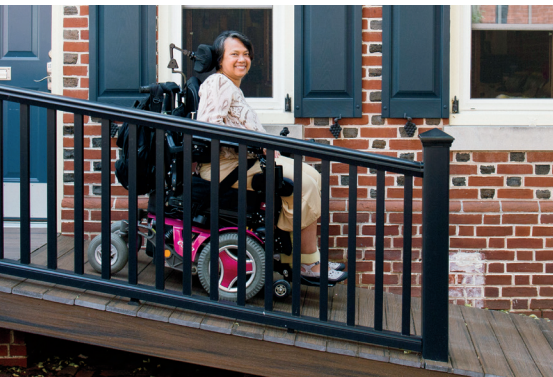


2017-18 ANNUAL REPORT

CELEBRATING **20** YEARS!

Funding Solutions for Independence





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



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.

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.

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.

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'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.

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.

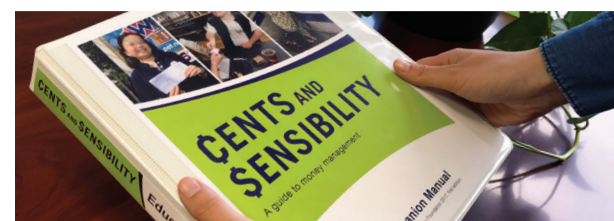
Information and Assistance (I&A) Services

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, as a downloadable PDF at 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

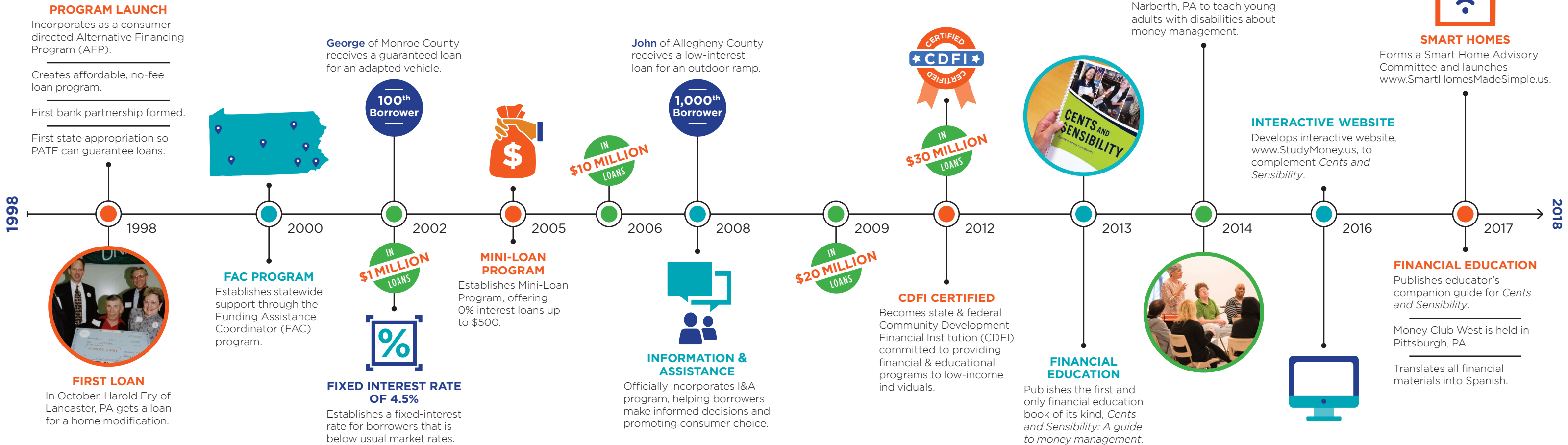
People Helped with Mini-Loans Worth \$158,747

"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

Celebrating 20 Years!

FUNDING SOLUTIONS FOR INDEPENDENCE
1998-2018



1998-2018

NUMBERS IN THE MAKING OVER THE LAST
20 YEARS

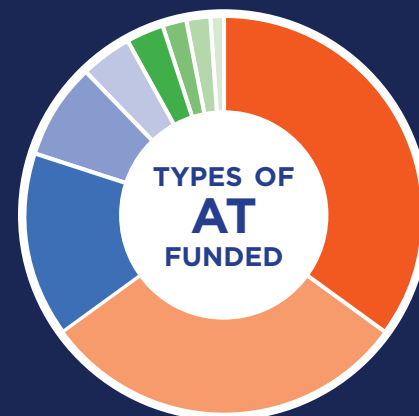
\$36,266,048 DOLLARS LOANED

1.8% LOAN LOSS RATE

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



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



- 35% Adapted Vehicles
- 30% Hearing Devices
- 15% Home Modifications
- 8% Computers/Tablets
- 4% Daily Living
- 4% Farm Equipment
- 2% Durable Medical Equipment
- 2% Vision
- 1% Scooters

99.5% of borrowers would use PATF again and would recommend PATF to a friend or family member.

"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."

*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.

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



My Life, My Choice, My Technology

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



When Linda called PATF for help, she wasn't sure what she wanted, but she knew she needed something. Recently, Linda was diagnosed with chronic kidney disease, resulting in short-term memory loss and balance difficulties. She worried about falling while navigating the bumpy streets of Philadelphia, and she wanted to know what she could do to prevent unwelcome flooding from her bathroom sink. After washing her hands, she would forget to turn off the faucet, and water from the flooded sink had ruined her flooring twice. Despite suggestions to move into a nursing home, Linda gave us a call, hoping we could help her find a way to stay in her own home. Looking for a way to convey the weight of this decision, she once proclaimed, "I would rather lay down in the middle of Broad Street than move into a nursing home!"

We helped Linda enroll in a program that provides services to people who have disabilities and are aging so that they can continue to live in their own homes and be active in the community. For Linda, this meant she could get an assessment from a physical therapist for a quad walking cane that provides greater stability when strolling around town. We also helped Linda take out a mini-loan to purchase a magic-eye faucet in the bathroom. Now the water stops running when she moves away from the sink, and Linda is happily and safely living in her own home.

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

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Donations January 1 through December 31, 2017

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PA Developmental Disabilities Council
Philadelphia Foundation
PIAT (Institute on Disabilities at Temple University), funded by ACL, U.S. Dept. of Health & Human Services
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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.

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