**Karen Hassett:** Welcome, everybody, to the webinar, Financial Pathways to Independence. Again, I'm Karen Hassett. I am the Financial Education Director at Pennsylvania Assistive Technology Foundation. I have dark hair, dark glasses, bangs, I have a headset on and a purple top with a black sweater. While you're waiting for us to start, would you like to share with us have you checked your credit report in the last 12 months? Simply a yes or no in the chat would be great.

Once we do this question, however, the chat will be closed for the remainder of the webinar, and any questions we'll ask that you put them in Q&A. Oh, I see people have already responded. Again, no judgment. We're going to show you how to get your credit report. I love that. Again, if you have a minute and you are comfortable doing it, please answer, have you checked your credit report in the last 12 months? Will, I think we can get started right at the top of the hour. I will advance the slide. Will, I just want to make sure you're still with us. There you are.

**Will Hall:** I am.

**Karen:** Okay, cool. I know we have a lot to share. I appreciate everybody who's putting the answer in chat. Welcome to everybody. I'm going to shut down my video. Will, I'm going to have you take it away and just tell me when you want me to advance the slides.

**Will:** Good afternoon, everyone. Thank you for joining this webinar. My name is Will Hall. I'm the CEO of Pennsylvania Assistive Technology Foundation. I believe that I am not on video. I want to welcome you all to this webinar. Pennsylvania Assistive Technology Foundation or PATF for short is the parent organization on the Appalachian Assistive Technology Loan Fund. We have been around for going on 27 years. We make financing available at low and no interest and no fees to individuals for the purchase of assistive technology.

We also provide financial education, advocacy for individuals with disabilities, and in 2021, PATF launched and chartered the Appalachian Assistive Technology Loan Fund, which has been operating and making loans in Kentucky since September of 2023. We're really excited to introduce both the AATLF and its products and services to you all today. We have a really exciting webinar coming up. Karen, you can go ahead and advance the slide, although I don't know that I have necessarily anything on the next slide. No. Welcome, everybody, to the webinar, and I will turn it back to you, Karen.

**Karen:** Thank you, Will. Again, this is Karen Hassett. Right now I'm just going to go over some of our ways to get into our accessibility channels for closed captioning. You will see the CC at the bottom of your slide, or your page, your screen. Just click on that, and that's going to get you the captions. We have people who are captioning it for us. What I'm going to do right now, and actually, I'm going to bring in our Spanish language interpreter to tell you how to get into the Spanish language channel.

**[pause 00:04:20]**

Then the American Sign Language, you should be--

**Susan Tachau:** Karen?

**Karen:** Yes.

**Susan:** Karen, we didn't hear that.

**Karen:** Oh, all right, my apologies. Thank you, Susan, for letting me know. Hold on. There we go. I apologize. All right, again, here is the audio telling us how to get into the Spanish language channel.

**Interpreter:** [Spanish language]

**Karen:** I hope everybody was able to hear that. My apologies, that was the setting on my part. To get into the American Sign Language, just click the interpretation button that you see at the bottom of your screen, and from that menu, click ASL. Welcome again to Financial Pathways to Independence. You heard from Will Hall, our CEO. Our other speakers will be Elizabeth Fust from Gathering Strength, Susan Tachau from the Appalachian Assistive Technology Fund, Tracy Beck from Pennsylvania Assistive Technology Foundation, and Erin Waddell from the Kentucky Office of Financial Empowerment.

Just a quick housekeeping. Again, this is being recorded. You probably already saw that and clicked okay. Right now your audio is muted. I believe your video is off, and if you have a question, please put it in the Q&A. We've actually disabled the chat, so Q&A is the only way to do that. That way we can track what questions are asked. Complete the survey. There's going to be a survey that will pop up when we end the webinar. Please complete that. It'll help us.

Also, there's a question there, if you would like to be contacted by someone from a Financial Empowerment Center, and you'll learn more about that. You can actually put your name and contact information and somebody will reach out to you to set up an appointment. Finally, there's going to be a recording of this webinar and that will be available at https://aatlf.org. Without further ado, I'm going to introduce Liz Fust from Gathering Strength. Liz, take it away.

