



## **Ten Ways to Fund Assistive Technology Purchases**

*By Andrew Leibs*

Few things can simultaneously change one's life and bank balance as quickly as assistive technology. To a college student with a disability, the right solution is priceless, but rarely free.

Many adaptive devices cost thousands of dollars -- absurdly disproportionate to what the general public pays for products that perform the same tasks. HumanWare's BrailleNote Apex, for example, costs \$5,495.00 and does next to nothing compared to a Surface 2 tablet PC costing \$349.00.

Fortunately, there are options for purchasing the solutions you need without paying the full price. Here are 10 to explore.

### **1. Mandated Programs**

Students get most assistive technology solutions through federally mandated programs such as Special Education and Vocational Rehabilitation.

Schools may get adaptive products as part of an Individual Education Plan (IEP), or can request them through provisions in Section 504 of the Rehabilitation Act of 1973.

Vocational Rehabilitation, a program designed to drive clients towards self-sufficiency, remains among the most reliable resources -- one that can help disabled students not only pay for college, but also secure the adaptive devices and solutions they need to complete their coursework. After college, Transition Programs assist students with job placement and training, sometimes including assistive devices in an Individualized Transition Plan. Contact your state's Parent Training and Information Center (PTI) to learn more.

## **2. Other Government Programs**

Disabled people receiving Social Security can obtain technology through the Administration's Plan to Achieve Self-Support (PASS) program, which enables income set-asides to fund work-related goals such as education, vocational training, or assistive technology. Individuals who set aside Supplemental Security Income via PASS may receive additional SSI payments to cover living expenses.

Another Social Security incentive program, the Impairment-Related Work Expense (IRWE), enables employees receiving SSI or SSDI to deduct work-related expenses from gross income. This enables the employee to continue receiving benefits if the IRWE amount keeps income below the Substantial Gainful Activity (SGA) Test. This enables individuals to buy assistive devices with their own money.

People who are deaf or hard of hearing may qualify for funds to purchase communications devices such as TTY phones under the Telecommunications Assistance Program (TAP), part of the Telecommunications Equipment Purchase Program (TEPP).

## **3. Regional Disability Organizations**

State and local disability organizations sometimes offer assistive technology for a nominal fee. For example, the Texas Center for the Physically Impaired (TCPI) provides refurbished Windows XP desktop computers to blind and visually impaired people in the US and Canada for a \$100 donation -- one most schools or local charities would gladly cover. The machine comes with speakers, sound card, and demo versions of the screen reader Window Eyes and the ZoomText magnification program, as well as a seven-tape computer tutorial.

## **4. National Education Programs**

Though harder to find, there are initiatives or pilot projects that offer accessible solutions for less. One example is the Student E-rent Pilot Project (STEPP), which enables students with visual, cognitive, and mobility impairments to rent accessible electronic textbooks for up to 60 percent off the price of printed books.

Reading is done using the CourseSmart reader on the STEPP website, which

features a search box for locating books by title or ISBN number. Titles cover a wide range of subjects from more than 20 higher education publishers.

The e-texts adhere to the same layout as the printed book, and employ imbedded image tags, descriptions, and a hierarchical structure that makes them easy to navigate using a screen reader.

## **5. Disability Foundations and Nonprofits**

A number of nonprofits offer programs that help students get the technology they need for academic success.

The LD Resources Foundation, for example, offers five assistive technology grants to LD students enrolled in higher education. You can apply for one or more using a single application.

- Kurzweil LearnStation Award: Software to scan notes, access electronic files, listen to content read aloud, and access language, study skills, and test-taking tools.
- Read&Write GOLD Award: Keychain-sized USB device with literacy tools, including: PDF Aloud Reader with dual color highlighting, word prediction, and the CAST MIMAS textbook conversion tool.
- Nuance Dragon Voice Recognition Award: Software to dictate rather than type text.
- Livescribe Award: The Echo smartpen records and synchronizes spoken words with notes written on special paper.
- LD Resources Foundation Recognition Award: The lone award not based on financial need honors persons who have helped other students deal with learning challenges.

