



PENNSYLVANIA  
ASSISTIVE TECHNOLOGY  
FOUNDATION

2017-18 ANNUAL REPORT

CELEBRATING **20** YEARS!

## Funding Solutions for Independence



## From the Directors



Dear Friends,

Pennsylvania Assistive Technology Foundation (PATF) is celebrating its twentieth anniversary this year, and we are thrilled to be able to share this historical moment with you.

We have included a timeline of our major milestones in the centerfold of this new 2018 Annual Report. You'll see that in the course of the past 20 years we have created programs that have resulted in helping more than 14,000 Pennsylvanians acquire the assistive technology devices they wanted. Our loans have helped people with disabilities and seniors purchase hearing aids, adapted vehicles, stair glides, wheelchairs and scooters, tablets and computers, roll-in showers, adapted bicycles, smart home devices and so much more! And, our commitment to reporting repayments to the credit reporting bureaus has meant that we've helped all of our borrowers improve their opportunities for employment, living in their own home, and getting a credit card that carries a lower interest rate.

Remembering our past for a joyous moment of celebration does not mean we have stopped planning for the future. This past year has been no exception in our forward progress, as you'll see evidenced by the stories and data recapped in this report. And there is still much work to be done so that people with disabilities can live more independent and satisfying lives. We are particularly excited about Smart Homes Made Simple, our generic smart home technology project; our expanding library of financial education products; and our Money Clubs for youth who are transitioning into adulthood. Our new outreach efforts into the Spanish-speaking community will also be at the front and center of our work for the next several years.

These past 20 years have been full of opportunities, pleasant surprises, and growth. We remain committed to working with the disability community to create programs that are meaningful and respond to our ever-changing world of technology.

**Susan Tachau**  
Chief Executive Officer

**Derek Baker**  
President

**PATF's mission** is to provide education and financing opportunities to people with disabilities and older Pennsylvanians, helping them to acquire assistive technology devices and services that improve the quality of their lives.



Money Club participants with their instructor.



PATF's outreach materials are now available in Spanish and English.



PATF staff member Bonaia Rosado explains our loan programs.

## Exciting New Directions

### Greater Loan Capacity

With renewed contracts with three partner banks, we offer fee-less, low-interest, affordable loans for assistive technology. This provides an opportunity to people who may not have access to other funding resources or may not qualify for a traditional bank loan.

### Expansion of Financial Education Program

Our comprehensive financial education curriculum for people with disabilities, *Cents and Sensibility: A guide to money management*, has a new educator's companion manual and is the basis for a third pilot training program for young adults transitioning into independent living.

### Smart Home Technology

This year we brought together an advisory committee of individuals with varied expertise and personal experience with smart home technology. Our goal is to promote the integration of smart home technology as assistive technology into people's lives. Learn more at: [www.SmartHomesMadeSimple.us](http://www.SmartHomesMadeSimple.us).

### Spanish-Speaking Outreach Initiative

As part of our efforts to reach a greater number of Pennsylvanians in the Spanish-speaking community, our marketing materials, *Cents and Sensibility*, and website are now available in Spanish. We have also employed a full-time staff member whose first language is Spanish.

## PATF at a Glance

### What is Assistive Technology?

Assistive technology (AT) is any item, piece of equipment or product system, whether acquired commercially, modified or customized, that is used to increase, maintain, or improve the functional capabilities of individuals with disabilities.

### Who We Help

PATF helps Pennsylvanians of **all ages, all income levels, and all disabilities**. We have successfully helped at least one person from **every county** in Pennsylvania. Materials and consultations available in Spanish.

### How We Help

PATF provides financing for AT devices and services. We also provide information and assistance about other possible funding resources, as well as financial education.





# Programs That Make a Difference

PATF's programs are available to Pennsylvanians of all ages, all income levels, and all disabilities.

## Loans and Financing Options

### Low-Interest Loans

Loan amounts between \$2,000 and \$60,000 have a fixed interest rate of 3.75% with repayment terms based on the useful life of the device. PATF assists the borrower with the application, provides financial education, and loan monitoring.

