

# ASSISTIVE TECHNOLOGY LOAN PROGRAM ORIENTATION

## National Disability Institute

Laurie Schaller  
[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)  
Manager, Financial Empowerment  
[assistivetechloans.com](http://assistivetechloans.com)  
(202) 449-9521

# 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](mailto: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:  
[nationaldisabilityinstitute.org](https://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 Velochair to inform you of the newest AT available;
- Understand what assistive technology (AT) includes;
- 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 within one week:  
[nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/](https://nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/)

# What is Assistive Technology?

Assistive technology (AT) is any technology that can help any person with a disability perform an action that a person without a disability can typically do.

- AT ranges from hearing and vision aids, smart home systems, scooters, stair climbers, home or vehicle modifications, computers, smart phones and business equipment.
- AT also includes various types of wheelchairs; today we are spotlighting the Velochair.



Kenneth Simons, Founder

[kensimons@optonline.net](mailto:kensimons@optonline.net)

732.735.5805

# How Do We Define Disabilities?



# People Tend To Think Disabilities are “all or nothing”

- As a society we put perceptions into categories; “disabled” or “not disabled”;
- A disability is not necessarily limiting or total for many individuals;
- Viewing this as a binary issue, we have created solutions that are similarly “all or nothing;”
- Because of this binary perception, people are only offered limited choices for mobility.

# The Wheelchair Facilitates “All or Nothing”

- In 1869 patent issued for a self propelled wheelchair;
- In 1956 first mass produced electric wheelchair introduced – Klein drive



## In Fact Disabilities Are Not “All”

- In the United States today, there are **3.3 Million** people using traditional wheelchairs;
- Of the 3.3 million, **2.9 Million** have the capacity to use at least one leg and one arm.

# Disability: “Total” vs. “Partial”

- Of the total 3.3 million wheelchair users
- 400,000 are **totally** disabled
- 2,900,000 **partially** disabled



■ User Partially Disabled   ■ Users Totally Disabled

# We need a paradigm shift

- Do not view disabled people as “all or nothing;”
- Typically these patients are confined to wheelchairs for safety despite the ability to use some of their limbs effectively;
- Velochair is a Human Powered Scooter providing a new option for “partially abled” people;
- Velochair, my story

# My Diagnosis:

- Started to be affected in my late 50's
- Diagnosed with OPLL-(calcification of spinal ligament)
- Unusual diagnosis in North America
- Went through five spinal cord surgeries
- Started looking for mobility assistance
- Discouraged...

# Current Choices for People With Disabilities

- Walker, cane, crutches:

**However....** Unsafe, risk of falls

- Traditional shoulder straining wheelchair: **However.....**needs two working arms

- Electric scooter: **However.....** No medical benefits, needs recharging



# The Recumbent Trike: A first step





# Concept To Reality

- The Velochair initially developed to meet my needs;
- Borrowed technology from the cycling world and found a fabricator using 3D carbon fiber printing technology;
- Together we built several prototypes.

# Concept to Reality: Initial Aluminum Prototype



# Aluminum Prototype V2



# New Carbon Prototype



# Present Velochair



veLO  
CHAIR

# Velochair Reclined





veLO  
CHAIR

# Velochair Seat Belt and Harness Available







# Conditions that benefit from using a Velochair

- Traumatic Brain Injury
- Spinal difficulties
- MS
- Stroke
- Parkinson's
- Peripheral Artery Disease
- Cerebral Palsey

# Conditions that may reduce or eliminate the ability to walk

Diabetes has the highest number of new cases diagnosed each year in the United States – 1.5 million. The obesity crisis appears to be contributing to the diabetes epidemic. New diagnosed cases of Peripheral Arterial Disease, Stroke, and Arthritis are also relatively high.

Disease/Condition	Number of New Cases Diagnosed Each Year <sup>4</sup>
Diabetes	1,500,000
Peripheral Arterial Disease	700,000
Stroke	600,000
Arthritis	500,000
Limb loss	185,000
Parkinson's Disease	60,000
Multiple Sclerosis	100,400
Cerebral Palsy	10,000
ALS/Lou Gehrig's Disease	6,000
Spinal bifida	2,000



Number of cases shown are estimates based on information gathered from various data sources. <sup>4</sup>

# **VeloChair Benefits**

## **Biological:**

Increased lower extremity exercise:

- Better cardiovascular health
- Better glucose control
- Improved weight management

## **Psychological:**

- Provides greater independence
- Decreases fear of falling
- Provides freedom of mobility in and outdoors

## **Social:**

- Ability to integrate into environments
- Ability to interact with people

# **Velochair Features**

- The Velochair can be operated with a minimum of one leg and one arm
- The Velochair adjusts to the user size
- The Velochair folds easily for auto or air transport
- Ergonomic seat cushion
- Weighs 42 lbs.
- Easy to maintain
- Human powered, no batteries needed

# What does a Velochair cost?

- Delivered in the Continental US: \$5,499 Dollars
- Each custom made to users size-boom length
- Combination of carbon fiber and high grade aluminum
- Assembled in the United States

# How can we work with vendors?

- Contact us and let's talk;
- We welcome working with Vendors;
- Depends on Vendor role desired;

# My Purpose in Visiting and Sharing Today:

- Introduce the Velochair paradigm shift: Partially disabled people need different technology than the fully disabled;
- Ask you to be agents for positive change;
- Help to get the word out!!!!!!



# **Velochair thanks you for sharing time today**

More info: [myvelochair.com](https://myvelochair.com)

Contact: [kensimons@optonline.net](mailto:kensimons@optonline.net)

Phone: 732.735.5805

Follow us on Instagram **@velochair**



# 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: [ablenrc.org](http://ablenrc.org)
- SSI / SSDI work support:
  - Plan for Achieving Self-Support / PASS: [passonline.org](http://passonline.org)
  - Impairment Related Work Support / IRWE: [ssa.gov/ssi/spotlights/spot-work-expenses.htm](http://ssa.gov/ssi/spotlights/spot-work-expenses.htm)
- NDI Assistive Technology Loan Program: [nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program](http://nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program)
  - Loan Application: [nationaldisabilityinstitute.org/wp-content/uploads/2019/08/ndi-loan-application-non-home-modification-loan.pdf](http://nationaldisabilityinstitute.org/wp-content/uploads/2019/08/ndi-loan-application-non-home-modification-loan.pdf)
  - Spending Plan Orientation recording available at: [youtu.be/LsXI2QIDVsk](http://youtu.be/LsXI2QIDVsk)

# 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: [annualcreditreport.com/index.action](https://annualcreditreport.com/index.action).
- If you are interested in knowing your credit score, you can order your free credit report and score at: [creditkarma.com](https://creditkarma.com)
- Credit Karma guidance on how to dispute items on your credit report: [creditkarma.com/advice/i/credit-karma-direct-dispute](https://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:  
[ndiinc.formstack.com/forms/loan\\_committee\\_application](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

Laurie Schaller

[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)

Manager, Financial Empowerment

[assistivetechloans.com](http://assistivetechloans.com)

Phone and FAX: (202) 449-9521

Orientations are archived;

Virtual presentations available in NJ and NY