



You Can Gain Your Independence

AzLAT is a unique loan program for financing your assistive technology needs. We are funded through a creative partnership of federal and private sources and provide financial loans to people with disabilities or others on their behalf who might not be able to find funding through traditional bank loans, health insurance companies or other government agency programs. We have approved loans for:

- Computer equipment & adaptive software
- Home modifications
- Wheelchairs/scooters
- Hearing aids
- Lifts/carriers for vehicles
- Vehicle modifications
- Communication devices
- Refinancing of high interest credit card purchases for assistive technology
- Insurance co-payments and/or deductibles for the purchase of assistive technology
- Evaluations and training to support the use of assistive technology
- Technology and equipment that supports employment



For more information, or to obtain this document in alternative formats, contact us:

- (602) 776-4670 Voice
- (800) 477-9921 Toll-Free
- (602) 728-9536 TTY
- Email: Ask-AzLAT@nau.edu

www.AzTAP.org

AzLAT information is located under the "AT Funding" tab

AzLAT is an initiative of the Arizona Technology Access Program, a statewide, Phoenix-based program of the Institute for Human Development at Northern Arizona University.

AzLAT operates in partnership with MariSol Federal Credit Union and the Arizona Community Foundation.

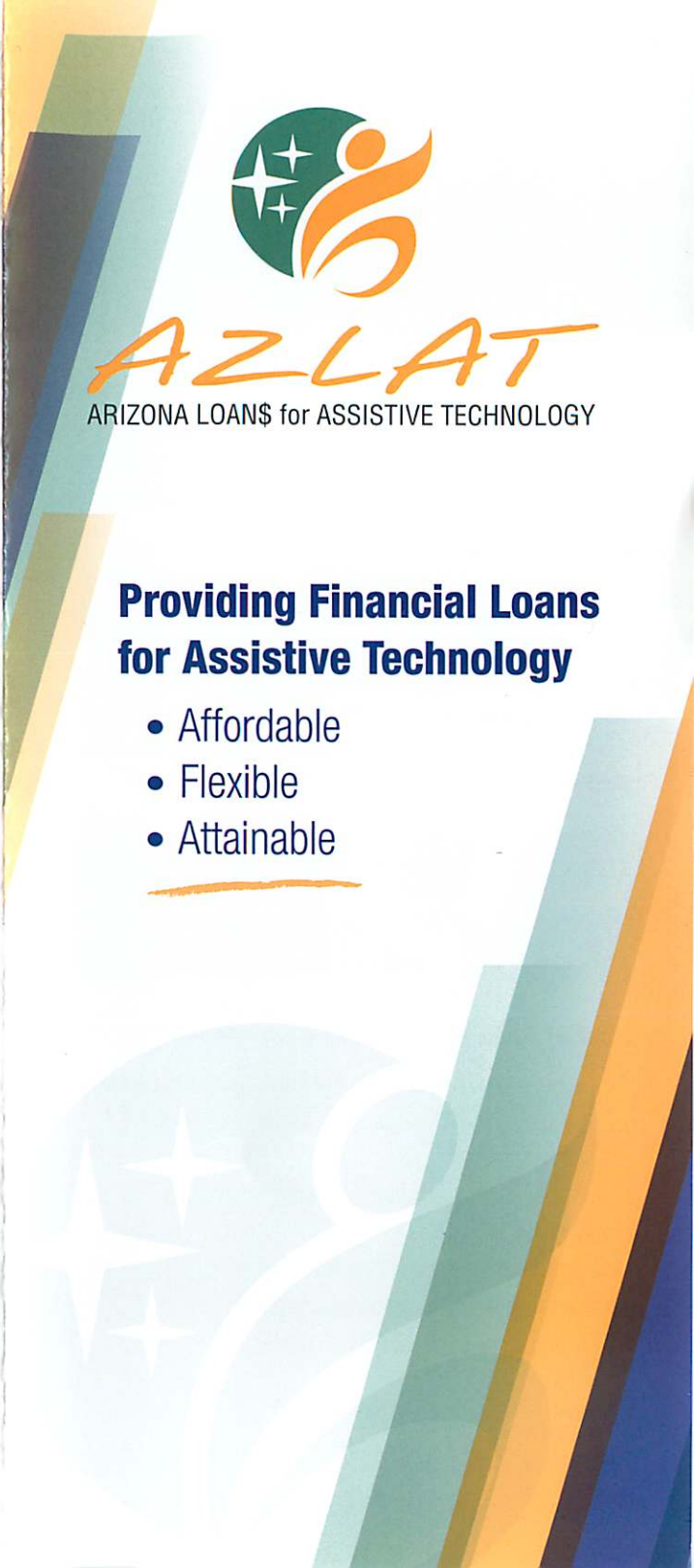


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Providing Financial Loans for Assistive Technology

- Affordable
- Flexible
- Attainable





The Arizona Technology Access Program offers a statewide financial loan program - **Arizona Loan\$ for Assistive Technology (AzLAT)** - to help individuals with disabilities borrow money to purchase assistive technology at low interest rates with affordable repayment terms.

Qualified applicants (*persons who can demonstrate ability to repay the loan*) may be approved to borrow money in amounts ranging from **\$500 to \$20,000**. AzLAT offers many unique features which are not typically offered by traditional lending institutions. These include flexible repayment terms which may be beneficial to persons on fixed incomes, below market interest rates, and no prepayment penalties for early loan payoff.

**Independence is priceless;
we make it affordable**

In addition, AzLAT staff members are available to provide:

- Assistance with completion of the loan application package
- Guidance/recommendations for selection of assistive technology devices
- Identification of other potential funding sources for assistive technology
- Assistance with identifying vendors
- Guidance on resolving credit report errors
- Intervention options to avoid loan default



Assistive Technology (AT) includes thousands of simple to complex devices and products that enable persons with disabilities to be more productive and independent in life activities such as communicating, performing self-care tasks, managing a home, and improving mobility to enhance employment, education, and participation in recreation and independent living.



Assistive technology may be used at home, in the workplace, in the classroom and in the community to provide creative solutions that reduce barriers and increase personal abilities.



Requirements

In order to be eligible for a loan, applicants (persons with disabilities or others on their behalf) must:

- Be current Arizona residents, living anywhere throughout the state.
- Be legally able to sign a contract for a loan.
- Demonstrate that the loan will be used to purchase assistive technology for a person with a disability.
- Demonstrate ability to repay the loan through sufficient monthly income and credit worthiness.
- Agree to have monthly payments directly debited from checking or savings account.
- If approved for a loan, the borrower agrees to establish an account at MariSol Federal Credit Union with a \$25 membership deposit.

AzLAT is currently able to make loans in amounts ranging from \$500 to \$20,000.

AzLAT loans can be used to pay for a wide variety of assistive technology devices and services.

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(under the AT Funding tab)