### Mini-Loans

Mini-loan amounts range between \$100 and \$2,000, with 0% interest and repayment terms as low as \$20/month. A mini-grant, in conjunction with a mini-loan, may be available to borrowers who have lower incomes. PATF is the direct lender for this program.

### Guaranteed Low-Interest Loans

If the applicant's overall credit does not meet conventional lending standards, PATF may guarantee a low-interest loan up to \$35,000. 31% of low-interest loans were guaranteed by PATF in 2017.

## Information and Assistance (I&A) Services

PATF staff provides information about assistive technology, funding resources, tips on how to access public and/or private resources, and recommended vendor companies.

## Presentations and Exhibitions

PATF staff attends expos and presents at local and national conferences to spread awareness about its programs and services related to assistive technology and financial education.

Seven Funding Assistance Coordinators located across Pennsylvania support PATF staff by making local connections with other service providers as well as working one-on-one with local borrowers.



## Financial Education and Credit Counseling

PATF provides financial education to applicants and borrowers in an effort to increase their understanding of money matters as well as improve their overall credit worthiness.

*Cents and Sensibility: A guide to money management*, the first and only comprehensive financial education book for people with disabilities, is available as an interactive website at [www.StudyMoney.us](http://www.StudyMoney.us), as a downloadable PDF at [www.patf.us](http://www.patf.us), and in print in both English and Spanish. In 2017, PATF released a companion educator's manual for teachers who wish to use *Cents and Sensibility* in the classroom.

## 2017 BY THE NUMBERS

269

Total Loans

1,064

People Helped Through I&A

\$1,209,109

Total Dollars  
Extended in Loans

\$1,000,000

Approximate Dollars  
PATF Helped Borrowers  
Save Through Referral to  
Other Funding Resources

122

People Helped with  
Low-Interest Loans  
Worth \$1,050,362

480

Outreach Activities

147

People Helped with  
Mini-Loans Worth  
\$158,747

"I congratulate PATF on twenty years of service to the people of Pennsylvania. With each loan PATF has empowered people with disabilities to be more independent, be part of their community, find meaningful employment and pursue their dreams."

—TOM RIDGE, FORMER GOVERNOR

#### PROGRAM LAUNCH

Incorporates as a consumer-directed Alternative Financing Program (AFP).

Creates affordable, no-fee loan program.

First bank partnership formed.

First state appropriation so PATF can guarantee loans.



#### FIRST LOAN

In October, Harold Fry of Lancaster, PA gets a loan for a home modification.

**George** of Monroe County receives a guaranteed loan for an adapted vehicle.

**100<sup>th</sup> Borrower**



**\$10 MILLION**  
IN LOANS

**John** of Allegheny County receives a low-interest loan for an outdoor ramp.

**1,000<sup>th</sup> Borrower**



**\$30 MILLION**  
IN LOANS

#### MINI-LOAN PROGRAM

Establishes Mini-Loan Program, offering 0% interest loans up to \$500.



#### FIXED INTEREST RATE OF 4.5%

Establishes a fixed-interest rate for borrowers that is below usual market rates.

#### INFORMATION & ASSISTANCE

Officially incorporates I&A program, helping borrowers make informed decisions and promoting consumer choice.



**CDFI CERTIFIED**  
IN LOANS

Becomes state & federal Community Development Financial Institution (CDFI) committed to providing financial & educational programs to low-income individuals.



**CENTS AND SENSIBILITY**

#### FINANCIAL EDUCATION

Publishes the first and only financial education book of its kind, *Cents and Sensibility: A guide to money management*.

#### PILOT PROGRAM

Launches pilot Money Club in Narberth, PA to teach young adults with disabilities about money management.



#### SMART HOMES

Forms a Smart Home Advisory Committee and launches [www.SmartHomesMadeSimple.us](http://www.SmartHomesMadeSimple.us).

#### INTERACTIVE WEBSITE

Develops interactive website, [www.StudyMoney.us](http://www.StudyMoney.us), to complement *Cents and Sensibility*.



