

CAN I GET A LOAN?

You may be able to get a loan if:

- You have a disability
- You are an employer of a person with a disability
- Your disability creates a barrier to keeping or getting a job
- You plan to do part, or all, of your work at home or away from the office
- You plan to start or expand your own business (part of your work must be done at home).



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WHAT CAN I BUY WITH MY LOAN?

Equipment including:

- Training to use the equipment
- Maintenance agreements
- Extended warranties
- Maintenance and repairs

WHAT ARE EXAMPLES OF EQUIPMENT?

- Assistive technology
- Farm equipment
- Office furniture
- Office machines
Computer, printer, fax, phone etc.
- Kitchen appliances
- Tools of the trade
- Home modifications
- Vehicles related to your business



The Michigan Employment Load Fund was formed through a grant from the U.S. Department of Education Rehabilitation Service Administration

HOW MUCH CAN I BORROW?

Your loan can be up to \$20,000

Your loan amount will depend on how much money you have to repay the loan each month.

HOW LONG WILL IT TAKE TO FIND OUT IF MY LOAN IS APPROVED?

Loan decisions are given as quickly as possible. The loan committee meets every other week and reviews each completed loan application.

It may take longer than 30 days to get a decision on your loan if your application is not complete.



HOW LONG WILL I HAVE TO REPAY THE LOAN?

Between one and five years, depending on how much you borrow and what equipment you purchase with the loan.

Vehicle term limits will depend on the vehicle's model year.