**Elizabeth Fust:** Hello, everybody. Welcome. Thanks for joining us. If you could advance to the next slide, that'd be great. Well, I need to say my name is Liz Fust. I have a spinal cord injury. I use a wheelchair. I have short brown hair, a green pullover on, and glasses. I'm the founder and Executive Director of Gathering Strength which is a non-profit corporation located in Louisville, Kentucky. We are a disability-led nonprofit that empowers people with physical disabilities to achieve better health, to increase self-sufficiency, and to become more engaged in the community. We put on a lot of online activities, in fact, similar to this so come check us out at our website if you'd like more information.

Next slide, please. I'm here to just briefly give a little background about why it is so important to have this new Appalachian Assistive Technology Loan Fund and many loans for assistive technology in Kentucky. First of all, the Kentucky Assistive Technology Loan Corporation, which used to provide loans, lost its lending partner. We haven't had a loan fund in Kentucky for several years. Kentucky has a much larger population of people with disabilities than the nation.

35% of adults in Kentucky have a disability. People with disabilities especially in rural counties in Kentucky, of which there are quite a few, are significantly more likely to live on low incomes and significantly more likely to be unemployed, which means we have a greater need for these no fee, no interest loans. [clears throat] Also, assistive technology is incredibly important. It can be the difference between getting out of the house or being isolated. Think about a ramp, for example, or a lift that someone might need. It could be the difference between working or being unemployed. I have helped people get assistive technology so they can use their computer to find a job.

They needed a screen reader, or they needed a speech-to-text program to help operate their computer. It can be the difference between being depressed, having a poor mental health and having a positive outlook. Isolation, lack of engagement in work and leisure activities, depression, all of these have a knock-on effect. They have an adverse impact on health and quality of life. These mini grants could have a great impact for Kentuckians and I'm grateful that it now exists. I think I can now introduce a fellow Louisvillian, Susan Tachau, who we have loaned to Pennsylvania for a few decades. Thank you, Susan. Take it away.

**Susan:** Thank you, Liz. Yes, indeed, I was born and raised in Louisville. I am an older white woman with gray hair. I have on a white blouse and a black sweater, and I'm also wearing glasses. I appreciate everybody being here today. I am a parent of an adult who spent a year in Louisville getting services at United Cerebral Palsy. Our son Michael has cerebral palsy and he's a wheelchair user so assistive technology is very important to our family.

The first poll question, and we have two, is about assistive technology. The question is, and you can go into the Q&A and answer, how have you acquired the assistive technology you or your family needed? You can click all that apply. You paid for it out of pocket, your insurance paid for it, the Office of Vocational Rehabilitation, your school district, you got a loan previously from Kentucky Assistive Technology Loan Corporation, or other. Other can also include you didn't get what it was you needed. Please, go ahead and in about 20 or 30 seconds, I'll read you the results soon as they come up.

**[pause 00:13:18]**

**Susan:** All right, do we have a fair number of people, Karen?

**Karen:** Yes. Susan, we're at half, so I think it's a good time to give the countdown to end the poll.

**Susan:** Great.

**Karen:** I am ending the poll in one, two, and on the count of three, and I'll share the results.

**Susan:** Great. It looks like 62% of you have paid for it out of pocket, 31% have received the device or devices from your health insurance, 42% have worked with your Office of Vocational Rehabilitation and they have paid for it, no one from their school district has received their AT through that funding source, and no one has been able to get a loan through the Kentucky Assistive Technology Loan Corporation, and 46 of you have other or have not received it at all. This webinar is for you. I'm so glad all of you are here.

**Karen:** Susan, it's Karen. Again, I'm sorry. We did say feel free to post in chat, which we actually have disabled. If you would like to share the other where you did get assistive technology funding or financing, please feel free to put it in the Q&A if you're comfortable with that.

