

## Frequently Asked Questions (FAQs)

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### ■ What is the Pennsylvania Assistive Technology Foundation (PATF)?

The Pennsylvania Assistive Technology Foundation is a non-profit organization that provides low-interest loans to people with disabilities and older Pennsylvanians so that they can buy the assistive technology devices and services they need.

### ■ What is assistive technology?

Assistive technology is any device that helps a person with a disability achieve a more independent and productive life.

Assistive technology includes items like hand controls and lowered floors for cars and vans, ramps, grab bars and wider doorways for homes, hearing and vision aids, scooters, and computers with special software and/or hardware.

### ■ What is an assistive technology service?

Assistive technology services are those services that help with the selection, acquisition or use of an assistive technology device. Services may include evaluating the needs of a person with a disability, training to use a particular device, maintaining and repairing a device (excluding vehicle maintenance), designing and building a device, or providing technical assistance for family members, personal care attendants, or employers.

### ■ Who is eligible?

Any older Pennsylvanian or state resident who needs assistive technology is eligible to apply for a loan. Family members may apply on behalf of children or other family members with disabilities, as well as advocates, guardians, and authorized representatives if the device or service is for a person who needs assistive technology.

### ■ How do you make decisions about my application?

When the PATF receives your application with supporting documents, we will first review it to make sure it is complete. We may request additional information. Once your application is complete, we will present it to one of our banks for a credit check.

If the bank is confident that you can repay your loan, your application will be approved within a week and the loan documents will be sent to you within several days.

If the bank is concerned about your ability to repay your loan, it will ask the Pennsylvania Assistive Technology Foundation to guarantee your loan. The guarantee means that the Foundation promises to pay off your loan if you default (do not make your payments).

Whenever the bank requests the guarantee, the Foundation's Board of Directors must review your application and credit status and vote on whether to provide the guarantee. The nature and extent of your credit problems as well as the total dollar amount of the loan requested determine if the guarantee will be awarded. If the Board of Directors approves the guarantee, you will get the loan. All information you provide us will be treated with the utmost confidentiality.

## ■ **How much can I borrow?**

Your ability to repay the amount requested will affect the amount you can borrow. However, if your loan requires the PATF guarantee, you can only borrow up to \$25,000. If the guarantee is not required, you may be able to borrow more.

## ■ **What is the interest rate on these loans?**

The interest rate is lower than that available from any bank. The rate changes from time to time, so you should ask for the current rate of interest when you apply for a loan.

## ■ **How much time will I have to pay off a loan?**

Re-payment terms are based on the expected useful life of the assistive technology device. For example, loans for most computers and related devices must be repaid in three years, while loans for home modifications may be re-paid in a maximum of ten years. For most other types of assistive technology, a four to five year repayment schedule is expected.

Loans can be made for the purchase of a new or used vehicle that must be modified for use by a person with a disability. Used vehicles cannot be older than five years and must have been driven for fewer than 50,000 miles. Loans for used vehicles must be repaid in six years, whereas loans for new vehicles can extend to seven years.

## ■ **How long will it take?**

We can usually process your completed application within two weeks of receipt. If the guarantee is requested, it may take two to three weeks.

## ■ **If approved, how will I get the loan documents and the money?**

The bank will mail loan documents to you for your signature. You should review the loan terms before signing, then mail them to the bank. Typically, you will receive your check within a week after the bank receives your signed documents. The check will be issued in the amount of the loan. If the bank has a branch near you, you may choose to sign your loan at the local branch office.

## ■ **What happens if I have trouble repaying my loan?**

The PATF wants to help you maintain your good credit while you repay your loan. If you have unexpected financial difficulties because of a sudden illness or job loss, the Foundation can refer you to consumer credit counseling services. In this program, you can learn how to keep track of your mounting bills and how to create a workable budget.

## ■ **What happens if I default (don't pay my loan)?**

If you don't repay your loan it will have a negative effect on your credit rating. Your non-payment will be listed on your credit report for seven years and will make it difficult for you to qualify for other loans. In addition, your loan may be sent to a collection agency.

## ■ **How do I get an application or more information?**

You may contact the Pennsylvania Assistive Technology Foundation at our toll free number **888-744-1938** (Voice) or **877-693-7271** (TTY), or by calling **484-674-0506**. In addition to telling you about PATF, we can also talk with you about other possible funding sources. You can also email the PATF at [patf@patf.us](mailto:patf@patf.us). For more information, visit our website at [www.patf.us](http://www.patf.us).

All materials are available in alternative format upon request.