

Maryland Assistive Technology Financial Loan Program

MARYLAND DEPARTMENT OF DISABILITIES



ABOUT US

The Assistive Technology Financial Loan Program (ATLP) is a program of the Maryland Department of Disabilities, Assistive Technology Program. The ATLP helps Maryland residents with disabilities, and their families, qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently.

WHAT IS ASSISTIVE TECHNOLOGY?

Definition of Assistive Technology (AT)

Any item, device, modification or piece of equipment used to maintain or improve the functionality of people with disabilities, allowing them to be more independent in education, employment, home and community living activities.

AT Financial Loan Program Snapshot

- Provides low-interest loans to Maryland residents with disabilities or their families to buy assistive technology
- Covers all types of AT including vehicles, computers, home modifications, and more
- Interest rate as low as 3%



[http://mdod.maryland.gov/mdtap/Pages/
AT-Financial-Loan-Program.aspx](http://mdod.maryland.gov/mdtap/Pages/AT-Financial-Loan-Program.aspx)

Program Highlights

- Established in 1999;
- As of March 2021, the ATLP has issued 1,016 of Guaranteed loans for \$16M and issued 172 of Non-Guaranteed Loans for \$4M;
- Less than 5% low default rate;
- Our lending partners are SECU and Howard Bank – issuing loans on our behalf.

Who Can Apply?

Anyone who intends to use the loan to buy assistive technology for a Maryland resident with a disability. That includes people with disabilities, family members, friends, etc.

Technology can be used to support activities around learning, working, commuting, and integrating into the community.

The equipment **MUST** be for the individual with a disability, so agencies, businesses, and organizations are not eligible to apply for funding.

Will Everyone Be Able To Get A Loan?

No, but the program can approve individuals with fixed income, poor or no credit, and those with higher debt ratios. However, the applicant **MUST** be able to show that they can afford the loan along with all other monthly expenses.

Some applicants will be declined, but the program's criteria are much less stringent than those of a bank and will enable many people who would be turned down for bank loans to receive an ATLP loan.

How Much Can I Borrow?

Unsecured loans available up to \$5,000 for up to 5 years financing. Unsecured Home Modification Loans up to \$10,000, and up to \$20,000 with certain restrictions.

Secured loans available for non-modified vehicles up to \$30,000 for up to 72 months financing, and for modified vehicles up to \$50,000 for up to 96 months financing.

What Can I Buy With This Loan?

- Home modifications
- Adapted & non-adapted vehicles
- Scooters and wheelchairs
- Braille equipment
- Vision aids (CCTV's, magnifiers, etc.)
- Hearing aids
- Communication devices
- Smart home devices
- Computers and iDevices
- Recreational AT (adapted bikes, adapted gaming systems, etc.)
- Many other devices



Who have we helped?

The ATLP provided a loan to a participant to purchase a non-modified vehicle for running errands and doctor appointments.

Another family needed to replace their non-adapted vehicle with a modified vehicle to transport their growing child with spastic quadriplegia.

One family used the ATLP to purchase a fence for their property for an autistic child.

One applicant, a member of the University of Maryland Orthopedics and Rehabilitation Rugby team, applied to the ATLP to cover the balance of an adapted rugby wheelchair.