Eligibility requires financial need, enrollment in a college or university (minimum nine credits per semester) in pursuit of an undergraduate degree, and documentation or official diagnosis of a print disability.

The Association of Blind Citizens (ACB) operates the Assistive Technology Fund (ATF) to help blind and visually impaired persons access technology. Grants cover half the cost of accessible software or equipment. Products must retail for at least \$200 and not cost more than \$6,000. Applicants must be legally blind US residents

with annual household income below \$50,000 and cash assets under \$20,000. Complete application details and forms are available on the ABC website.

## **6. Employers**

If you need technology to do your job, it may constitute a reasonable accommodation that your employer must provide. The Americans with Disabilities Act (ADA) mandates accessible workplaces. This might mean closed captioning during meetings, a larger monitor, or voice recognition software. Other job-related funding options include employer-sponsored health insurance and flexible spending accounts where employees can set aside pre-tax income to cover certain expenses.

## **7. Assistive Technology Loan Programs**

Many states offer low-interest loans under the Alternative Financing Technical Assistance Project (AFTAP). This program, run by the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA) helps states establish loan programs under Title III of the Assistive Technology Act of 1998. The RESNA website lists loan programs by state.

## **8. Manufacturer Purchase and Lease Programs**

Some manufacturers give customers with disabilities discounts or offer purchase plans.

Triumph Technology, which sells OCR, magnification, and braille products, lets qualified customers spread payments for \$1,700+ solutions out over a 13- or 24-month period through a third-party leasing company. The company offers two options:

1. 24 Month Buyout: A 21-month lease with a lump sum (or three monthly payments) buyout.
2. Baker's Dozen: A down payment plus a 12-month term with buyout payment in month 13.

At the end of either contract, both of which carry a \$250 document fee, you can return the equipment to the leasing company or own it. It's a costly financing solution, but may work in some situations.

## **9. Fraternal Organizations**

Many fraternal organizations such as local chapters of Lions Clubs International, the Knights of Columbus, March of Dimes, and the United Way, will often purchase assistive technology on request. Some organizations' missions include helping people with specific disabilities; e.g., the Lions Clubs help blind and visually impaired people. Contact organizations in your area. Some may relish the opportunity to furnish a tangible solution.

## **10. Loaners and Buying Used**

Many organizations demonstrate assistive devices and sometimes loan or sell products at reduced cost. This can help you identify the most cost-effective solution. Assistive Technology in New Hampshire (ATinNH), at the University of New Hampshire's Institute on Disability, offers training, loaner equipment, and low-cost funding alternatives. Check education and vocational rehabilitation departments in your state to learn what's available.

Buying used or refurbished equipment is far less expensive than purchasing new equipment and still provides the necessary functionality. Lack of use prompts many sales, so most second-hand products have a lot of life left in them. Check agency websites, many of which feature sections for buying and selling equipment.

## **Resources**

Special Education and Vocational Rehabilitation are state programs. Contact your state's department of education or search Google to find offices nearest you.

Social Security Administration Programs

Plan to Achieve Self-Support (PASS)

<http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm>

Impairment-Related Work Expense (IRWE)

<http://www.socialsecurity.gov/ssi/spotlights/spot-work-expenses.htm>

Telecommunications Equipment Purchase Program Association (TEDPA)

<http://www.tedpa.org/>

Student E-rent Pilot Project (STEPP)

<http://stepp.gatech.edu/>

LD Resources Foundation

<http://ldrfa.org/>

Association of Blind Citizens (ACB)

<http://www.blindcitizens.org/>

Alternative Financing Technical Assistance Project (AFTAP)

<http://www.resnaprojects.org/AFTAP/whatsnew/RESNA.html>

Triumph Technology

<http://www.attriumph.com/>

Assistive Technology in New Hampshire (ATinNH)

<http://iod.unh.edu/PriorityAreas/assistivetechonology/default.aspx>