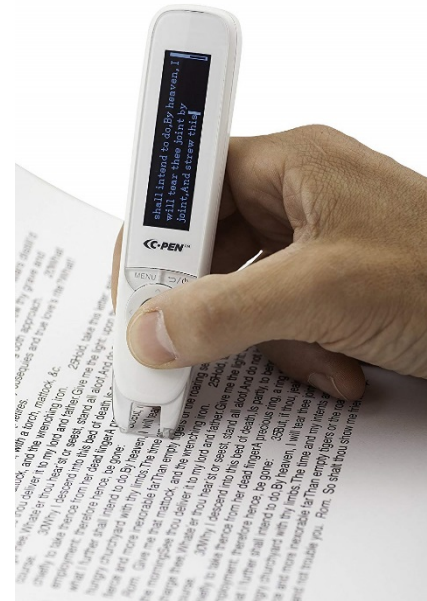
Examples



Examples



Examples



Examples



Who can utilize TR Aid?

- Any individual regardless of their involvement in a state oversight agency (SOA.)
 - Certain equipment requires referrals
- “Disability” could be long or short term
 - Ex. Knee walker for a broken leg
 - Ex. Ramp for a wheelchair

Services

Services

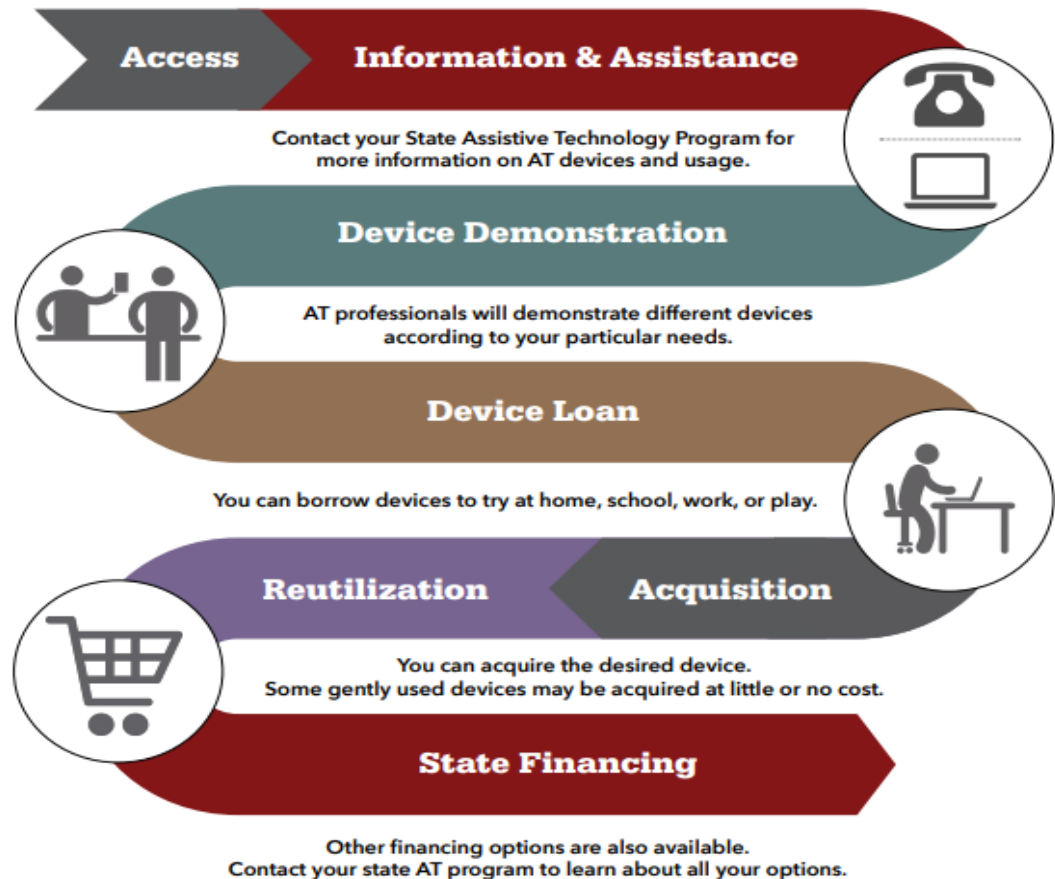
- Device Loans / borrowing device
- Device Demonstrations
- Device Reutilization
- Information and Referral Services
- Training
- Public Awareness

Referral Process

- Anyone can contact a Regional TRAID Center and discuss their needs
- Appointments are preferred but some do accept walk-ins

ASSISTIVE TECHNOLOGY (AT) SERVICES FLOW

How do you access information about and acquire assistive technology devices for yourself, family members, or clients to enhance life, work, and play?



