

What is the Washington Assistive Technology Foundation?

WATF is a nonprofit organization dedicated to improving the socio-economic circumstances of people with disabilities through *access to technology*.

What does WATF do?

WATF provides *low interest loans* for: 1) assistive technology and home and vehicle access modifications 2) equipment needed by employees and entrepreneurs with disabilities who choose home or self-employment on a full or part-time basis.

Who is eligible for WATF's low-interest loans?

Washington residents of all ages with disabilities of all types including seniors with age-related functional limitations. Family members and employers are also eligible.

For **business equipment loans** applicants must be engaged in

Loan	2 yrs	3yrs	4yrs	5yrs
\$1,000	\$45	\$31	\$24	\$20
\$2,000	\$89	\$62	\$48	\$39
\$3,000	\$134	\$92	\$71	\$59
\$4,000	\$179	\$123	\$95	\$79
\$5,000	\$223	\$194	\$119	\$98

paid employment or self-employment or have a realistic plan to do so.

What are the terms?

The *interest rate* is 4.75%-6.00%. Loan terms range from 1 to 5 years. The maximum loan size is

Sample loan payments at 6.00% interest rate.

\$10,000 for assistive technology; \$25,000 for start-up businesses and \$50,000 for existing businesses.

What can WATF's loans be used for?

Assistive Technology Loans can be used for all types of assistive devices and home & vehicle accessibility modifications. *Telework Business Equipment Loans* can be used for any type of equipment that an entrepreneur or an employee with a disability needs to work effectively from home. Our loans also can be used for *related services* including evaluations, training, warranties, maintenance and repairs.

Are there income restrictions?

No. WATF has no upper or lower income limits. Applicants need to show that they can repay the loan. We consider all sources of income including disability payments. We are particularly interested in helping individuals with low incomes.

What about credit history?

Lack of credit history is not a disqualifier. If you have poor credit, we'll evaluate your situation on a case by case basis.

What is the CCTV Rental Program?

WATF offers long-term rentals of Closed Circuit TV Magnifiers. Black and white models rent for \$25 per month, color for \$35 and portables for \$30.

Information & Referral

WATF provides tips and advice on how to select and purchase technology, locate knowledgeable vendors & service providers and identify other funding sources. We also help with financial literacy & small business planning.