



## You Can Gain Your Independence

That's why we're here. 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
- Communication devices
- Insurance co-payments and/or deductibles for the purchase of assistive technology
- Evaluations and training to support the use 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

(800) 477-9921 Toll-Free

(602) 728-9536 TTY

[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 statewide, 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, a Division of Clearinghouse CDFI.



## Providing Financial Loans for Assistive Technology

- Affordable
- Flexible
- Attainable





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

- **AzLAT** helps individuals with disabilities borrow money at affordable rates for the purchase of assistive technology.
- **SEED Loan\$** provide affordable funding to persons with disabilities to purchase assistive technology and business equipment that supports self-employment, independent contracting, telework opportunities and working as an employee.

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 acquisition
- 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, 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.
- SEED Loan applications for self-employment require a business plan and additional financial information.

**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.

For more information about **AzLAT** and **SEED Loan\$**, or to download a copy of the applications, please visit our website.

**[www.aztap.org](http://www.aztap.org)**  
(under the AT Funding tab)