Why use TRAIID?

Why use TR Aid?

- Short term accommodation
 - Waiting for devices to be repaired
- “Try if before you buy it”
- Justification for insurance
- All services are free

Other Information

Other

- Assistive technology is not purchased for individuals to own.
- Loans are typically short term (60 days) but can be extended.
- RTCs will accept donated equipment.

Interagency Partnership on Assistive Technology (IPAT) Council

- Provides consumer-responsive, consumer-driven advice to the State for, planning of, implementation of, and evaluation of the activities carried out through the grant, including setting measurable goals
- Federal requirement
- Member should be geographically represented of the entirety of the state
 - Individuals who utilize AT, family members, etc.

Contact Information

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www.justicecenter.ny.gov



Solid Rock Financial inc.

For All Your Technology Needs Since 1980.

Presented by **Darius Pietrocola**



Who is Solid Rock Financial?

We at Solid Rock have been doing evaluations to determine the need for assistive and or rehabilitation technology to mitigate the impact of the individual's functional limitations, as well as enhance a person's capacity to be involved in Rehabilitation services for the past forty (40) years.



What does Solid Rock Financial do?



Access and Tech Evaluations determine the feasibility for the consumer to achieve their Individualized Plan for Employment. We have worked with the NY and NJ Commissions for the visually impaired, Veterans Administration, Department of Defense, IRS, Social Security, Homeland Security, FEMA, ACCESS-VR and a list of others.

A Solid Rock Evaluation

Our services include:

Evaluations to determine the practical use of and the ability of the consumer to learn and use rehabilitation technology, as well as the training on the devices recommended.

We attempt to identify assistive devices and related services that will facilitate success in the area the consumer is perusing, either in education or employment.



What does an Evaluation include?

Evaluations include:

Recommendations for specific types of rehab technology with their particular specifications along with the advantages of several options, and the cost to benefit of those options as well as pointing to agencies that may be able to help with financing the recommended items..



What does an Evaluation include?

Our technology evaluations clearly describe how the device and / or service will address functional limitations in terms of participation in training and / or employment outcomes or enhancement of ones life.



Solid Rock Adaptive Evaluations & Assessments include (as needed):

Technology assessments, determine a client's need for a computer/electronic-based system including both hardware and software as well as portable devices.



Solid Rock Adaptive Evaluations & Assessments include (as needed):

Environmental assessments ascertain a client's need for and ability to use low tech devices, such as magnifiers, lighting and contrast, keyboard templates, augmented communications devices, etc.



Solid Rock Adaptive Evaluations & Assessments include (as needed):

BYOT Assessment

A Bring Your own Tech assessment

Determines a client's ability to use the technology they already have including hardware, software and portable devices.



Solid Rock Adaptive Evaluations & Assessments include (as needed):

ADA compliance assessment:

If necessary, satisfy ADA compliance issues with the client, the school, home and / or the employer.



Does Solid Rock do Training?

In a word “Yes” we do Technology Training.



What good is an evaluation and recommendation if one cannot get the training to use the device(s)?

Who does Solid Rock's Training?

Technology Training:

Training is done in an orderly fashion and is well documented so there is no misunderstanding as to the outcome.

Our trainers have over 75 years of combined experience. Consumers are encouraged to take notes in whatever format suits them and they are checked for correctness so that practice between training sessions is profitable.



What else does Solid Rock do?

Support

- * Installation of ALL hardware and software products
- * All Hardware and Software repair can be facilitated
- * Upgrades can be installed



What else does Solid Rock do?

Follow up:

- * Virus and Spyware uninstalled and damage to system repaired
- * The ability to integrate new equipment with existing infrastructure
- * Employers technical staff are provided sufficient information to support the new installation



How long does it take Solid Rock to respond?

Service and Commitment

- * We pride ourselves on Service to our customers.
- * Turn-around time from a call to an appointment is usually less than 48 hours.



How much does it cost?

Fees:

- * Our 1st consultation is a phone call and is FREE.
- * Our hourly rate thereafter is \$150, plus the cost of any equipment purchased for you by Solid Rock.



How is payment made to Solid Rock?