**Susan:** The chat is still open.

**Karen:** Oh, I'm sorry. The chat is now open. Feel free to do that and I'm going to stop sharing and, Susan, and I will-

**Tachau:** Next slide, please.

**Karen:** -let you take it away.

**Tachau:** Thank you. The first part of this presentation is to tell you about the Appalachian Assistive Technology Loan Fund, otherwise known as AATLF. Tracy Beck, who's the Operations Director, will be joining on this section. AATLF is a nonprofit organization that has a mission of providing cash loans to Kentuckians with disabilities and their families for the purchase of assistive technology, otherwise known as AT.

As Will Hall said, AATLF is a subsidiary of Pennsylvania Assistive Technology Foundation. The majority of the board and staff are individuals with disabilities and or immediate family members. Meaning that we, and I am the president of Appalachian Assistive Technology Loan Fund, strive to be and are currently a consumer-controlled organization. AATLF is a federally certified Community Development Financial Institution, CDFI, and that means we get our loan capital from the US Treasury.

Next, please. AATLF helps Kentuckians of all income levels, all disabilities and health conditions, people of all ages, and people from all communities and cultural backgrounds. All is all. Next, please. What is assistive technology? We have five examples on this slide, which I will review, but without going into the federal definition, it is more simply any device or service, whether you make it, it's customized or it's off the shelf, that can help a person with a disability or an older person do the things they want to do. In these pictures you will see someone in the upper right, right next to the text.

She has an intellectual disability, and she is doing some work on her iPad and the speaker is helping her read. Next to her is a child with her mother doing homework. The daughter is nonverbal and this is her augmentative communication device. Below her is an older woman who's using Iris Vision Glasses, a tech device that magnifies what she is holding in her hands. Next to her is a gentleman who has a spinal cord injury, and you can see that he has hand controls so he can drive his vehicle. Next to him is a farmer with arthritis and she is sitting on a wagon with wheels so that she can do weeding on her farm.

Next slide. These six pictures show another variety of assistive technology. In the upper left is a gentleman who has a hearing aid. In the center on the top is a woman who's a wheelchair user coming down from her home on a ramp, and the ramp is also assistive technology. In the upper left-hand corner of this picture, you will see a smart doorbell. To her right is a gentleman whose finger is on a camera and what he is doing is he's looking at his smart doorbell, which has a camera, and he is pushing the button to allow someone to enter into his home. Below him is a woman who's a wheelchair user and is shoveling snow. I think Kentucky's getting a lot of snow today. Maybe you can use this.

The shovel is on wheels. Next to her is a gentleman who has a smart speaker. This gentleman is blind, and he uses his smart speaker to make phone calls, listen to music and books on tape. Next to him is a young woman who has cerebral palsy and you can see her crutches. She too is using an iPad so that she can read the newspaper. In other words, the definition of assistive technology is broad enough that it's really looking at functional need. What may be assistive technology for one person does not mean it's necessarily assistive technology for another.

Next, please. Assistive technology also includes services, so the evaluation and the assessment, selection of the device, or the design, such as designing home modifications, the installation, and then setup, training to use the device, and, of course, repair. In these two pictures there's a gentleman who's teaching an occupational therapist how to use a 3D printer so that she can do the key cards that she uses.

On the right-hand side is another OT, and the occupational therapist is showing this gentleman how to download applications on his iPad. Those applications are related to the smart home devices that he has in his apartment. That's a quick summary of what is assistive technology and those services. I believe I am turning them over to Tracy.

**Tracy Beck:** Thanks, Susan. Hi, everybody. My name's Tracy Beck, and I am an older female with brown, little bit of gray hair, not as much as Susan. I'm wearing a black sweater and a brown jacket. I am with Pennsylvania Assistive Technology Foundation. I am going to talk about the details of the Mini-Loan Program. AATLF offers loans ranging from $100 to $7,000 to help individuals purchase assistive technology. As Susan described, these loans can be used for a wide range of devices and services from mobility aids and hearing aids, which is our most popular type of assistive technology, to adaptive software and smart home technology.

