Frequently Asked Questions (FAQs)

What is the Pennsylvania Assistive Technology Foundation (PATF)?
Pennsylvania Assistive Technology Foundation is a non-profit organization that provides financial education and low-interest or no-interest loans to people with disabilities and older Pennsylvanians so that they can purchase the assistive technology devices and services they need.

What is assistive technology?
Assistive technology is any device that helps a person with a disability or older Pennsylvanian achieve a more independent and productive life.

Examples of assistive technology include, but are not limited to, hand-controls and lowered floors for cars and vans; ramps, grab bars and widened doorways for homes; hearing and vision aids; scooters; lift chairs; stair glides; iPads and computers with special software and/or hardware.

What is an assistive technology service?
Any service that helps a person to select an appropriate assistive technology device as well as any services required to help train those using the device.

Who is eligible for a PATF loan?
Any Pennsylvanian with a disability or older person who needs assistive technology is eligible to apply for a loan. PATF can help people of all income levels and all ages. Family members may apply on behalf of children or other family members with a disability, as well as advocates, guardians, or authorized representatives, as long as the device or service is for the use of the person with a disability.

How does PATF make decisions about my application?
When PATF receives your completed application and supporting documents, we will first review it to make sure it is complete. We will then present it to one of our partner banks for processing.

If the bank is confident that you can repay your loan, your application will typically be approved within a week and the loan documents will be sent to you within several days of approval.

If the bank is concerned about your ability to repay your loan, it will ask PATF to guarantee your loan. Whenever the bank requests the guarantee, PATF’s Board of Directors will review your application. The decision to extend a guaranteed loan is based on several factors including, but not limited to, credit history, debt-to-income ratio, and how the requested device or service is assistive technology. If the Board of Directors approves the guarantee, you will receive the loan.

NOTE: PATF does not reimburse for items or services previously purchased.

How long will it take to process my loan?
If completed, your application will typically be processed within one week of receipt. If a guarantee is required, it will take additional time for processing.
If approved, how will I get the loan closing documents and the money?
The loan documents will be mailed to you for your notarized signature. Typically, you will receive your check within a week after your signed & notarized documents are returned. The check will be issued in the amount of the loan.

How much can I borrow?
Your ability to repay the requested loan will affect the amount you can borrow. However, if your loan requires the loan guarantee, you can only borrow up to $35,000. If a guarantee is not required, you may be able to borrow more.

What is the interest rate on PATF loans?
The interest rate is lower than that available from any bank. The rate changes from time to time, so you should ask for the current rate of interest when you apply for a loan. As of 2018, the interest rate for loans between $100 and $2,000 is 0%. For larger loans, the rate is 3.75%.

How much time will I have to pay off a loan?
Repayment terms are based on the expected useful life of the assistive technology device. For example, loans for most computers and related devices must be repaid in two years, while loans for home modifications may be repaid in a maximum term of ten years. For most other types of assistive technology, a four to five-year repayment schedule is expected.

What if I need a loan for an adapted vehicle?
Loans can be made for the purchase of a new or pre-owned vehicle that has been modified for use by a person with a disability. Pre-owned vehicles can be no older than five years and must have fewer than 50,000 miles. The loan term for pre-owned vehicles can be extended six years. The loan term for new vehicles can be extended seven years. PATF does not consider car maintenance an assistive technology service. Please contact our office with specific questions regarding adapted vehicles.

What happens if I have trouble repaying my loan?
PATF wants to help you maintain your good credit while you repay your loan. If you have unexpected financial difficulties because of a sudden illness or job loss, PATF can refer you to consumer credit counseling services. In this program, you can learn how to keep track of your mounting bills and how to create a workable spending plan.

What happens if I default (don’t repay my loan)?
If you don’t repay your loan it will have a negative effect on your credit score. Your non-payment will be listed on your credit report for at least seven years and will make it difficult for you to qualify for other loans. In addition, your loan may be sent to a collection agency.

How secure is my information?
Your privacy is importance to us, and maintaining your trust is one of our highest priorities. Confidentiality and security of your sensitive personal information is of paramount importance. PATF follows procedural safeguards that are in compliance with all applicable laws and regulations to guard your personal information from unauthorized access, alteration and destruction. We restrict access to your personal information to those employees and other parties who must use the information to provide services to you.

How do I get an application or more information?
You may contact the Pennsylvania Assistive Technology Foundation at our toll-free number 888-744-1938 or by calling 484-674-0506. We can also tell you about other possible funding sources. You can also e-mail PATF at patf@patf.us for more information or visit our website at www.patf.us.