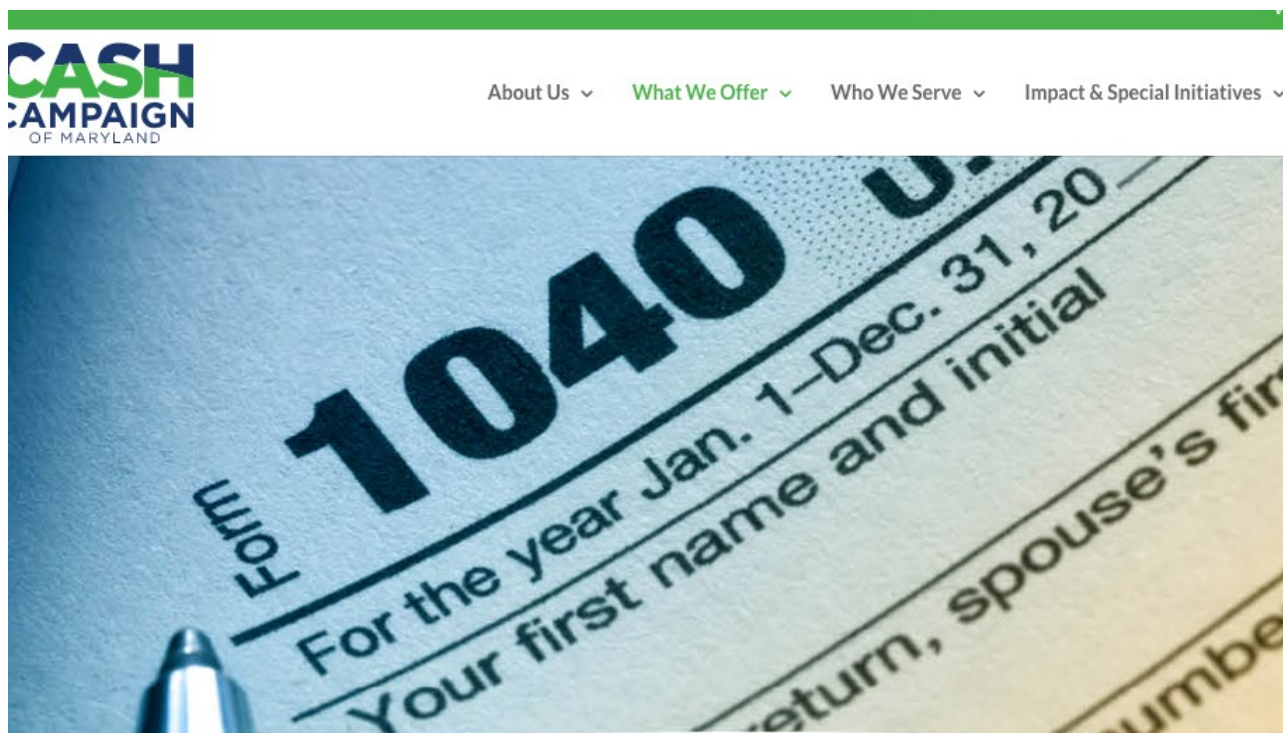
CASH Campaign of Maryland



CASH (Creating Assets, Savings and Hope)

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland.

CASH Programs



Creating Assets, Savings and Hope

[About Us](#) ▾ [What We Offer](#) ▾ [Who We Serve](#) ▾ [Impact & Special Initiatives](#) ▾ [Contact Us](#) ▾

Financial Coaching & Planning

Campaign of Maryland offers two great programs to help you reach our financial goals.

Financial Coaching offers ongoing, unlimited, one-on-one support to reach your financial goals! The trained coaches work individually with participants and help them to achieve personal financial goals such as eliminating debt, rebuilding credit, and developing spending plans.

The Financial Planning Program is designed to connect Marylanders to a professional, quality financial plan on a range of topics and goals, including, investing, homeownership, college funding, and wills and retirement planning. Our Pro Bono Certified Financial Planners® provide consultations in up to two free sessions to CASH Campaign clients.

How do I know which program is right for me?

A Financial Coach might be right for you if....	A Certified Financial Planner® might be right for you if...
...your financial goal is related to: <ul style="list-style-type: none"> • Developing a budget or spending plan • Improve or build credit • Paying down debt • Achieve a short-term savings goal (e.g., establishing emergency savings, purchasing a car) 	...your financial goal is related to: <ul style="list-style-type: none"> • Investing • Insurance • Starting a small business • Achieve a long-term savings goal (e.g., retirement planning, college savings, homeownership)

CASH Programs

Creating Assets, Savings and Hope

Maryland Assistive Technology Program (MDTAP)

Other AT Resources & Services can be found at [MDTAP](#), including:

- Four AT Libraries across the state (Central Baltimore, Southern Maryland, Western Maryland, and Eastern Shore)
- AT demonstrations with AT Clinicians – in person and virtually
- Short-term device loans – items shipped right to you
- Webinars, trainings, and presentations on AT
- [Online equipment reuse exchange](#) (buy, sell, giveaway AT & medical equipment)
- [Maryland High-Tech AT Reuse Center](#) no-cost, gently used AT devices
- Central Baltimore adapted telephone evaluation center and assessment program

Maryland High-Tech Assistive Technology Reuse Center (MATR)

MD AT REUSE (MATR) EQUIPMENT

- CCTVs/Video Magnifiers/Magnifiers
- iDevices
- Adapted computer keyboards, mice, switches
- Speech communication devices
- Amplified telephones
- And more

Visit MATR By Appointment Only –

7125 Riverwood Drive, Suite D1 Columbia, MD 21046

To schedule a MATR donation, consultation, or pickup, contact 443326-9703 or MDTAP.AT-Reuse@maryland.gov

Discounted Assistive Technology – Purchasing Cooperative

MDTAP partners with AT Discount Sales & Services LLC to access the lowest prices for AT when purchasing items for our AT libraries.

AT Discount Sales & Services LLC provides discounts and product information to individuals and organizations for all AT product needs.

410-290-1327

amanda@atdiscount.net

www.atdiscount.net

MD AT Info Everywhere

[Where It's AT](#) – Our award-winning AT Blog



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