As long as someone tells us how this is assistive technology for them, we will consider extending a loan. One of the key benefits of this program, I think, is that it is truly an affordable financing option. Unlike traditional loans with a bank or credit union, our loans are 0% interest with no fees. That ensures that borrowers only repay the amount of the device or what they need. This makes AT much more affordable and accessible for individuals who might otherwise struggle to afford the AT. Borrowers have flexible repayment terms with options up to 48 months. This means they can spread out the payments over a period that works best for their financial situation.

Our staff is wonderful, and they work with each applicant and borrower to ensure that their repayment plan is manageable and sustainable. There's a great opportunity to build positive credit. A unique feature of our loan program is that we report credit repayments to all three credit bureaus, that's Experian, TransUnion, and Equifax. This really means that timely repayments can help borrowers build or improve their credit history. As we know, that can be crucial to not only getting assistive technology, but it's important for other aspects in your life, if you want to rent an apartment, if you want to purchase a vehicle, if you want to buy a home someday. Good credit leads to these other opportunities.

I would say overall, this program is designed to remove financial barriers to assistive technology while also providing an opportunity for financial empowerment. Next slide. I want to introduce you to John. This is a Mini-Loan example. He's a recent borrower who came to us for assistance. John is diagnosed with ALS and as his mobility changed, he began using a wheelchair. He wanted a way to control his environment independently without relying on others for simple tasks like adjusting the thermostat or managing other devices in his house.

He reached out to our staff to discuss how this program works and how smart home could help him stay independent as possible. He did a lot of research before calling us. After discussing his needs, he decided to apply for a Mini-Loan. With his purchase, he got an Echo Show, which is a smart speaker with a display that allows for voice-activated controls and video calling. He got a Nest thermometer enabling him to adjust the temperature using voice commands, or he can also go through his tablet or smart home with an app. He also incorporated into his loan a service, device installation and training. That ensured that John could easily set up and learn how to use his new devices.

The total cost for John's loan was $530. He was approved for a 0% loan with no fees, at 20 months, and his payments were $26.50 per month. Thanks to this loan, I'm thinking about some of the things that Liz talked about at the beginning, John can now adjust his home temperature with voice commands, control the lights, make video calls, and manage other smart home devices. That really helps him remain more independent and that reduces the need to rely on caregivers for small but really essential daily tasks.

Next slide. This is Patricia and let me share Patricia's story quickly. She's been blind for 63 years, but she recently discovered AT that could help her regain some visual experiences that she had not had since childhood. This is such a cool thing. We did a story on her. It's pretty amazing. She reached out to AATLF for a loan to purchase an Iris Vision Magnifier. That's a wearable device designed to enhance vision for people with low vision or blindness. Really, for Patricia, this wasn't just about improving her sight. It was about reconnecting with the world around her. Sometimes we take that for granted, but this was truly, truly life-changing for her.

Her quote, which is here on the slide, but I'd just like to read it, "The main thing I want to do with my new glasses is see all the things I haven't seen since I was very young. Just little things like looking at a butterfly and being able to weed in my garden, to see nature and all the things you take for granted. I don't want to sound dramatic, but that's really special to me. It's nice to look over and see my dog sleeping." As I said, this was truly life-changing for her. The vision magnifier cost $3,300. She was approved for a loan. Again, 0%, no fees. This was for 36 months and her payments were $91.67.

This structure allowed Patricia to afford this technology without overwhelming her budget so she can experience the beauty of her garden and perform everyday tasks with greater ease. Next slide. Real quick, how to apply for a loan. Our staff really strives to make the loan application process simple and accessible, but it is a process. There is an application, this is a financial loan, so there is some paperwork. There are several ways to apply. The fastest way is to go to our website, which is aatlf.org, to complete an electronic loan application.

That allows applicants to submit their information securely and conveniently. We also have old-fashioned print copies of the application. For those who prefer that we can mail that to you, or you can download and print them from our website. Once the application is completed, there are supporting documents that we use to determine whether or not we can extend the loan. Those can be submitted by mail, or by fax, or we can send someone a DocuDrop link which is secure.

