



Financial Loans

for Oklahomans with disabilities

Success Stories

Lola of Madill, OK

Lola used the financial loan program to purchase hearing aids for herself.

She had been considering the needed purchase for about three months when she learned about the ABLE Tech program from the audiologist. She qualified for the non-guaranteed low interest bank loan without assistance.

Outcome: She is deaf in her right ear, and now can hear better in everyday life.



Janice of Oklahoma City, OK

Janice used the financial loan program to purchase a hydraulic lift for her vehicle in order to transport her wheelchair. She had some options, but chose the low interest bank loan because it made the lift affordable with monthly payments.

Outcome: Janice had been debating about making this purchase for several months; she says "It gave me the ability to leave my home as I can now transport my wheelchair!"



FINANCIAL LOANS FOR ASSISTIVE TECHNOLOGY

Oklahoma ABLE Tech, in partnership with the Oklahoma Assistive Technology Foundation (**OkAT**) and **BancFirst of Stillwater**, can provide financing options for Oklahomans to purchase assistive technology to help them live, work, and learn independently.

Qualifying purchases for the loan:

- Vision equipment and glasses
- Hearing equipment
- Mobility devices
- Vehicle modifications
- Daily living aids
- Durable medical equipment
- Communication devices
- iPad for specialized use, or
- Any device used as assistive technology

LOAN FEATURES

- Fixed low interest rate for the life of the loan.
- Easy, flexible repayment terms.
- Can be used to cover co-pays.
- Payment made directly to the vendor.
- Special qualifying terms for applicants who have limited income due to a disability related circumstance.





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Should I Apply?

I can't qualify for a financial loan because I had to file bankruptcy due to medical expenses.

A bankruptcy due to medical-related expenses will not necessarily disqualify you from the program. Our non-profit partner will review your application for special guaranty consideration. Applicants are reviewed on a case-by-case basis to determine the ability to make monthly loan payments based on income and monthly expenses.

I need a modified vehicle and don't know what my options are.

This loan can be used to purchase a new or used modified vehicle or to acquire funding to modify your current vehicle. It may also be used to fill the gap with other public or private funding sources, such as the Department of Rehabilitation Services or Developmental Disability Services.

My insurance out-of-pocket / co-pay for my prescribed durable medical equipment is more than I can afford.

This loan can assist with medical co-pays and/or deductibles for equipment that is considered assistive technology. A quote or invoice for your portion of the cost is required with your application; if approved, payment will be made to the vendor.

ABLE Tech, OkAT and BancFirst, together, are able to provide a variety of lending products to meet the consumer's needs.

For lower dollar amount loans, ABLE Tech processes applications in-house and refers to these as Direct Loans.

Direct Loan with ABLE Tech/OkAT		
Loan Amount	Term of Loan	Approximate Monthly Payment
\$1,500	12 months	\$128
\$2,000	24 months	\$110
\$4,000	36 months	\$120

BancFirst partners with ABLE Tech and OkAT to manage loans of higher dollar value that can be broken down into Secured or Unsecured loans.

Secured and Unsecured Loan with BancFirst		
Loan Amount	Term of Loan	Approximate Monthly Payment
\$10,000	36 months	\$300 - \$305
\$15,000	48 months	\$345 - \$353
\$20,000	60 months	\$377 - \$387

HOW DO I APPLY?

Download and complete the [Financial Loan Application](http://bit.ly/abt-loan) (<http://bit.ly/abt-loan>) on our website. If you need assistance or have questions, please contact:

Shelley Gladden, Loan Coordinator
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Oklahoma State University
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Stillwater, OK 74078

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