



## You Can Gain Your Independence

That's why we're here. AzLAT is a unique loan program for financing your assistive technology needs. We have approved loans for:

- Computer equipment/adaptations
- Home modifications
- Wheelchairs/scooters
- Hearing aids
- Lifts/carriers for vehicles
- Communication devices
- Insurance co-payments and/or deductibles for the purchase of assistive technology
- Evaluations and training to support the purchase of assistive technology

...and much more. What do you need?



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

(602) 776-4670 Voice

(602) 728-9536 TTY

(800) 477-9921 Toll-Free

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

Email: [Ask-AzLAT@nau.edu](mailto:Ask-AzLAT@nau.edu)

AzLAT is a service of the Arizona Technology Access Program, a Phoenix-based federally funded program of the Institute for Human Development at Northern Arizona University.

AzLAT partners with the Arizona Community Foundation and Arizona Multibank Community Development Corporation, a Community Development Financial Institution certified by the U.S. Department of Treasury.



# AZLAT

ARIZONA LOAN\$ for ASSISTIVE TECHNOLOGY

## Providing Financial Loans for Assistive Technology

- Affordable
- Flexible
- Attainable





## The Arizona Technology Access Program operates two statewide financial loan programs:

**AzLAT** is an alternative financing program designed to assist individuals with disabilities to borrow money at affordable rates for the purchase of assistive technology.

**SEED Loan\$** is a similar program that targets persons with disabilities who are seeking to gain, expand or keep employment as an employee, independent contractor, teleworker or through self-employment.

Qualified applicants (persons who can demonstrate ability to repay the loan) may be approved to borrow money in amounts ranging from \$500 to \$10,000. Pre-loan support services, flexible repayment terms, below market interest

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

rates, and no prepayment penalties are features of these unique programs. They both offer consumer responsive services not often found through more traditional lenders:

- Assistance with completion of the loan application package
- Identification of other potential funding sources for assistive technology acquisition
- Guidance/recommendations for selection of assistive technology devices
- Assistance with identifying and locating vendors
- Intervention options to avoid consumer 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, 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.
- Have the legal capacity and/or ability to enter into a contractual relationship for a loan.
- Demonstrate that the loan will be used to purchase assistive technology for a person with a disability.
- Demonstrate ability - through sufficient monthly income and credit worthiness - to repay the loans.
- Have an existing savings or checking account with a financial institution or be willing to open an account so that monthly loan payments can be automatically withdrawn in a direct debit from the account.
- SEED Loan applications for self-employment may require a business plan.

**AzLAT is currently able to make loans in amounts ranging from \$500 to \$10,000.**

AzLAT loans can be used to pay for a wide variety of assistive technology devices. The federal definition of assistive technology is as follows:

“Assistive technology is any item, piece of equipment or product system whether acquired commercially off the shelf, modified or customized that is used to increase or improve functional capacities of individuals with disabilities. Assistive technology services directly assist an individual with a disability in the selection, acquisition, or use of an assistive technology device.”

For more information about **AzLAT** and **SEED Loan\$**, or to download a copy of the applications, please visit our website at [www.aztap.org](http://www.aztap.org).

*Full contact information listed on back.*