We would really prefer not to have people send us things by email. We would really prefer to use the DocuDrop link. Otherwise, fax is fairly secure. A lot of people still send their things by USPS mail. If an applicant needs assistance filling out an application or has questions about the documents that they need to gather, we're here to help. They can reach out to us at 484-674-0506 to request an application or ask questions. We really encourage people to do that so that they have a clear understanding about the loan and their responsibility when they take out the loan.

Next slide. We have another poll question. It is regards to your familiarity with the financial empowerment centers. We want to gauge your familiarity with this. This will help us understand how much background information we may need to provide as we discuss financial resources that are available. The poll question is, have you or are you currently using the services of an FEC, Financial Empowerment Center? The answers are yes, no, or what is an FEC? Again, all answers and responses are completely anonymous. Answer away and we'll go over the results in a few seconds.

**Karen:** Tracy, it is, Karen. It looks like people have stopped answering. Oh, we have a couple more in. I am going to end the poll. I'll do my countdown. I guess I should actually count down, three, two, one, and we'll end it, and I'll share the results.

**Tracy:** Great. It looks like 12% are familiar with FECs. 35% are not familiar, and 53% don't even know what an FEC is. This is great. I am going to pass it on to our next presenter who will be telling you all about the FECs. Take it away, Erin.

**Erin Waddell:** Thank you, Tracy. Good afternoon, and wonderful to be with you all today to talk about this fantastic opportunity to access assistive technology. and affordable microloans that support personal empowerment. I really appreciate the invite from my friends at AATLF to share more about the resources that could be really meaningful in our lives. I'm Erin Waddell. I'm a female with brown hair and I am wearing my warmest gray sweater today on this cold day in Louisville.

I have the privilege to lead the Office of Financial Empowerment with Louisville Metro Government where we focus on all things financial, services, resources, helping folks gain knowledge, skills, and access to services that can help lead a stable and empowered financial life. I'm going to share a little bit about our work within the city and how it connects to the topic that we're talking about today, as well as share about how you can get connected to these empowering services.

Next slide, please. Oh, one more actually. Perfect. Our office does many things, but I just want to highlight two of our largest efforts. First, and our most foundational empowerment tool is connection to the financial mainstream through federally insured bank accounts. Having a bank account is so deeply important in building a solid financial foundation, and so we devote a lot of efforts to making sure that there are good, safe and affordable bank accounts available for people and also that people are connected to those accounts.

We do this through our Bank On Louisville effort and have 13 bank accounts available in our city that have our stamp of approval and that are great options for folks interested in or needing accounts. The second effort that I want to share is our Financial Empowerment Center, or FEC, which most of you are not familiar with, but the FEC provides one-on-one professional financial counseling at no cost. This is a free service for our Louisvillians.

The FEC is a national model for financial counselings, and we are fortunate to be one of 50-ish cities that have an FEC. FEC counseling clients typically work on things like general money management, budgeting, using banking products, decreasing debt in their delinquent accounts, building savings, learning good savings behaviors, and establishing and building credit, which takes us to our focus today.

Credit is something that our financial counselors spend a lot of time working on with clients because it is so important in our lives and really is the on-ramp to long-term financial stability. I want to spend the next 10 minutes or so talking about credit, why we need to care about it and take care of it, and make a connection to how the microloans with AATLF really provide an opportunity for some financial empowerment. Full disclosure, I am not a credit counselor. I'm not going to be going in depth on credit, but want to hit on some high level points, hopefully get you thinking and then of course get you looped into some available resources.

Next slide, please. Let's begin with some definition and shared understandings. What is credit? Credit is the ability to borrow money with the understanding that you'll repay it later. It allows you the ability to obtain things or services in advance and might be in the form of credit cards, loans, mortgages, et cetera. When you use credit, you are borrowing money. The lenders, whether that's the bank, the credit card company, they grant you that credit based on their confidence that you can be trusted to pay back what you borrowed.

In our lives here in the US, credit is very much a measure of your reliability and your responsibility, how responsible you are to pay back what you owe, and how reliable you are in paying that back. Because of this, it impacts so many things in our lives, as Tracy mentioned, and can be a really valuable tool and a great asset. Let's talk a little bit about all the things that credit impacts. Next slide, please. What does credit impact? Maybe more things than you realize. It can affect your housing.

