

The Kentucky Assistive Technology Loan Corporation is a program funded by public money to assist Kentuckians with disabilities to obtain assistive technology to improve their independence and quality of life.

[www.katlc.ky.gov](http://www.katlc.ky.gov)

## HOW DO I APPLY?

Applications may be obtained by visiting our website at [www.katlc.ky.gov](http://www.katlc.ky.gov) or by calling the telephone number listed below.

Mail completed applications and necessary documentation to:

**KATLC**  
275 East Main Street  
Mail Drop 2-EK  
Frankfort KY 40621

**Toll Free:** 1-877-675-0195

**Fax:** 502-564-6745

**E-Mail:** [edu.katlc@ky.gov](mailto:edu.katlc@ky.gov)

The Kentucky Assistive Technology Loan Corporation and the Kentucky Office of Vocational Rehabilitation does not discriminate on the basis of race, color, national origin, sex, disability, age, religion or marital status in employment, or provision of services and provides, upon request, reasonable accommodation including auxiliary aids and services necessary to afford individuals with disabilities an equal opportunity to participate in all program activities.

This brochure and all KATLC publications are available in alternate formats upon request.

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## Kentucky Assistive Technology Loan Corporation

Providing Financial Loans for  
Assistive Technology



Operated in partnership with  
Fifth Third Bank, Inc.

# What You Need To Know ...

## WHO IS ELIGIBLE?

Any individual who has a permanent disability, or is a parent or legal guardian of an individual with a disability, who has been a resident of Kentucky for at least six months and who has the ability to repay the loan may apply.

A nonprofit organization that provides assistive technology to individuals with disabilities may also apply if it can demonstrate how the assistive technology will be used for potential customers.

## WHAT CAN BE PURCHASED WITH THE LOAN?

Assistive Technology may include, but is not limited to:

- Vehicles and Modifications
- Computers and Adaptations
- Mobility Devices (Wheelchairs, Scooters and Prostheses)
- Augmentative Communication Devices
- Communication Devices
- Hearing Aids
- Environmental Control Units
- Braille Equipment
- Vision Aids
- Home Modifications

## WHAT AMOUNT CAN BE BORROWED?

The minimum amount you can borrow is \$500 and the maximum amount is \$25,000, except that the maximum amount you can borrow for home modifications is \$15,000.

## WHAT IS THE LENGTH OF A LOAN?

The length of the loan depends on the life expectancy of the equipment.

## CAN I QUALIFY IF I AM ON A FIXED OR LIMITED INCOME?

KATLC is designed to assist individuals who would not qualify under traditional loan programs. All sources of income will be considered the same as employment income.

## WILL EVERYONE BE ABLE TO GET A LOAN?

No. The program will look at your income compared to current debt, stability in residence, employment and credit history. Some applicants will be declined, but the program's criteria are less stringent than those of a bank and will enable many individuals who would typically be turned down for bank loans to receive funding.

## HOW ARE LOAN DECISIONS MADE?

KATLC initially determines eligibility based on disability and assistive technology. It then reviews financial information provided by the bank before deciding whether to approve the loan or not. Individuals will be notified within four to five days whether the loan has been approved or denied.