#### FINANCIAL EDUCATION

Publishes educator's companion guide for *Cents and Sensibility*.

Money Club West is held in Pittsburgh, PA.

Translates all financial materials into Spanish.

# 1998-2018

# 20 YEARS

Over  
**14,000**  
Pennsylvanians served by PATF programs since 1998.



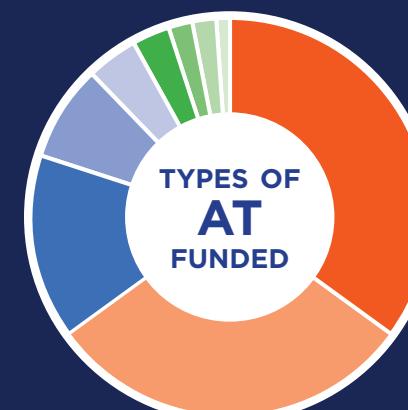
**53%** of borrowers considered low-income (annual income below 200% Federal Poverty Guidelines).

**99.5%**

of borrowers would use PATF again and would recommend PATF to a friend or family member.

# \$36,266,048

DOLLARS LOANED



**1.8%** LOAN LOSS RATE



Technology holds great promise for people with disabilities. We will continue to bring that promise to life."

—SUSAN TACHAU, PATF CEO

## Tyler Morris

Tyler is using his assistive technology to achieve his goal of earning his undergraduate degree while staying involved in campus life.

As he works hard to finish his undergraduate degree, Tyler Morris could be described as a leader as much as he is a student. President of the campus Pride Alliance, student representative on the LGBTQ Faculty and Staff Advisory Board, LGBTQ+\* student representative on the campus President's Diversity Committee, and former Freshman Orientation Leader are just a few of the titles Tyler has held so far in his college career.

"I really enjoy working with students, especially those who are just starting their college experience. I want *all* students to feel welcome here, regardless of their race, sexual orientation, gender identity or expression, religion, disability, etc.," says Tyler.

While Tyler is committed to this goal, he worries about the reality of working with a chronic illness. Tyler has a rare neuromuscular/autoimmune disease called Myasthenia Gravis (MG), among other health issues. As a student, Tyler sometimes has to miss class due to fatigue, exhaustion, and pain. Specific symptoms vary from person to person, and for Tyler, MG makes walking longer distances difficult.

This is why Tyler credits his new scooter with the opportunity to finish his degree. After his 15-year-old scooter's brakes and various parts were failing, and insurance denied his claim, he started an online fundraiser to buy a Golden Companion II Full Size 3-Wheel Scooter. At the end of the summer, with classes fast approaching and only half the money raised, Tyler and his family applied for a PATF loan to cover the rest of the cost. This scooter disassembles easily for transport and will do well in the snowy northwestern Pennsylvania winters with its high ground clearance.



Tyler also uses a cane for support while walking, a shower bench and grab bars for stability in the bathroom, a ramp to make it easier to enter and exit his home, and automatic doors on campus building entrances for hassle-free entry.

"Assistive technology has allowed me to continue to pursue my dream of a college degree and my goal of helping other students, as it helps me get to and from classes, and get to those meetings to plan events and give my input on diversity on our campus."

**"Assistive technology has allowed me to continue to pursue my dream of a college degree and my goal of helping other students."**



\*LGBTQ+ stands for Lesbian, Gay, Bisexual, Transgender, and Queer plus any other sexual orientation and gender identity that isn't covered in the "LGBTQ" acronym.

# My Life, My Choice, My Technology

Linda continues to safely live in her own home using her assistive technology.



**“I am so grateful to PATF for helping make it possible for me to live in my own home.”**

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Pennsylvania Assistive Technology Foundation PATF



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**We make every effort to make all of our materials accessible, including to non-English speakers.**

Para más información en español, contáctenos.

Pennsylvania Assistive Technology Foundation (PATF) believes in maintaining high standards of financial integrity. Our books are audited by an independent auditor on an annual basis and are available upon request by calling 888-744-1938. Financial statements can also be found on [www.guidestar.org](http://www.guidestar.org).

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