As Tracy mentioned, your ability to rent a home. More and more landlords are looking at tenants' credit to determine who they'll rent to. Of course, for homeownership, you'll need a good credit score to qualify for a mortgage. Lenders, of course, look at your credit to determine if they'll let you borrow money and how much they'll charge you to borrow that money. Credit can affect what you pay for insurance. Insurance companies often turn to credit to determine how much they'll charge you for your home or your auto coverage.

It can affect your ability to get a job. Just a minute ago we said that credit is a measure of reliability and responsibility, and so many employers use credit to help them make hiring decisions. It can even affect whether you pay security deposits for your electric and water services. Many utility companies choose to lower or even waive security deposits for folks with excellent credit scores. Next slide please.

The benefits of good credit are lengthy. With good credit, the money you save by not paying high interest and fees is money that you can save for other assets, like paying for college, buying a home, saving for your future. Good credit can help you buffer economic shocks that might happen in your life, like unexpected expenses, sudden losses of income. Having access to credit in times of uncertainty really can help provide a sense of security and option as you manage your financial life.

On the other hand, the side effects of poor credit are costly and really can cause some barriers in your life. Higher interest rates, which is paying more when you need or you want to borrow money. I saw a data point recently that showed that people with poor credit may pay $200,000 or more over the course of their life for financial products and services compared to people with good credit. $200,000. [chuckles] That right there tells you it pays to have good credit.

Other side effects, trouble getting a loan or a credit card at all. Again, higher security deposits, difficulty obtaining housing or getting a job, and those higher insurance premiums. Next slide please. A couple more definitions. Your credit score is a three-digit number that lenders use to help them decide whether you get a line of credit, a mortgage, a credit card, and the interest rate that you are charged for that credit. Your credit score basically predicts how likely you are to pay back a loan, and the scores range from 300 to 850.

The higher your score, the better interest rates and credit terms you'll get. Your credit report on the other hand, is a detailed record of your credit history. This is information about how you have managed your credit in the past. The information in your report is used to calculate your score, but the report itself does not include your score. You can get a free copy of your credit report every week from the three credit reporting agencies, Equifax, Experian, and TransUnion, through annualcreditreport.com.

I have that website listed on the list of resources at the end of this presentation. Please be sure to use that website and not others. There are many others that try to look like that one, but they're not the same. Next slide please. Credit scores range from 300 to 850. There are more than one credit scoring model out there. You may have heard of vantage scores and FICO. For today I'm going to use the FICO model. It's the most well-known and most widely used here in the US.

Scores in the poor category, which is 579 or less, means that you are likely to be denied a loan or a credit card. Scores in that fair and good category, which is the 580 to the 739, mean that you might be approved for a loan, but it'll probably have a higher interest rate, meaning you'll pay more to borrow that money. Scores in the very good and exceptional categories, 740 to 850, this is ideally where you want your score to be. You can get the best rates, pay the least amount to borrow money, and have the best terms.

Just to quickly point out, it is possible to have no credit or be credit invisible, which means that you don't have a credit report or credit score because you have little to no credit history yet. In general, having poor credit is worse than having no credit, but both of those require careful work to improve. Next slide please. How is your score compiled? It's very important to understand how your credit score is compiled and the factors that influence your score, particularly as we think about ways to improve our credit.

I'm not going to go over this in detail, but I did want you to understand the factors that come into play. Payment history, the amounts owed, new credit, length of credit history, and credit mix are all the factors that are included in that score. Payment history making up 35% of your score is the most influential factor. In the simplest of terms, payment history is your track record of paying back your debts on time. A history of on-time, consistent payments really helps your score, and missed, or late payments hurts your score.

Next slide please. Now, let's talk about how you can improve and increase your credit health. First, check your credit report frequently. Again, you can get a free copy of your credit report every week from each credit reporting company, Equifax, Experian, and TransUnion. Take advantage of being able to keep a close eye on things and check for errors. Errors and identity theft can happen, and being able to catch those errors and dispute them is one very important way to possibly improve your credit.