We try to make it easy:

* We accept Cash, Checks, Credit Cards and vouchers from agencies, such as National Disability Institute AT Loan Program.

* We can work out a payment plan at 5% interest if 1/3 of the total cost is paid up front.



Solid Rock Success stories

Your success is our success:

- * The Friendly Skies
- * DHS, VA & Social Security
- * New York & New Jersey state agencies to name a few
- * Seniors who soar.



Solid Rock Financial inc.



For more info

Call us at: 917-414-4268

Reply@TheSolidRockinc.com

www.TheSolidRockinc.com

Options for Purchase

- Grants: AT Resource Guides for NJ and NY residents at: <https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program>
- Personal savings;
- ABLE account savings as a qualified disability expense: <https://www.ablenrc.org/>
- SSI / SSDI work support:
 - Plan for Achieving Self-Support / PASS: <https://www.passonline.org/>
 - Impairment Related Work Support / IRWE: <https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm>
- NDI Assistive Technology Loan Program: <https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/>
 - Loan Application: <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2019/08/ndi-loan-application-non-home-modification-loan.pdf>
 - Spending Plan Orientation recording available at: <https://www.youtube.com/watch?v=LsXI2QIDVsk&feature=youtu.be>

Spending Plan

National Disability Institute (NDI) has contracted with banks to provide affordable loans for the purchase of assistive technology;

Lending terms are favorable and can help a person develop and/or improve their credit;

Interest rate is 4% for New Jersey and 6% for New York residents;

Loans are made payable directly to the AT vendor;

NDI requires the completion of a spending plan as part of the loan application; this helps to ensure that loan applicants have the income to afford their monthly expenses and repay the loan timely;

Borrowers have the opportunity to develop or improve their credit with timely payments made directly to the servicing bank; to date the repayment rate is 100%.

Income

If applying for a loan, please gather proof of all income and be prepared to FAX with your loan application.

For example:

- Photo ID;
- HUD / Section 8 award letter;
- Retirement Statement;
- Pension disbursement statement;
- SSI and/or SSDI award letter;
- SNAP (food stamp) award letter;
- Provide proof of any source of income for the loan applicant(s);
- Voided check for establishing ACH loan payments.

Credit Report

- If applying for an NDI AT loan, the loan program will soft pull your credit report and set up an appointment to review items when your application is submitted to NDI.
- Each adult, age 18 or older, can get a free copy of their credit report every year: <https://www.annualcreditreport.com/index.action>.
- If you are interested in knowing your credit score, you can order your free credit report and score at: <https://www.creditkarma.com/>
- Credit Karma guidance on how to dispute items on your credit report: <https://www.creditkarma.com/advice/i/credit-karma-direct-dispute/>

Loan Review Process

NDI has a Loan Committee comprised of people who work within the field of disability, health care and employment. More than 50 percent, are people with disabilities.

- Your personally identifiable information is not shared with the loan committee members; the team reviews a summary of each loan application;
- Decisions are made by consensus. Everyone on the loan committee must agree that the application is either pre-qualified or denied.
- Anyone who does not need a loan at this time is welcome to apply to serve on the Loan Committee:
https://ndiinc.formstack.com/forms/loan_committee_application

Comparison

Loan	Cost / Term	Interest	Monthly Payment	Payment Total
AT Vendor	\$10,000 / 5 years	16%	\$243.18	\$14,590.83
Credit Card	\$10,000 / 5 years	24%	\$287.68	\$17,268.78
NDI AT loan	\$10,000 / 5 years	6%	\$193.00	\$11,580.00

A NDI AT loan could help a person save **\$3,010** or more while developing positive credit.

A person who has high interest rate AT financing may apply with the NDI AT Loan program for a **refinance loan**.

NDI Loan Application Timeline Averages 2 Days:

Activity	Time
Review AT Fact Sheet	5 minutes
Review Loan Application Instructions & Check List	20 minutes
Research the AT Resource Guide for New Jersey or New York to find the right AT and funding for you.	Your timeline
Complete Orientation and Spending Plan	1 hour to view and complete spending plan
Complete on-line NDI Loan Application, Upload Spending Plan, Verifying Documents	1 hour
Participate in Intake Appointment; review credit report and pre-application	1 hour
Loan Committee Review	Within 2 weeks
Pre-Qualified Loan Packet to Financial Institution, Loan Document Signatures, Loan Provided	Within 10 days

Contact

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Orientations are archived;
Virtual presentations available in NJ and NY