Make on-time payments every time. We talked about how 35% of your score is based on your payment history. Consistent on-time payments that get reported to the credit reporting companies will make a big difference. Keep your balances low, keep accounts open. Having a history of on-time payments shows that reliability and responsibility over time. Have different types of credit. Some revolving, like credit cards or installment credit, like loans and mortgages, and even open credit like utility accounts.

Other ways include using products or services that can help you build your credit. More on this in just a second. Lastly, consider working with a credit counselor. More on that one too. Next slide please. Building your credit with products or services. We've been talking about access to assistive technology today through the mini-loans with AATLF. As we talk about those loans, it is important to recognize that these loans not only help you get the assistive technology that you need, but also offer an opportunity to impact your credit and potentially your long-term financial health.

As Tracy mentioned earlier, these loans are 0% interest with no fees. This means there is no charge to you to borrow this money and you won't be responsible to pay anything except the exact dollar amount that you borrow. These loans offer flexible repayment terms to make sure that your monthly payment is affordable within your budget. In addition, these loans are reported to all three bureaus.

This means that if you take out one of these mini-loans, you can get the assistive technology that you need without paying any interest or fees, and when you pay on time each month because you will, those on-time payments will be reported to the bureaus and you will have the opportunity to make a real impact on your credit health. Even small loans help. It's not about the amount that you borrow, it's about the timely monthly payments that is most important.

Again, 35% of your credit score is concerned about your payment history, so responsibly paying this loan is a really, really excellent way to make a big difference. One other way to help improve your credit, next slide, please, is to work with a credit counselor. A credit counselor can help you pull your credit report, review, and understand the information on your report. They can help you find and address any errors that you see. Maybe there are some things that you need to dispute.

They'll help you make a plan to keep your credit health, improve it or even establish your credit, as well as helping you to monitor your progress over time. Our credit counselors at our Financial Empowerment Center and with our other counseling partners can help you make informed decisions about your credit health at no cost to you. They are here to help. I encourage you to consider working with a credit counselor and we are very, very fortunate that this service is available in Louisville.

You can scan the QR code on the screen. You can visit our website or you can connect with me after today's call to get involved. Next slide, please. Lastly, I have some resources for you. Here is that website I mentioned, annualcreditreport.com, where you can access your free credit report from the three bureaus each week. The Federal Trade Commission is a wonderful resource for information about consumer protection, the Fair Credit Reporting Act, and more. Our Bank On Louisville website is listed here, so you can see what banks offer our approved accounts.

Our Asset Building Coalition and the Free Tax Preparation program is listed here. Do not pay to have your taxes prepared. Let the qualified VITA team do that for free for you. Lastly, the website to our FEC where you can learn more about the financial counseling services and schedule an appointment online is listed there as well. With that, I will turn it back over to you, Susan, I believe, and thank you all again for your time.

**Susan:** Thank you. Before we get into the contact information, because I know that's when people start leaving, we have a couple of questions. Erin, one question for you and then I can answer some of these others. One of the questions we have for you, Erin, is, are there other FECs in Kentucky, and going on, can the Louisville FEC serve only people in the Louisville area? Are there other credit counselors in the Kentucky area?

**Erin:** Wonderful question. The Louisville FEC does serve anyone who lives, works, or plays in Louisville. You do have to have a connection here to Louisville. Currently, there are no other FECs in the state of Kentucky. However, our counseling partner Apprisen does serve folks outside of Louisville. They do that over the phone and through virtual appointments. Right now they serve folks with disabilities at no cost. They're an accredited counseling credit counseling agency, great partners with us on many of our projects.

If you are outside of the Louisville area, I would suggest you connect with our partners at Apprisen. That QR code on the last slide took you to our website where they are listed there for quick connection.

**Susan:** Great. Thank you, Erin. We had questions about the loans. One of the questions was, can you take out a 0% loan, a mini-loan, and also combine it with other funding resources so that you can put together a nice funding package? The answer to that is yes. That's one of the best ways to use this program is that you can cobble together what other funding sources may be available. Please know that this is not a program for the last resort. There may be other funding resources, but the eligibility and all of the documentation may take more time.

For example, I know that we have several people who have kids in school and the school should pay for the AT, such as an iPad, but you have to go through the entire individual education program, the IEP process, and it could be just quicker to go through this mini-loan program. It's definitely not a loan program that is only as a last resort, you can come for any reason. Then that goes into some other questions of, again, do you have to be low income? The answer is no. This loan program, AATLF, is for all people.

Again, it's for all ages, although to sign a loan document you have to be 18. A family member or parent needs to sign for this. All ages, all disabilities, all health conditions and all communities, so all is all. Then the next question is, how long do you have to pay the loan back? It used to be that we had a minimum of $20 a month, and that may still hold, but you have a maximum of 48 months or four years. It's $100 to 7,000, 0% interest and no fees.

You are literally buying the device you want from the vendor you want, and you have up to four years to repay. We go by the useful life of the device. I think that's all the questions I see at the moment. If you have other questions, please put them in the Q&A. It may be that the chat's open but I'm looking at the Q&A. What I want to do is to remind all of you that you will be receiving a copy of the PowerPoint, which is accessible, and a copy of the video. We're going to double check and make sure the captions are correct and then we will send them out.

AATLF, working with its partner, the Center for Accessible Living, will be convening monthly meetings and the next one happens to be coming up next week on the 27th at 10 o'clock.

You will get some more information about AATLF and be able to talk to the program manager and underwriter if you want to get into the nitty gritties, but these are monthly meetings. If you have any questions whatsoever, you can get in touch with the Center for Accessible Living.

Going back, Karen, I'd love to go through the contact slide so I can read those out.

**Karen:** Okay. Susan, there was one question about is there a program and I don't know if they're talking about--

**Susan:** Oh, does this program exist in Vermont? I don't think so. There are about 40 states that have this program. There is a program in Maine, so if you have a footprint in Maine, they may help you, if a loan applicant like a family member, or if you work in Maine, but there is not one in Vermont. Oh, I am mistaken. Opportunities Credit Union.

**Karen:** That's right.

**Susan:** Yes. Opportunities Credit Union, they're quiet, but they have a brick and mortar, and they will do things online. They just happen to be quiet in this network of ours.

Opportunities Credit Union, they are also a CDFI. Thanks for asking the question and giving me an opportunity to answer.

**Karen:** Susan, Karen again, sorry. I'm going to try to find that website and put it in the chat.

**Susan:** Thank you. The contact information again for the Louisville Financial Empowerment Center, if you'd like to get in touch with Erin Waddell, it's Louisville, Ky, for louisvilleky.gov and Erin's email is erin.waddell@louisvilleky.gov. For Elizabeth you can contact her at Gathering Strength at www.gatheringstrength.org. By the way, you really should sign up. Go on their website. They have a lot.

Liz puts on a lot of really helpful webinars, including last year had a whole series on financial empowerment. You can write to Liz and others by going to hello@gatheringstrength.org. Again, the Appalachian Assistive Technology Loan Fund, the website is aatlf.org, and you can email at lending@patf.us and the phone number is 484-674-0506. Our very last thing, and I see a couple of things here.

I just want to remind people that there will be a survey that will come to you right after this webinar. It would be very helpful for us to know what was helpful for you, what other information you would like, and if you would like any contact information or a callback, we can do that. Given with that, would any of our speakers like to add their last two cents? We have about three minutes.

**Elizabeth:** I can't think of anything personally. This is Liz.

**Susan:** Thank you to everybody. We've already begun our lending in Kentucky, and this last year and a half, we've extended 88 loans. We hope to grow and be able to help more Kentuckians. Thank you so much for being part of this webinar. Please fill out the survey, and we will send you all the additional information in an email today, and then probably in another week when the video has been-- the captions are all correct. Thank you so much and have a wonderful afternoon.

**[01:00:39] [END OF AUDIO]**